



A simple start –  
an efficient  
and expandable  
solution!

## Zurich Life Fund

# CapitalFund eaZy

CapitalFund eaZy offers you an optimal introduction to the world of unit-linked retirement planning. Benefit from an efficient pension solution combined with attractive return opportunities – and the flexibility to adapt your pension solution to your changing financial situation or new circumstances in your life.

### Your advantages at a glance

- Uncomplicated pension solution
- Attractive potential for returns
- Expandable to meet your needs
- Tax advantages

### CapitalFund eaZy is ideal for you if ...

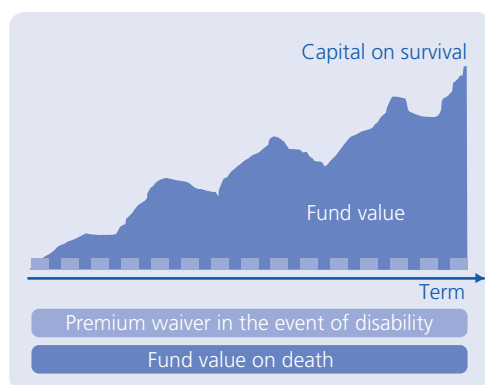
- you want to accumulate capital by making regular contributions.
- you would like to take advantage of attractive potential for returns.
- you would like to remain flexible regarding premium payment.
- you do not have a great need for risk protection, but would still like to have protection in case you become unable to work.

### CapitalFund eaZy is ...

a unit-linked life insurance policy allowing you to build up your capital and save on tax at the same time using a restricted or unrestricted retirement plan.

Your monthly premiums are invested in first-class investment funds. At the end of the term, you can have the value of your units paid out or you can have us transfer the fund units to a bank custody account.

If you become unable to work during the term, Zurich will start paying the premiums for you and, if additionally included in the policy, a pension will be paid out – if necessary up to the end of the term.



### The special advantages of CapitalFund eaZy are ...

#### A simple start

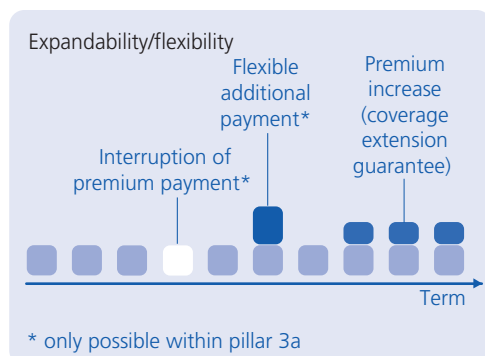
With CapitalFund eaZy, everything is much easier than with other life insurance plans. A simple declaration of good health is enough to sign up for basic insurance protection quickly and without any complications.

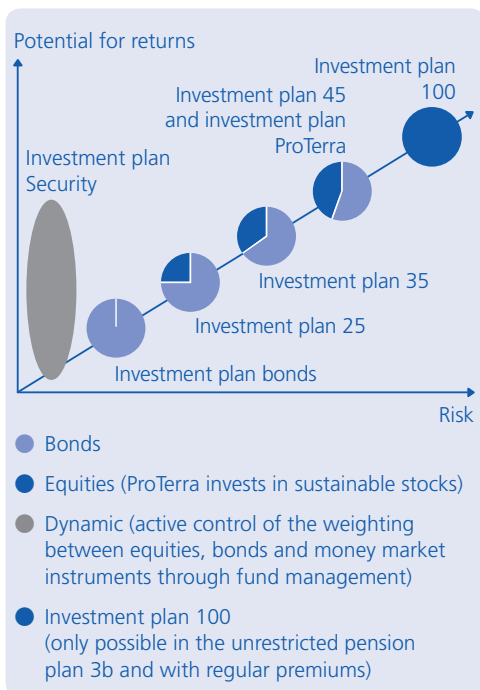
#### Expandability/flexibility

It's very easy to extend the basic insurance coverage, e.g. in case you'd like to safeguard your mortgage when purchasing your own home. In addition, you can increase your premium once every three years, including the premium waiver, without a medical examination.

#### An efficient solution

Because the product is so simple, you get lots more for your money. You save costs when buying fund units because you're investing at the same conditions as institutional investors.





It is possible to switch between the investment plans at any time (1 free switch per year)

**Maximum contributions pillar 3a (2011/12)**

- **With pillar 2:** CHF 6,682
- **Without pillar 2:** CHF 33,408

We will be happy to advise you personally and individually. Simply contact your nearest Zurich agency, call us toll-free at 0800 060 160 or get in touch with your broker directly. [www.zurich.ch/capitalfundeasy](http://www.zurich.ch/capitalfundeasy)

**An attractive fund concept with reliable partners**

You can choose from among seven investment plans, each of which offers different return opportunities and levels of risk.

The investment plan **Security** offers you potential for attractive returns while simultaneously protecting your savings premium in the event of market declines.

The investment plan is based on the well-known DWS fund concepts Pension Garant and FlexPension, consisting of various sub-funds with peak-value guarantees.

The investment plan **bonds** as well as the investment plans 25, 35, 45 and 100 all invest in Target Investment Funds, in which your money is invested in accordance with the same set of principles that apply to the assets of major investors. You are also offered a free choice of fund manager and will benefit from considerable cost advantages.

The investment plan **ProTerra** invests up to 55% of its assets in bonds issued by top-rated borrowers, and up to 45% in stocks selected in accordance with strict environmental and social criteria.

For more information about the individual investment plans, please visit [www.zurich.ch/capitalfundeasy](http://www.zurich.ch/capitalfundeasy).

Conditions	Pillar 3a – restricted pension plan	Pillar 3b – unrestricted pension plan
<b>Monthly financing of the savings insurance policy</b>	min. CHF 100 max. CHF 556 (with BVG) CHF 1,000 (without BVG)	min. CHF 100 max. CHF 1,000
<b>Form of payment</b>	debit authorization form for bank/post office account or DebitDirect	debit authorization form for bank/post office account or DebitDirect
<b>Age at entry</b>	18–59 (women)/18–60 (man)	13–55
<b>Term</b>	min. 5 years	min. 10 years
<b>Final age</b>	max. until retirement min. 59 (women)/60 (man) max. 69 (women)/70 (man)	max. 65
<b>Premium waiver</b>	automatically included (waiting period: 3 months)	automatically included (waiting period: 3 months)
<b>Disability pension</b>	max. CHF 12,000/year (waiting period: 24 months)	max. CHF 12,000/year (waiting period: 24 months)
<b>Interruption of premium payment</b>	possible for at least 1 and at most 3 years after the first 3 years if the savings capital amounts to CHF 5,000 or more.	not possible
<b>Additional payment</b>	possible up to the maximum amount for pillar 3a min. CHF 500	not possible
<b>Coverage extension guarantee</b>	every third year, 50% of the premium, max. CHF 100	every third year, 50% of the premium, max. CHF 100
<b>Surrender</b>	as per applicable legal provisions	possible
<b>Beneficiaries</b>	as per applicable legal provisions	free choice

Zurich Life Insurance Company Ltd  
Thurgauerstrasse 80, 8050 Zurich  
Telephone: 0800 060 160, [www.zurich.ch](http://www.zurich.ch)

If the details in this factsheet differ from the currently valid Conditions of Insurance, the latter shall take precedence.



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