



Investment with
guaranteed
lock-in at peak

Zurich Life Fund

Investment plan Security

The investment plan Security offers you potential for attractive returns while simultaneously protecting your savings premium in the event of market declines.

The product

The investment plan Security is one of seven investment strategies available for selection as part of our CapitalFund and CapitalFund eaZy unit-linked life insurance products. The investment plan is based on the well-known DWS fund concepts Pension Garant and FlexPension. The investment plan Security may be used in both 3a restricted pension plans and 3b unrestricted pension plans.

The investment plan Security is an option for you if ...

- you want a fund investment guaranteed at peak value.
- you want an opportunity to generate greater long-term returns than fixed-income investments.
- you want a fund investment individually tailored to your contract term.

How do the sub-funds work in the Pension Garant/FlexPension concept?

Your savings premiums are invested in sub-funds over the term of the contract on a rolling basis. Each sub-fund is a separate peak value fund with a fixed expiry, generally in 10 years. Upon expiry, investors are guaranteed to receive the highest price level reached at specific measurement dates prior to maturity of the sub-fund. The dynamic investment strategy is continually adapted in view of market conditions, as fund management actively adjusts the weightings in equities, bonds and cash. The allocation in equities may be adjusted to 0% in the event of a severe market downturn.

Tailored to your contract term

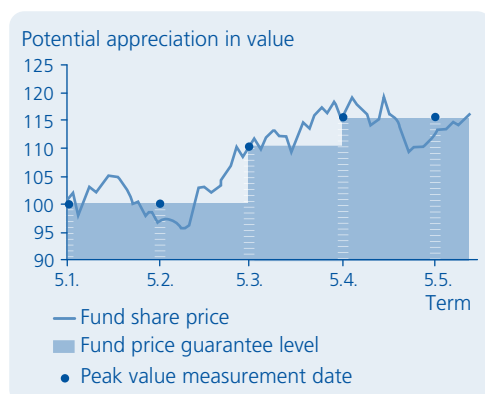
Your savings premiums always flow into the sub-fund with the most return potential and with a maturity date during your contract term. When a new sub-fund is launched, your capital may be shifted into it too if there is a potential for higher returns, but without affecting the guarantee in place.

If such a reallocation is not made, for example due to unfavorable market conditions, your capital remains invested in the same sub-fund, to be eventually shifted out upon its expiry. The guarantee still remains in place at all times in such cases.

If a sub-fund is no longer available for your time horizon, in the last few years prior to maturity of your contract your invested capital is safely held in a money market fund.

Your benefits at a glance

- Ideal combination of fund investing and retirement plan
- Attractive potential for returns
- Peak value guarantee on fund investment
- Switch to other investment plans possible at any time (1 free switch per year)
- No front-end and back-end load



Partner



Advisory

The expenses associated with a death benefit as part of a life insurance contract with ongoing administration are funded through the sale of fund shares. There is no guarantee of receiving back the full amount of premiums contributed upon contract expiry.

Investment plan facts

Can be selected as part of the products	CapitalFund CapitalFund eaZy
Inception date	09.06.2004
Reference currency	CHF
Funds employed and ISIN	DWS (CH) – Pension Garant through 2014: CH0019195038 DWS (CH) – Pension Garant through 2017: CH0034626272 DWS FlexPension (CH) through 2019: LU0438142811 DWS (CH) – Money Market (CHF): CH0004226939
Costs	No front-end and back-end load Pension Garant annual administrative fee: 1.4% FlexPension annual administrative fee: 1.3% Money market fund annual administrative fee: 0.5%
Performance	www.zurich.ch/fund
Switch (Change of investment plan)	1 free switch per year Each additional switch: CHF 200

We will be happy to advise you personally and individually. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or get in touch with your broker directly. www.zurich.ch/fund

Zurich Life Insurance Company Ltd
Thurgauerstrasse 80, 8050 Zurich
Telephone: 0800 80 80 80, www.zurich.ch

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



Because change happenz.