

# Zurich Carbon Neutral World Equity Fund

With the Zurich Carbon Neutral World Equity Fund, Zurich offers a climate-neutral investment option for your unit-linked life insurance. You combine a sustainable investment with protection for your insurance policy.



## Your advantages at a glance

- You combine sustainable investing with interesting return opportunities at low costs.
- At the same time, you benefit from the protection and tax incentives provided by life insurance: Interest and dividend income are not taxed.
- You pursue a responsible investment strategy for a climate-friendly future.

## Sustainability as a mission

An increasing number of investors want their investment to have an effect and make a tangible contribution to climate protection. That is why we have launched a new solution: With the Carbon Neutral World Equity Fund you can make a real difference.

Zurich has created a new investment solution that is consistently geared toward sustainability. With this we make a noticeable contribution to the 1.5-degree target of the Paris Climate Agreement, which aims to limit global warming to 1.5 degrees Celsius by 2050. That is why we check all investments for ESG criteria, i.e. environmental, social and governance factors.

## The climate-neutral solution from Zurich

The investment objective of the passively managed and sustainable Zurich Carbon Neutral World Equity Fund is to replicate the performance of the MSCI World Climate Paris Aligned Index<sup>1</sup> (parent index).

This index focuses on climate protection and is geared toward the goals of the Paris Climate Agreement. Due to the weighting of the index, 80 percent less CO<sub>2</sub> emissions are released when compared with the well-known MSCI World Index.

The remaining 20 percent up to climate neutrality are offset using emission

reduction certificates: With these certificates, you provide direct support to the **Rimba Raya Project**, an ecologically sustainable rainforest project on Borneo to rebuild the ecosystem.

## Sustainable investing

With the Zurich Carbon Neutral World Equity Fund, you invest in forward-looking companies that are bringing about change in the field of clean technologies, in electromobility for example. The fund actively targets companies that are reducing fossil fuel consumption, such as Apple, Tesla or Schneider Electric.

## Tax advantages

Did you know? If you conclude a unit-linked life insurance policy, the returns are exempt from income tax when certain criteria are complied with. You can therefore earn income-tax-free dividend income within your policy if the policy is to be used for your retirement provision.

When concluding insurance as part of the restricted pension plan 3a, you can also deduct the premiums from income up to the maximum annual permissible payment amount. Upon payment, the capital is taxed separately from income using the privileged retirement savings tariff.

The repurchase value of your 3b life insurance is therefore only subject to wealth tax during its term.

Would you like to get advice or further information?

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<sup>1</sup> Effective name of the benchmark index: MSCI World Climate Paris Aligned Ex Select Business Involvement Screens Index