

Zurich vested benefits account

The capital of your occupational retirement plan is a key component of your retirement. With the Zurich vested benefits account you can choose the investment strategy for your capital from five different strategy funds.



Your advantages at a glance

- Optimal investment of your retirement savings capital
- You choose your preferred investment strategy
- If required, utilize your retirement savings capital according to legal regulations (e. g. for financing your own residential property or for entering self-employment)

The ideal solution from Zurich

The Zurich vested benefits account is ideal for people who are looking for an attractive investment opportunity for their vested benefits savings:

- Entrance into self-employment (and therefore, no longer obligated to participate in an occupational retirement plan)
- Part-time work with a salary lower than the limit for compulsory insurance
- Transfer of your capital from an existing vested benefits plan to another
- Medium- to long-term interruption of occupation (e. g. to work abroad)

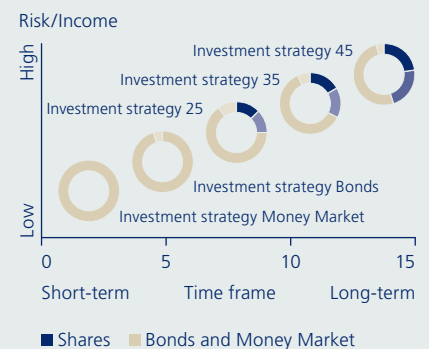
Investments

The investment of assets requires a combination of expertise and skill, verified through practice and documented by results. Your assets are invested worldwide in selected money market instruments, as well as bonds and equities of first class companies and institutions.

Investment strategies

The investment strategies differ in terms of equity weightings and are subject to statutory investment guidelines (BVV2). An investment strategy with capital protection is also offered. Investment returns are subject to volatility; therefore you must be able to accept possible price fluctuations and falling prices.

Investment strategies



Investment strategies with capital protection



Investing in Zurich Invest Protect 85+ II lets you take part in financial markets. The capital you invest in the fund is at least 85% secured. The 85% capital protection does not represent an absolute guarantee. In the event of the insolvency of the capital protection provider, losses that go beyond the 85% protection threshold cannot be ruled out. The fund will be liquidated if the fund value drops to or below the protection threshold.

The diagram „Investment strategies“ illustrates the differences between the various strategies: A higher risk weighting offers prospects of higher returns, but also bears price fluctuations or losses, meaning that you should allow for a longer investment horizon.

Payment

The Zurich vested benefits account balance serves to maintain your occupational retirement provisions in line with BVG or the Swiss Vesting Act. It cannot be used for other purposes until you reach your retirement age; however, the following exceptions apply:

- Transfer of your assets to another occupational pension plan or another vested benefits plan
- Receipt of a full disability pension paid by the Swiss Federal Disability Insurance
- Acquisition of residential property for your own personal use
- Permanent departure from Switzerland (subject to cash payment limitations when departing to certain European countries)

Conditions

Age at entry

Min. 17 years, max. AHV retirement age minus five years

Duration

- No fixed policy duration
- Withdrawals permitted in accordance with regulatory and legal provisions. In the cases provided for in the regulations, assets held within the investment strategy can be transferred to a securities custody account of a bank.

Pledging

Possible, if related to home ownership promotion

Investment Strategy Money Market

Assets within this strategy are mainly invested in fixed-income investments with short durations (residual term to maturity). The investment goal is to optimize interest yield with the lowest volatility.

Investment Strategy Bonds

This strategy pursues investments in bonds and other debt securities, which may benefit from market developments to an above-average extent. The investment goal is to optimize interest yield while avoiding high price fluctuations.

Investment Strategy 25

This strategy pursues investments in fixed-income instruments as well as equities, with a lower weighting, however. The investment goal is to optimize yield from interest and higher prices while avoiding impacts of major negative market movements. The maximum equity weighting is 25 percent.

Investment Strategy 35

This strategy pursues a balanced combination of equities and fixed-income investments. The investment goal is to achieve higher income by exploiting price gains; however, investors need to accept market movements and price fluctuations. The maximum equity weighting is 35 percent.

Investment Strategy 45

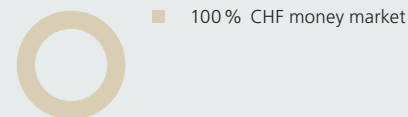
This strategy pursues in fixed-income investments and, with a higher weighting, in equities. The investment goal is to achieve high income by exploiting price gains; however, investors need to accept higher market movements and price fluctuations. The maximum equity exposure is 45 percent.

Investment strategy with capital protection

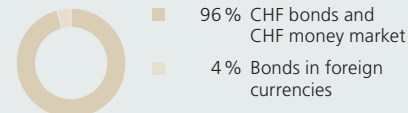
The Zurich Invest Protect 85+ II primarily invests in various money market, bond and equity investments, and to a lesser extent in real estate and raw materials. In stable markets, the fund invests primarily in return-oriented investments such as equities, bonds, real estate and raw materials. During periods of higher volatility, the fund assets are predominantly invested in more secure investments such as the money market and liquidity.

Asset allocation (guideline values)

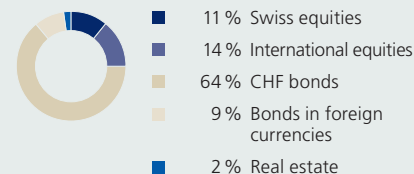
Investment strategy Money Market



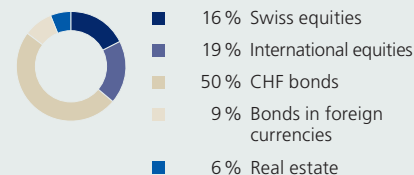
Investment strategy Bonds



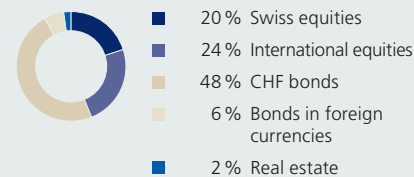
Investment strategy 25



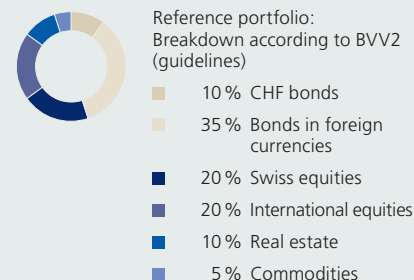
Investment strategy 35



Investment strategy 45



Investment strategy with capital protection



Would you like a consultation or further information?

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The information contained herein is for illustrative, **marketing and information purposes only**. Fund-factsheet, prospectus, annual report and Key Investors Information Document (KIID) are available online at zurich.plfundnet.com and fundinfo.com

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