

# Zurich Insurance Leveraged Certificate on SMI

«Zurich Insurance Leveraged Certificate on SMI» (Leverage Certificate) is a structured financial product that enables a triple participation in the performance of the Swiss Market Index (SMI).



## Your advantages at a glance

- Investment in the SMI, the most important share index Switzerland
- Triple the return on the SMI
- No foreign currency risk
- In the event of strong volatility the investment risk is reduced
- Claims from the leverage certificate in the event of bankruptcy fully secured in the event of bankruptcy

## Functionality

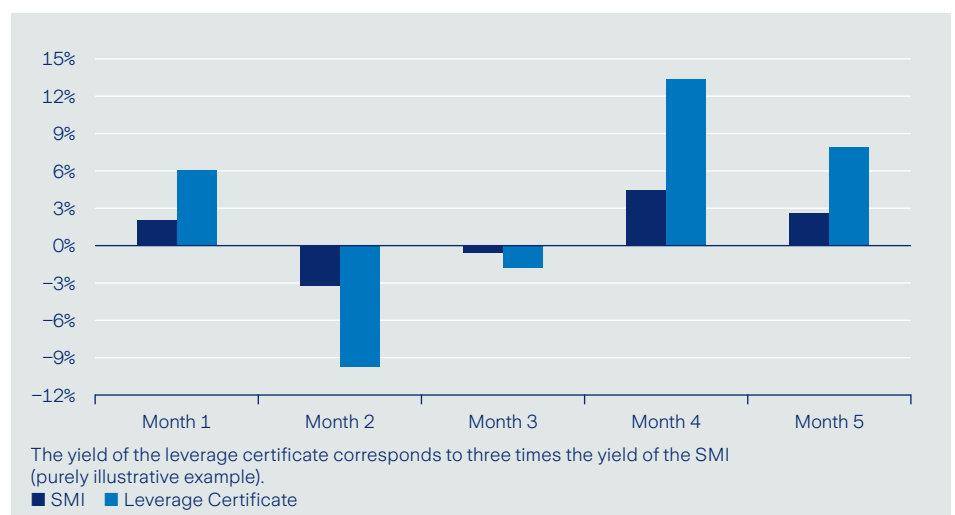
The leverage certificate works with a usually triple lever. Investments in the leverage certificate are tripled through the use of borrowed capital and invested in the SMI shares. The yield of the leverage certificate is therefore equivalent to three times the yield of the SMI – both with positive and negative returns. The issuer of the leverage certificate is Credit Suisse Ltd., Zurich

The price fluctuations (volatility) of the SMI are constantly monitored. If volatility is high, the leverage and thus also the investment risk is reduced. This prevents severe price losses, especially when prices continue to fall, and the volatility rises. The leverage can be reduced to one within the scope of this volatility control.

Hedging mechanisms prevent the value of the leverage certificate from falling below zero. Credit Suisse Ltd. also deposits collateral in the amount of the respective market value of the certificate, so that in the event of Credit Suisse Ltd.'s bankruptcy the claims arising from the leverage certificate are fully covered.

## Risks

A leverage certificate is an investment with fluctuations in value. The invested capital can therefore be exposed to weaker or stronger price fluctuations. The amount to be paid out can therefore also be lower than the sum of the investments made.



## Basic information

Name	Zurich Insurance Leveraged Certificate on SMI
ISIN	CH0116274009
Currency	CHF
Issuer	Credit Suisse Ltd., Zurich
Rating Issuer	A1 (Moody's)/A (Standard & Poor's)
Date activated	29 April 2011
Costs/Credits	On the borrowed capital: 3M CHF Libor +0,37 per cent* p. a.  On the daily certificate price: -0,75 per cent* p. a.

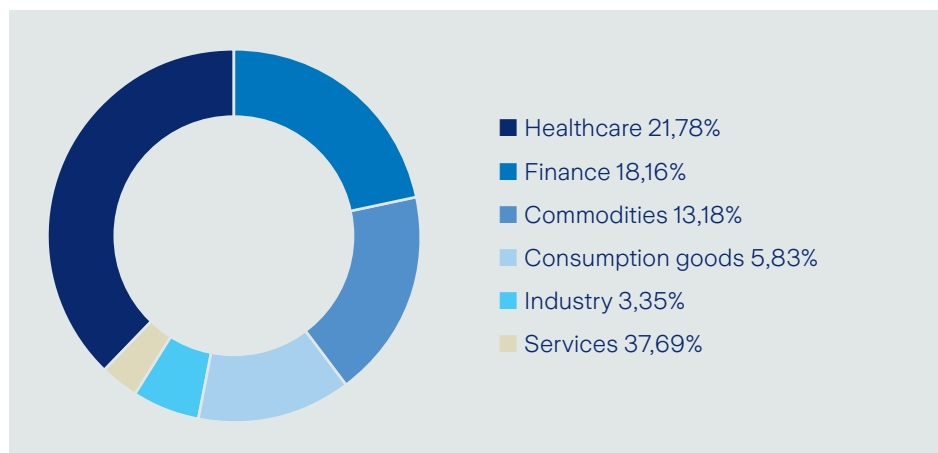
\* These rates are reviewed annually and can be adjusted to current market conditions. Credits are possible, as dividends are not taken into account for pricing.

## SMI

As a blue-chip index, the SMI is the most important equity index in Switzerland and contains the 20 largest Swiss companies. The SMI accounts for around 85 percent of the total capitalization of the Swiss stock market.

Largest positions	Weighting
Nestlé N	18,29%
Novartis N	18,02%
Roche GS	17,03%
Zurich Insurance N	4,78%
UBS Group N	4,60%

Source: Bloomberg, status 30.06.2021



## Usage

The leverage certificate is used exclusively for Vorsorge Premium. In addition to a part of the premium, the periodically allocated surpluses are also invested in the leverage certificate.

### Performance per 30.06.2021

Since the beginning	+178,41%
Last 3 years	+104,78%
2020	+63,37%

### Price development leverage certificate (29.04.2011–30.06.2021)



The monthly updated performance of the leverage certificate and further information on Vorsorge Premium can be found on the Internet at:

[www.zurich.ch/vorsorgepremium](http://www.zurich.ch/vorsorgepremium)

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#### Legal information

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If the information in this factsheet differs from the applicable insurance conditions, the latter shall prevail.