



Guaranteed payments to cover your individual needs

Zurich Life Capitalisation

RelaxPlan

RelaxPlan secures your future income and financial independence. With a single contribution you can draw an immediate, guaranteed, regular additional income. This allows you to face the future calmly and without a care.

Your advantages at a glance

- **Guaranteed interest payments over the entire term**
- **Immediate, regular payments**
- **Secure income planning over a desired period of time**
- **Individual terms and payments**
- **Attractive tax advantages**

RelaxPlan is ideal for you if ...

- you wish to receive secure, guaranteed, regular payments over a defined period of time to cover any extra financial needs.
- you wish to make up for an income shortfall in the event of early retirement or a reduction in hours worked.
- you wish to use up parts of your assets gradually but still wish to receive higher yields than you would with a savings account.

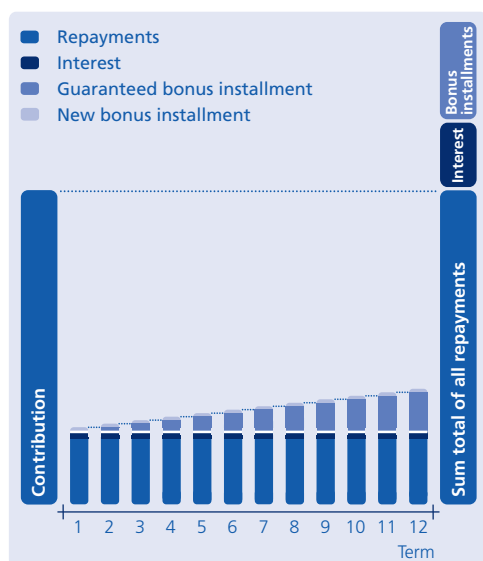
RelaxPlan is ...

a guaranteed payment plan. You invest once only and are able to benefit immediately from guaranteed installments payable over a fixed number of years. The installments can be paid out monthly, quarterly, semi-annually or annually, as required.

In the event of your death, your heirs can choose between a single capital payment and the continued payment of the installments.

Example:

- **12-year maturity**
- **Annual payments**



* The amount of any bonus installments (surplus) is dependent on investment returns as well as on cost factors and is determined annually. It therefore cannot be guaranteed.

The special advantages of the RelaxPlan

Guarantee and bonus payments

You benefit from guaranteed interest payments of 1.5% (as of 1.11.2010) as well as any additional bonus payment*. Allocated bonus installments are guaranteed for the entire term and are likewise entitled to bonuses. Your guaranteed installments therefore increase each year.

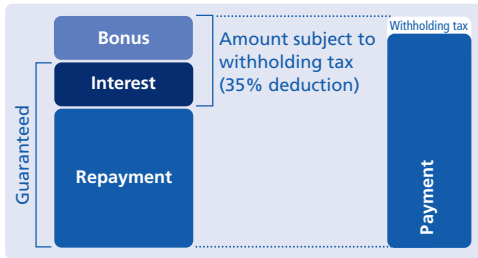
Security

RelaxPlan is particularly interesting for security-oriented investors seeking maximum security who do not wish to take any risks. In accordance with the Federal Act on Insurance Supervision, Zurich Life Insurance Company Ltd is obliged to secure the claims of the beneficiaries by means of so-called tied assets. This serves exclusively to cover the customer claims, i.e. to ensure that your money is fully protected at all times and is thus safer than it would be in a savings account (investor protection) insurance max. CHF 100,000).

Planning

RelaxPlan allows you to selectively make up for income shortfalls. You determine the term and the frequency of your installment payments. The interest, which is guaranteed for the entire term, enables you to plan accurately in line with your financial needs. This means that you do not need to deal with your finances constantly and therefore have more time for the nicer things in life.

Withholding tax



Attractive tax advantages

Issuing charge

Your contribution is not subject to stamp tax, but merely a one-time issuing charge.

Wealth tax

The remaining investment is subject to wealth tax.

Income tax

The capital repayments are income tax-free. Only the annual return, i.e. interest quota and any bonus installments, is subject to income tax along with other income.

Withholding tax

The annual return, i.e. interest quota and any bonus installments, is subject to 35% withholding tax. Zurich deducts withholding tax, which you can reclaim with your regular declaration of annual returns.

Conditions

Financing	Single premium in Swiss francs of at least CHF 30,000
Interest on savings capital	Guaranteed interest over entire term
Age at entry	0 – 75 years
Maturity	Min. 12 years/max. 25 years
Minimum installment	CHF 1,000 per payment
Pledging	Possible
Policy loans	Not possible
Surrender	Possible
Beneficiaries	Not possible
Costs	Acquisition and administrative costs

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/capitalisation

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



Because change happenz