

Investment plans, funds and certificates

Unit-linked life insurance



Investment plans in CapitalFund	Description	Investment
Investment Plan Protect Plus	Investment fund with a capital protection of at least 85% on the invested capital. The capital protection automatically increases in case of a positive performance to 85% of the highest market price since the start of the fund (daily highest performance protection). Protect Plus invests primarily in bonds and equities and to a lesser part in the money market, in real estate and in commodities. The equity exposure is max. 50%.	Zurich Invest Protect 85+ II
Investment Plan Bonds	Bonds with a high overweighting of Swiss bonds.	100% Target Inv. Fund Obli. CHF / B
Investment Plan 25	25% equities, diversified worldwide with an overweighting of Swiss equities. 75% bonds with a high overweighting of Swiss bonds.	100% Target Inv. Fund 25 CHF / B
Investment Plan 35	35% equities, diversified worldwide with an overweighting of Swiss equities. 59% bonds with a high overweighting of Swiss bonds. 6% real estate, diversified Switzerland-wide	100% Target Inv. Fund 35 CHF / B
Investment Plan 45	45% equities, diversified worldwide with an overweighting of Swiss equities. 55% bonds with a high overweighting of Swiss bonds.	100% Target Inv. Fund 45 CHF / B
Investment Plan ProTerra	45% sustainable equities, diversified worldwide. 55% bonds with a high overweighting of Swiss bonds.	23% JSS Sustainable Equity - Switzerland P CHF 22% Raiffeisen Futura Global Stock 55% Target Inv. Fund Obli. CHF / B
Investment Plan High Value	60% equities, which offer high dividend yields. 30% Swiss real estate 10% Gold ETF	20% Pictet - Swiss High Dividend-P 20% UBS Global High Dividend 20% Target Investment Fund 100 CHF / B 30% Credit Suisse Real Estate Fund Siat 10% ZKB Gold ETF
Investment Plan 75	75% equities, diversified worldwide with an overweighting of Swiss equities. 25% bonds and money market investments in CHF.	75% Target Inv. Fund 100 CHF / B 25% Target Inv. Fund Obli. CHF / B
Investment Plan 100	100% equities, diversified worldwide with an overweighting of Swiss equities.	100% Target Inv. Fund 100 CHF / B
Investment Plan Real Estate	100% real estate, diversified Switzerland-wide with an overweighting of residential real estate (approx. 70%).	40% Credit Suisse Real Estate Fund Siat 20% La Foncière 15% Swisscanto Real Estate Fund Ifca 15% UBS Swiss Residential Anfos 10% Swissinvest Real Estate Investment Fund

Funds and certificates	CapitalFund	Premium Life	Zurich Junior	Description	ISIN
Zurich Invest Protect 85+ II	○			Investment fund with a capital protection of at least 85% on the invested capital. The capital protection automatically increases in case of a positive performance to 85% of the highest market price since the start of the fund (daily highest performance protection). Zurich Invest Protect 85+ II invests primarily in bonds and equities and to a lesser part in the money market, in real estate and in commodities. The equity exposure is max. 50%.	LU1488043206
Target Investment Fund Geldmarkt CHF / B	○			100% money market CHF.	CH0038340599
Target Investment Fund Obligationen CHF / B	○			Bonds with a high overweighting of Swiss bonds.	CH0038339732
Target Investment Fund 25 CHF / B	○			25% equities, diversified worldwide with an overweighting of Swiss equities. 75% bonds with a high overweighting of Swiss bonds.	CH0038339807
Target Investment Fund 35 CHF / B	○		⊙	35% equities, diversified worldwide with an overweighting of Swiss equities. 59% bonds with a high overweighting of Swiss bonds. 6% real estate, diversified Switzerland-wide	CH0038339930
Target Investment Fund 45 CHF / B	○	⊙		45% equities, diversified worldwide with an overweighting of Swiss equities. 55% bonds with a high overweighting of Swiss bonds.	CH0038340078
Target Investment Fund 100 CHF / B	○			100% equities, diversified worldwide with an overweighting of Swiss equities.	CH0038340276
JSS Bond – Total Return Global	○			The Fund seeks to generate interest income and capital appreciation in the medium to longterm thus applying a total return approach. Investments are made worldwide in debt securities issued or guaranteed by governments, companies or other organizations.	LU1332516852
JSS Sustainable Equity - Switzerland P CHF	○			100% sustainable Swiss equities.	CH0001630703
Raiffeisen Futura Global Stock	○			100% sustainable equities, diversified worldwide with a focus on SMEs.	CH0011981005
Credit Suisse Real Estate Fund Siat	○			100% real estate, diversified Switzerland-wide with an overweighting of residential real estate (approx. 68%).	CH0012913700
Pictet CH Solutions - Swiss High Dividend-P	○			This actively managed equity fund invests in Swiss companies that offer a high dividend yield.	CH0140970119
UBS Global High Dividend	○			This actively managed equity fund invests in companies from across the globe that offer a high dividend yield.	LU0626901861
JSS Commodity - Diversified (CHF) P	○			Investments are mainly made in contracts regarding various commodities scheduled for a future date (futures).	CH0023789099
ZKB Gold ETF	○			The fund invests exclusively in physical gold. This is backed 100% by the physical metal and stored entirely in Switzerland.	CH0139101601
Zurich Insurance Leveraged Certificate on SMI		⊙		Up to threefold participation in the SMI thanks to the leverage effect. The leverage is controlled by a volatility check. The certificate value cannot fall below zero.	CH0116274009

⊙ = Pre-defined product feature.

○ = Optional product feature.

Zurich Life Insurance Company Ltd

Hagenholzstrasse 60, 8050 Zurich

Phone 0800 060 160, www.zurich.ch

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