

Zurich Life Fund

Premium Life

Safeguard your future – now!

Choose Premium Life – the intelligent life insurance solution from Zurich: You save according to your means and profit from guaranteed benefits, attractive potential for returns and a high level of flexibility.



Premium Life is the ideal solution for you if ...

- you are looking to accumulate capital by means of regular contributions, while remaining flexible.
- you want a guaranteed payment, but do not want to miss out on attractive potential for returns.
- you want to hedge against financial shortfalls for you and/or your family as a result of death or disability.

The intelligent combination

Premium Life is a life insurance plan with a guaranteed survival benefit and participation in the change in value of certificates and investment funds. It allows you to accumulate capital and save on taxes at the same time.

You benefit from guaranteed interest payments on your total savings premiums and also participate in the development of stock markets.

If you become disabled Zurich will cover your premium payments until you are capable of gainful employment again. You are guaranteed to reach your savings target. You also have the option to supplement Premium Life with a disability pension and/or an additional lump-sum death benefit. Tailored to your individual needs.

Reap twice the benefits with a guarantee and potential for returns

Guaranteed benefits

Premium Life allows targeted asset building thanks to a guaranteed payment in the event of survival. Your savings premiums are invested in the restricted assets of Zurich and are subject to supervision by the Swiss Financial Market Supervisory Authority. This means that your claims are safeguarded at all times.

Additional potential for returns

Zurich continuously invests surpluses* in a selected certificate, the performance of which is based to an above-average extent on the Swiss Market Index, and in additional investment funds.

To reduce fluctuations in the value of your investment, the ratio of the certificate to the total policy assets is limited.

If you select the «maturity management» option, Zurich will assume responsibility for shifting your certificate and equity fund assets to a bond fund around maturity. This reduces the investment risk and avoids possible losses as far as possible.

Your advantages at a glance:

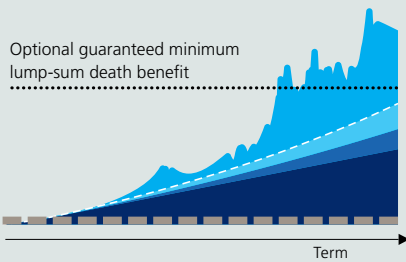
- Guaranteed capital in the event of survival
- Attractive potential for returns
- High flexibility and expandability
- Financial hedging in the event of disability or death
- Tax advantages

* The amount of any surpluses is dependent on investment returns and risk factors and is determined annually. It therefore cannot be guaranteed.

Example

Capital in the event of survival

Optional guaranteed minimum lump-sum death benefit

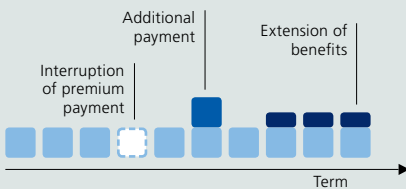


Premium waiver in the event of disability

- Investment income
- Guaranteed interest income
- Invested surpluses*
- Total of savings premiums

* The amount of any surpluses is dependent on investment returns and risk factors and is determined annually. It therefore cannot be guaranteed.

Flexible premium payments



Maximum amounts pillar 3a (2011/12)

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

Maximum flexibility

Regular savings are important to safeguard your financial future. The earlier you start the better. And the same is true as your needs and opportunities change: Premium Life offers maximum flexibility throughout your life.

- Additional payments may be made at any time.*
- Interruptions of premium payments are permitted.*
- You can change from pillar 3a to pillar 3b under certain conditions.
- The lump-sum death benefit and the disability pension can be adjusted, added or removed.
- Benefits can be extended under certain conditions without a new assessment of risks being carried out.

* only possible within pillar 3a

Conditions	Pillar 3a – restricted pension plan	Pillar 3b – unrestricted pension plan
Periodic financing	min. CHF 1,200 per year	min. CHF 1,200 per year
Age at entry	18 – 59 years (female) 18 – 60 years (male)	13 – 55 years
Term	min. 5 years	min. 10 years
Final age	min. 59 years (female)/60 years (male), max. 64 years (female)/65 years (male), if continuing gainful employment after AHV retirement age up to 69 years (female)/70 years (male)	max. 65 years
Premium waiver	insured	insured
Additional payment	possible up to the maximum amount for pillar 3a, min. CHF 500	not possible
Interruption of premium payment	possible for at least 1 and at most 3 years, after the first 3 years, if the policy assets amount to CHF 5,000 or more	not possible
Pledging	within the provisions of the law on the encouragement of home ownership	possible at any time
Policy loans	not possible	possible
Surrender	as per applicable legal provisions guaranteed cash surrender values as a rule from inception of the contract	possible
Beneficiaries	as per applicable legal provisions	free choice
Certificate	Zurich Insurance Leveraged Certificate on SMI ISIN: CH0116274009	
Certificate issuer	Credit Suisse Ltd	
Investment funds	Target Investment Fund 100 CHF / B ISIN: CH0038340276 Target Investment Fund Bonds CHF / B ISIN: CH0038339732	

Would you like
a consultation or
further information?
Please call us free of charge:

0800 060 160

[www.zurich.ch/
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If the details in this fact sheet deviate from the respectively applicable terms and conditions of insurance, the latter shall take precedence.



Because change happenz.