

Zurich CapitalFund – savings solution

You wish to increase your potential returns and profit from tax benefits with regular premium payments into attractive investment funds.

CapitalFund is the ideal solution to make long-term provision for yourself and your family.



Your advantages at a glance

- The investment plans of CapitalFund allow you to build up assets on a scheduled basis
- You can structure your unit-linked life insurance in accordance with your specific needs
- Saving in a fund with a life insurance policy offers attractive tax benefits

What's important to you?

- You want to accumulate assets with regular payments and benefit from attractive potential returns.
- You want to be able to adjust your investment strategy to current needs at any time.
- You want security against financial consequences for you and your family in the case of disability or death.
- You want to benefit from the tax benefits of a life insurance policy.

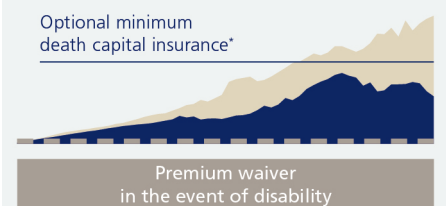
The ideal solution from Zurich

CapitalFund is a pension solution that enables you to accumulate assets with regular payments.

- You profit from the potential returns on the investments you select.
- You can adjust your investment strategy to changed needs and the current market environment at any time.
- You have the option of adding a disability pension, as well as death capital insurance, to your basic policy.
- At maturity of the policy, you may choose whether Zurich should directly pay you the value of your fund unit or transfer it to your personal custody account.

CapitalFund (periodical premium)

Optional minimum death capital insurance*



* If the investment value exceeds the insured lump-sum death benefit as a result of positive market developments, the beneficiary will be paid the higher amount upon claiming.

- Survival benefits if the investment sees positive development
- Survival benefits if the investment sees negative development
- Periodic premiums

Investment concept

With CapitalFund, you have a choice of all investment plans offered by Zurich. Whether you are a conservative or less risk-averse investor, you are certain to find the right investment for you. If your needs should change, you can always choose a different investment plan whenever you like. Once a year free of charge.

In the investment plans you choose, your money is invested according to the same principles as the investments of large investors.

This gives you access to interesting cost advantages. For each investment plan, we select our partners from the best fund managers – worldwide and independently.

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

Risk coverage

In case of disability, Zurich will cover the premium payments after a selectable waiting period.

You can also choose to add a disability pension and a guaranteed death capital insurance. These can be increased without health checks over the term of the policy, whenever is right for you – when you get married, when your children are born (or when you adopt them), or when you buy your own home.

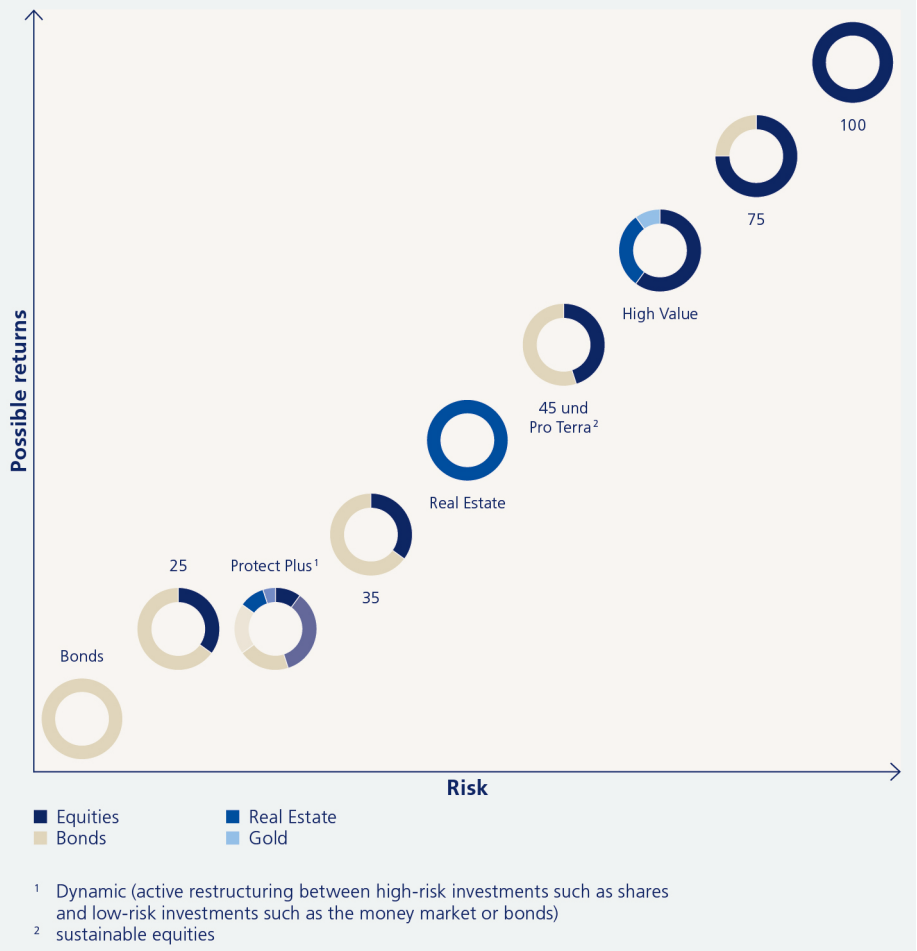
Flexible premium payments (pillar 3a)

- You can temporarily stop paying premiums for one to three years; your insurance coverage is not affected in any way.
- With individual supplementary payments, you can optimize your tax payments within pillar 3a.

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

Risk and return characteristics of investment plans



Tax benefits

In the 3b unrestricted pension plan, the income is income tax exempt if a period of insurance of at least ten years has been agreed.

If you conclude this insurance policy as part of a pillar 3a restricted pension plan, you can deduct the premiums from your income in your individual tax declaration.

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.