

Zurich Life Risk

LifeRisk

Financial security in the event of death

A death in the family is a hard blow, which often also leaves the surviving dependants facing financial problems. With term life insurance you can provide financial security for your family, partner or business partner.



Who benefits from LifeRisk?

Families and cohabiting partners

Security for your family and protection for your partner. If you are cohabiting, your life partner will not receive any pension benefits from the 1st pillar and will only receive benefits from the 2nd pillar if the pension fund regulations provide for this.

Self-employed persons

You and your business partner want to ensure each other's financial security and the continuation of your business.

Homeowners

You have a mortgage that needs to be paid off and want to make sure that your family can continue to live in your house / apartment after your death.

Your advantages at a glance

- Discounts for lifestyle and state of health
- High risk coverage at low cost
- Attractive tax savings on 3a restricted pension plans
- Beneficiary privileges
- Bankruptcy privileges

Safeguarding livelihood

A death during the acquisition phase is impossible to rule out. LifeRisk ensures that your family members do not suffer any financial difficulties on top of their loss and grief. So at least your family's livelihood and your children's education are guaranteed.

The special advantages of LifeRisk

Individual risk coverage

You determine the level, duration and type of risk coverage you require in accordance with your requirements. You can choose between two alternatives:

- **LifeRisk with fixed protection:**
The lump-sum death benefit remains fixed throughout the entire duration of the insurance. This alternative is ideal for covering a fixed financial liability, e.g. in order to repay a loan.
- **LifeRisk with decreasing protection:**
The lump-sum death benefit is reduced each year by a fixed amount. This alternative is ideal for covering a decreasing financial liability, e.g. in order to pay off a mortgage.

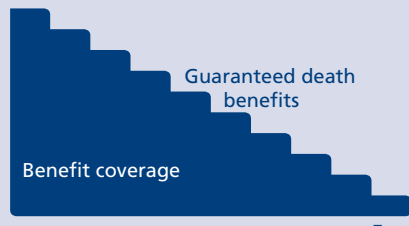
Fixed protection

Guaranteed death benefits

Benefit coverage

Term

Decreasing protection



Maximum amounts pillar 3a (2011/12)

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

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

0800 060 160
www.zurich.ch/liferisk

Discounts

Your lifestyle (e.g. not smoking) and your state of health are taken into account by Zurich when calculating your premiums. For instance, if you have a healthy body mass index (= the relationship between your weight and height) and are also a non-smoker, you can benefit from even lower premiums.

Insurance benefits and surplus

- LifeRisk with fixed or decreasing insurance coverage on one life or fixed insurance coverage on two lives.
- Zurich will cover your premium payments if you become disabled.
- Insuring disability due to illness with optional inclusion of accident risk.
- Any shares in surplus will be deducted directly from the premium.

| Conditions | Pillar 3a – restricted pension plan | Pillar 3b – unrestricted pension plan |
|---------------------|---|--|
| Financing | By periodic premiums | By periodic premiums |
| Minimum sum insured | CHF 10,000 | CHF 10,000 |
| Age at entry | 18–59 years (woman) 18–60 years (man) | 13–70 years |
| Term | Fixed term up to normal retirement age or max. 5 years before | Min. 1 year with fixed risk protection Min. 3 years with decreasing risk protection |
| Final age | Max. 64 years (woman) / 65 years (man) | Max. 80 years |
| Policy loans | Not possible | Not possible |
| Surrender | Permitted, but the policy has no cash surrender value. | |
| Costs | Acquisition, risk and administration costs | |
| Taxation | The capital sum paid out in the event of death is usually taxed as income at a special, reduced rate. | |

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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.