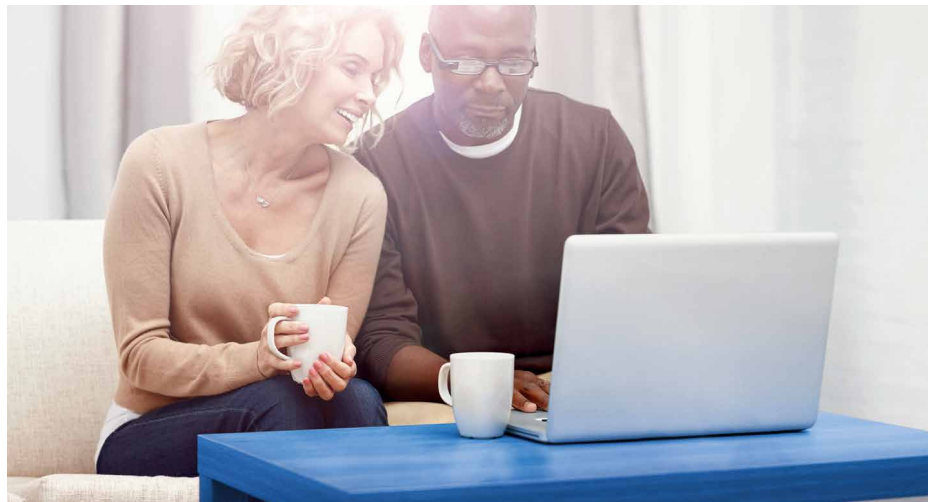


Zurich CapitalFund – investment solution

Are you looking for an attractive way to invest your capital that combines both security and profitability? With CapitalFund, you simultaneously benefit from the growth in the financial markets and all the advantages of life insurance – optionally with guaranteed minimum payment upon maturity.



Your advantages at a glance

- Invest in first-class and broadly diversified investments.
- Benefit from attractive potential returns.
- Optionally you may include a guaranteed minimum payment at maturity.
- Protect your loved ones in the event of your death.

What's important to you?

- You have a sum of money that is entirely at your disposal and wish to invest it with attractive opportunities for returns.
- You want to be able to adjust your investment strategy to current needs at any time.
- You want additional security for your capital.
- You want your family to receive capital in the event of your death that is not dependent on how the value of your investment develops.
- You want the income to be tax-free; please refer to the section „Tax benefits“.

The ideal solution from Zurich

With CapitalFund, you have the choice between various investment strategies and investment funds that you can tailor individually. For cautious investors, it is possible to include a guarantee of between 50 and a maximum of 80 percent of your single premium.

Potential returns

The investment part of your insurance is invested in first-class investment funds of your choice. You can choose from any of the investment plans offered by Zurich Switzerland.

CapitalFund (single premium) without guarantee in the event of survival

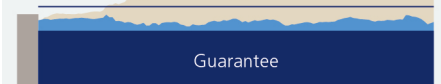
Guaranteed minimum lump-sum death benefit



In a positive market development, you benefit fully from the increasing value of the investment, but will also bear the risk of losses if the market declines.

CapitalFund (single premium) with guarantee in the event of survival

Guaranteed minimum lump-sum death benefit



If the market performs well, you benefit from the growth in value of the investment. In the event of a negative performance, however, you also bear the risk of loss up to the guarantee selected by you.

- Survival benefits if the investment sees positive development
- Survival benefits if the investment sees negative development
- Single premium

Guaranteed payout

The option of a guaranteed amount means that you already know your minimum guaranteed survival benefit, regardless of how well the investment portion of your life insurance policy performs. The part of the savings premium determined by you is invested in the tied asset pool of Zurich Life Insurance Company Ltd, which is subject to strict investment regulations issued by the Swiss Financial Market Supervisory Authority (FINMA). So your minimum payout is guaranteed at all times.

Lump-sum death benefit

Throughout the entire term of the policy, your family, or your other beneficiaries, are provided with security by a guaranteed minimum sum paid out upon death. If the investment value exceeds the insured lump-sum death benefit as a result of positive market performance, the beneficiary will receive the higher amount on a claim.

Investment concept

Whether you are a more conservative or less risk-averse investor, you are certain to find the right investment solution for you. And if your needs should change, you can always switch to a different investment plan – once a year free of charge.

In selected investment plans, your money is invested according to the same principles as the investments of large investors. This gives you access to interesting cost savings.

For each investment plan, we select our partners from the best fund managers – worldwide and independently.

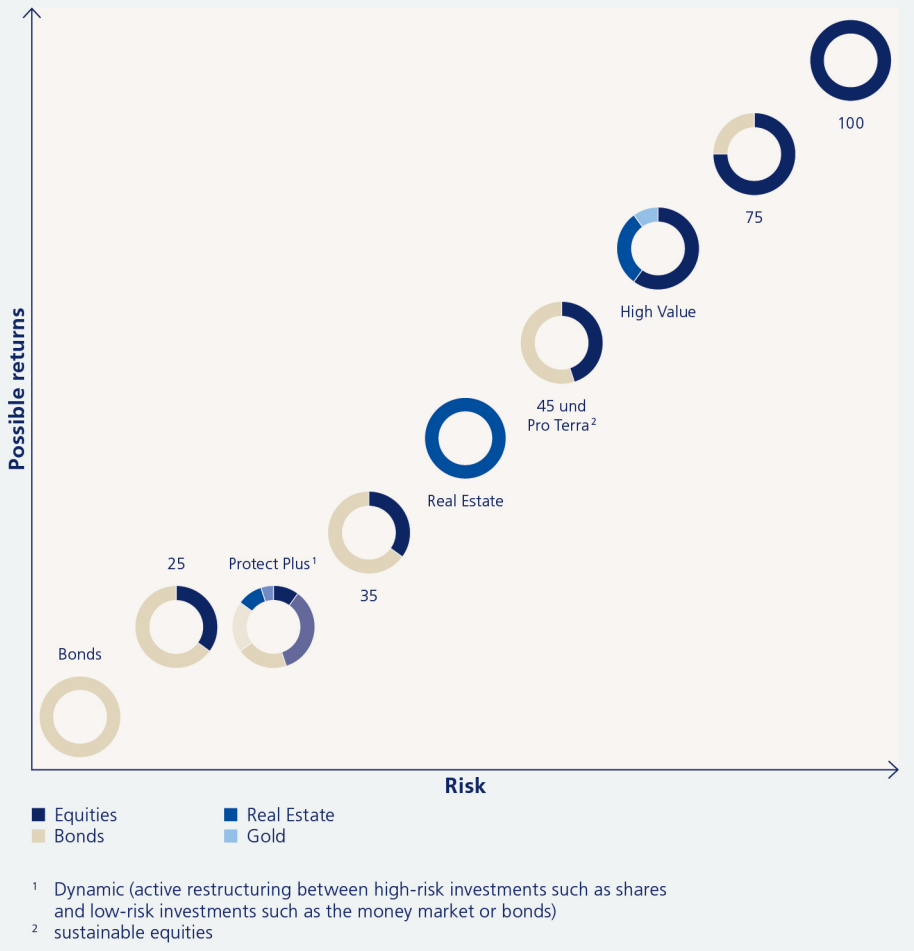
Upon termination of the policy, you can choose whether Zurich should directly pay you the value of your fund unit or transfer it to your personal custody account.

If desired, you can also select individual funds from an extensive range of investment opportunities.

Bankruptcy privileges

Even if you have financial difficulties, your insurance funds are protected no matter what: The money invested in pillar 3a is tied up until maturity and cannot be touched by any creditors. Unless, of course, the policy was pledged to the bank as collateral for the acquisition of residential property. Your investment capital in pillar 3b is also protected in the event of bankruptcy and remains yours. This

Risk and return characteristics of investment plans



protection not only applies to you as the policyholder, but also to your spouse/registered partner and descendants.

Tax benefits

Income from CapitalFund 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

We would be pleased to offer you personal and individual advice. Simply call your nearest Zurich agency free of charge on 0800 060 160 or get in touch with your broker directly. www.zurich.ch/capitalfund

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

