



Targeted wealth
accumulation and
tax advantages

Zurich Life Classic

Zurich Integral

(restricted pension plan pillar 3a)

Zurich Integral is a pillar 3a (restricted pension plan) retirement solution in which risk protection is combined with tax-advantaged savings. The insurance benefits can be automatically adjusted in accordance with currently applicable tax deductions.

Your advantages at a glance

- **Guaranteed interest paid on the savings capital over the entire policy term**
- **Guaranteed benefits on survival and death**
- **Tax advantages**
- **Premium waiver in the event of disability**
- **Option of including a disability pension**
- **Adjustment possible on increase in applicable tax deductions**

Zurich Integral is ideal for you if ...

- you are interested in setting up a pillar 3a pension plan and benefiting from the tax advantages offered by it.
- you wish to build up your retirement provision and provide your family or persons to whom you are particularly close with financial security.

Targeted wealth accumulation

Zurich Integral offers you the opportunity to build up your savings in a targeted manner and automatically adapt the insurance benefits in accordance with currently applicable tax deductions.

The savings component of the capital you have accumulated via periodic premium payment is invested at a guaranteed interest rate. The insurance benefit agreed in the event of survival is guaranteed. In addition, any possible surpluses are paid out.

There are three ways for you to take advantage of an increase in the maximum deductible tax amount:

Growth Plan 1

The possible premium increase is automatically used to build your savings capital.

Growth Plan 2

The possible premium increase is primarily used to increase the disability pensions included in the policy. Yet you determine the percentage by which you would like these benefits to be increased. Any remaining amount goes toward increasing your savings capital.

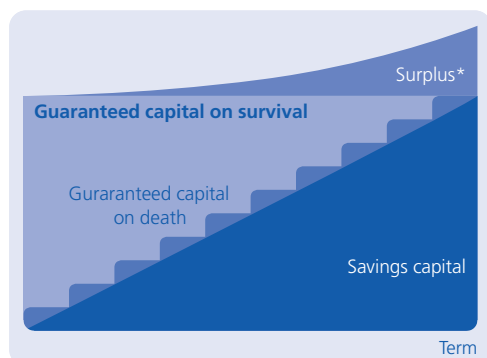
Growth Plan 3

Zurich doesn't automatically make any increases, but rather only makes adjustments based on your instructions, meaning you have to apply to Zurich to increase the deductible amount.

Flexible additional payment

Even if the maximum deductible tax amounts do not change, you have the option at the end of each calendar year of making full use of the maximum possible amount through an additional payment.

Wealth accumulation



*The amount of any surplus is dependent on investment returns and risk and cost factors and is determined annually. It therefore cannot be guaranteed. The amounts concerned are credited to the surplus account with interest being paid on them at the current rate.

Maximum contributions Pillar 3a (2011/12)

- With Pillar 2: CHF 6,682
- Without Pillar 2: CHF 33,408

Financial security in the event of death or disability

In the event of the death of the insured person, an immediate payment is made of the agreed lump-sum death benefit to the beneficiary/beneficiaries. In addition to the sum insured, the current amount in the surplus account is paid out.

If you become disabled, you can take advantage of a premium waiver. In this case, Zurich takes over premium payments following the agreed waiting period – if necessary until the insurance expires.

A disability pension can also be co-insured as an additional option.

Encouragement of home ownership

Savings from a 3a solution can be used to finance your own home before the contract expires. A mortgage can also be repaid indirectly via a 3a pension solution.

Conditions

Financing	periodic premiums min. sum insured CHF 10,000
Interest on savings capital	guaranteed interest over entire policy term
Age at entry	18–59 (woman) 18–60 (man)
Term	max. until retirement min. 59 (woman)/60 (man), max. 64 (woman)/65 (man)
Additional payment	possible up to the maximum amount for pillar 3a min. CHF 500
Pledging	within the provisions of the law on the encouragement of home ownership
Policy loans	not possible
Surrender	within the provisions stipulated by law (e.g. encouragement of home ownership, self-employment, relocation to another country)
Taxation	This means that you pay no wealth tax on Zurich Integral during the term of the insurance. On payment you benefit from a reduced tax rate.
Costs	acquisition, risk and administration 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/classic

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



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