

Zurich Life Risk

# EmploymentRisk

## Financial security in the event of disability

No-one likes to think about how a serious illness or accident could suddenly change every aspect of their lives. A disability pension affords you protection against financial difficulties if an illness or an accident mean you are no longer able to work – whether part-time or at all.



## Who benefits from EmploymentRisk?

### Young employees or students

The financial consequences of disability are especially serious for young people, as they are usually only entitled to minimum benefits under pillars 1 and 2 (if pillar 2 is available at all).

### Families and cohabiting partners

It makes sense not just to insure the main breadwinner, but also the person who manages the household. If you have children, you can guarantee your ability to cover the costs for childcare and household help if you become disabled.

### Self-employed persons

If you don't belong to a pension scheme or to an accident insurance scheme, a private disability pension will close the gap in your pension provision.

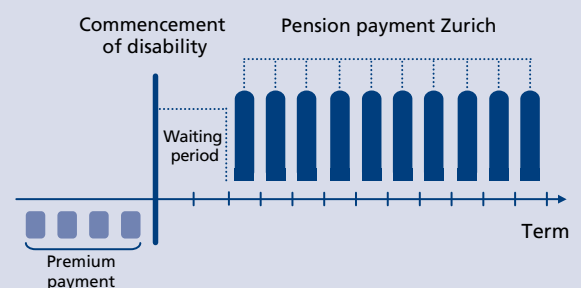
## Maintain the standard of living you are used to

EmploymentRisk gives you the security of being able to continue to meet your financial obligations even if you become disabled. The private supplementary pension closes the gap in the provisions offered by pillars 1 and 2 and guarantees any mortgage repayments.

### Your advantages at a glance

- Flexible pension solution adapted to suit your needs
- Financial security and maintaining your living standards in the event of disability
- Attractive premiums
- Tax savings on 3a restricted pension plan

### Disability pension



### Did you know ...

- ... that 25% of all employees give up work before they reach retirement age due to disability?
- ... that in 9 out of 10 cases disability is due to illness?
- ... that more than half of all private bankruptcies and mortgage foreclosures are the result of being unable to work due to disability?
- ... that a disability pension from Zurich of CHF 12,000 annually over a term of 30 years produces benefits totaling CHF 360,000?

### Maximum amounts pillar 3a (2011/12)

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

## The special advantages of EmploymentRisk

### Insurance benefits and surplus

- Insuring disability due to illness with optional inclusion of accident risk
- Zurich will cover your premium payments if you become disabled
- You will be entitled to the full insured pension if your degree of disability is two-thirds or more
- Global insurance coverage
- Any shares in surplus will be deducted directly from the premium

### Conditions

<b>Paying</b>	by periodic premiums
<b>Age at entry</b>	3a: 18–59 years (woman) / 18–60 years (man) 3b: 3–60 years (woman/man)
<b>Max. final age</b>	3a/3b: 65 years (man) 3a/3b: 64 years (woman)
<b>Waiting periods</b>	2–24 months
<b>Minimum insurable pension</b>	CHF 6,000
<b>Cancellations of the policy</b>	permitted, but the policy has no surrender value
<b>Costs</b>	acquisition, risk and administration costs
<b>Taxation</b>	the annuities paid out are 100% taxable as income

Would you like advice or further information?  
Call us toll-free on:

**0800 060 160**  
[www.zurich.ch/employment-risk](http://www.zurich.ch/employment-risk)

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



*Because change happenz.*