

# Zurich Capital Premium

Capital Premium is the pension solution that offers you both a guarantee and attractive opportunities for returns. In Zurich, you have a capable partner on whom you can rely.



## Your advantages at a glance

- Investment concept that combines security and constant income
- The majority of your savings premium is invested in the restricted assets of Zurich
- Upon expiration you will receive at least the capital that is guaranteed in the policy in the event of survival
- Financial security for your family in the event of death

## What's important to you?

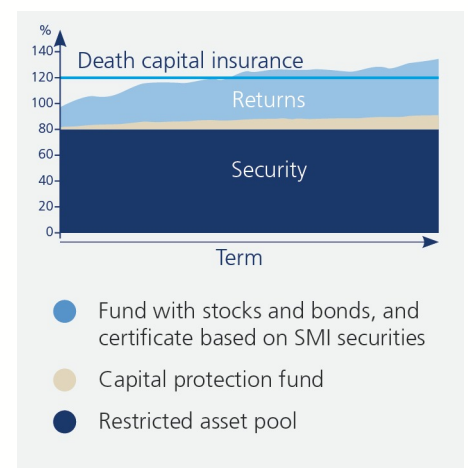
- You want to invest an amount of money in a way that is secure and generates profit.
- You want to protect money as part of your pension plan.
- You do not wish to have to organize the management of your capital.
- You want to provide your family with security in the event of your death.

## The ideal solution from Zurich

With Capital Premium, you make a one-time investment. Thanks to its refined investment concept, Capital Premium primarily utilizes the potential and earnings power of Swiss businesses, without having to forego security.

## Refined investment concept

- Your assets are protected by investing the majority of the savings premium in the restricted assets of Zurich Life Switzerland, for which strict investment rules from the Swiss Financial Market Supervisory Authority (FINMA) apply.
- Another share is invested in an investment fund, balanced between equities and bonds.



- A last share is invested in a leverage certificate (see leverage certificate factsheet) on the Swiss Market Index (SMI), which maximizes your chances for profit.
- Generated profits are automatically restructured into an investment fund with capital protection.

### **First-class capital management by Zurich**

Following your investment, you no longer have to deal with the changes in your assets. The investment experts at Zurich ensure that you can rely on a reasonable balance between security and returns throughout the entire term of the policy.

- With a view to limiting the volatility of the investment, Zurich reviews the return-oriented investment assets for you regularly.
- In case the generated income exceeds the defined maximum limits, the income is protected in an investment fund with capital protection of at least 80 percent.

### **Guaranteed benefits**

- Upon expiry of the insurance, you receive the policy assets – at least the capital that is guaranteed in the policy in the event of survival.
- Throughout the entire term of the policy, your family is provided with security by a guaranteed minimum insurance sum paid out upon death. If the investment value exceeds the insured death capital insurance sum as a result of positive market developments, the beneficiary will be paid the higher amount upon claiming. You decide who benefits from the capital of at least 120 percent of your contributions upon your death.

### **Tax benefits**

Income from Capital Premium is exempted from income tax if the following conditions are met:

- Taken out before the age of 66
- Payment begins after the age of 60
- Agreed policy term of at least ten years
- Policyholder is the insured person

Would you like a consultation or further information?

Call us free of charge at 0800 060 160  
[www.zurich.ch/capitalpremium](http://www.zurich.ch/capitalpremium)

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Zurich Life Insurance Company Ltd.  
Hagenholzstrasse 60, 8050 Zurich  
Phone 0800 80 80 80, [www.zurich.ch](http://www.zurich.ch)

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