

CapitalCertificate Tranche 16

The attractive investment for customers between 50 and 65

Would you be interested in a profitable investment in today's low interest rate environment that still affords security? CapitalCertificate enables you to benefit from the performance of the stocks of ten successful and socially responsible Swiss companies combined with the protection afforded by a life insurance product.



Your advantages at a glance:

- Attractive return opportunities through participation in the "Swiss Top Ten Basket"
- Return boost of 15 percent on the performance of the basket at maturity
- full capital protection up to a performance of minus 50 percent
- Tax advantages of a life insurance and Zurich pays the stamp duty for you

The ideal solution from Zurich

You invest in a basket that consists of ten successful Swiss companies. You enjoy potential gains of up to 90 percent from stock price appreciation.

Sophisticated value protection mechanism

Your capital is fully protected in case of negative performance down to minus 50 percent (buffer zone). Below 50 percent, the negative performance minus the "buffer" is tripled and deducted from the invested capital. Only from a negative performance of minus 75 percent and more is any capital loss equal to that of the basket.

Performance lock-in

If the performance of the basket reaches the profit protection threshold of 20 percent at one of the three observation points (November 30, 2029, November 29, 2030 and November 28, 2031), you benefit from a guaranteed minimum payout of 120 percent of your single premium at maturity.

Swiss Top Ten Basket

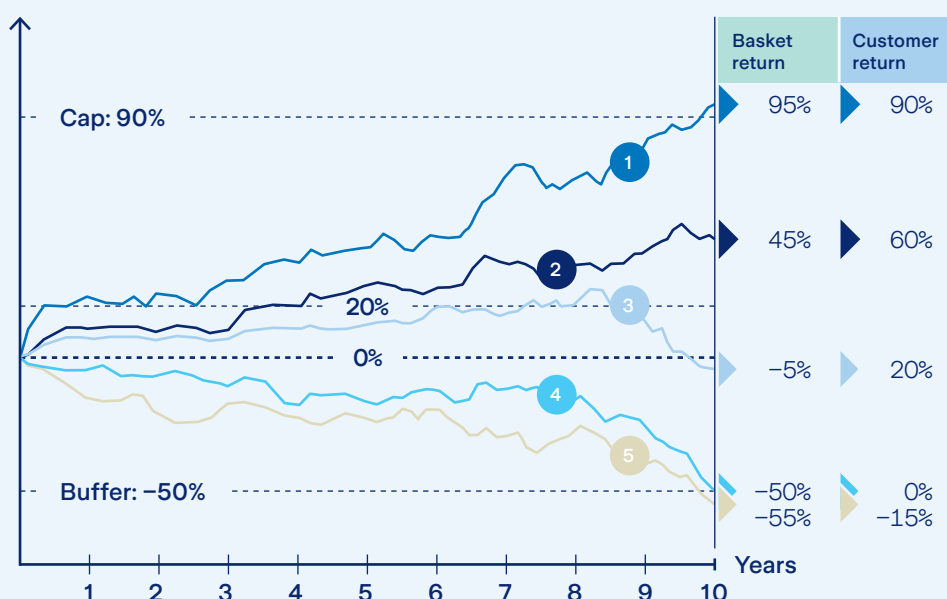
The companies are active in various sectors and evenly weighted, so your investment is well diversified. The companies were selected based on sustainability criteria, and have a good ESG rating. This rating is an indicator of the company's commitment to responsible corporate governance with regard to environmental and social issues.

Company	Sector	Weighting
ABB	Industry	10%
Givaudan	Chemistry	10%
Kuehne+Nagel	Logistics	10%
Novartis	Pharma	10%
Roche	Pharma	10%
SGS	Goods inspection	10%
SIKA	Building materials	10%
Swisscom	Telecommunications	10%
Swiss Re	Insurance	10%
Zurich Insurance	Insurance	10%

Miscellaneous info

- On December 1, 2022, the basket will be launched with a price of 1,000.
- The contract term is ten years.
- An early termination of the insurance contract at the market value of the certificate is possible at any time (taking any possible tax effects into account).
- At the insurance contract start date, the holder must be between ages 50 and 66 years.
- Zurich pays the stamp tax for you.
- This attractive investment opportunity is available with a minimum investment of only 20,000 Swiss francs.
- If the insured person dies during the contract term, beneficiaries are paid out the higher of the market value of the certificate or 101 percent of the single-premium investment.
- The contracting party and the minimum death benefit insurer is Zurich Life Insurance Company Ltd., Mythenquai 2, 8002 Zurich.
- The issuer is BNP Paribas Issuance B.V., the guarantor is BNP Paribas S.A., Paris.
- The subscription phase ends on November 14, 2022 at the latest. Since the subscription volume is limited, early termination of the offer is possible.
- Applications must be received by November 14, 2022, the premium payment must be received by November 18, 2022 (value date).

Performance scenarios



1st example

The basket has gained 95 percent as of the contract expiration date. You receive the maximum return of 90 percent.

2nd example

The basket has gained 45 percent as of the contract expiration date. The return boost of 15 percent kicks in. Your return is thus 60 percent.

3rd example

The share basket reaches the profit protection threshold of 20 percent at the end of year 8 and drops to 5 percent below the starting price by the time the contract expires. Thanks to the profit protection, you receive a payout of 120 percent of your single premium.

4th Example

The basket has declined 50 percent as of the contract expiration date. Thanks to the buffer, you are protected against the loss and you get back 100 percent of your investment.

5th example

The basket declines 55 percent as of contract expiration, i.e. 5 percentage points lower than the buffer. The 5 percent loss is tripled, and you get 85 percent of your investment back.

Would you like to get advice or further information?

Call us toll-free:
0800 060 160
www.zurich.ch

Zurich Life Insurance Company Ltd
Hagenholzstrasse 60, 8050 Zurich
Phone 0800 80 80 80, www.zurich.ch

The issuer of this information is Zurich Life Insurance Ltd. The information contained herein is for illustrative, **marketing and information** purposes only. The information constitutes neither a request, nor an invitation to tender, to conclude a contract, to buy or sell and is no substitute for detailed advice or a tax assessment. It is not part of the contract documents. If the details in this factsheet differ from the currently valid terms, the latter shall take precedence. Every investment involves risks, in particular those of fluctuations in value and yield. Historical performance is no guarantee of current or future performance. The performance data do not take into account any commissions and costs charged for the issue and redemption of units. The information provided herein was prepared with care and to the best of our knowledge and belief. However, Zurich Life Insurance Ltd does not accept any responsibility for the accuracy and completeness of this information and disclaims any liability for losses arising from the use of the information. This information may not be reproduced, either in full or in part, without the written consent of Zurich Life Insurance Ltd. Zurich Life Insurance Ltd's services and products are intended exclusively for customers domiciled in Switzerland (excluding US persons as defined by US legislation).

Risks

In the event of insolvency of BNP Paribas S.A., Paris., the value of the certificate and thus your single premium is not protected.