

# Zurich LifeRisk

If you have special responsibilities, for example in your family or as an entrepreneur, you should provide financial security in the event of death. Zurich LifeRisk protects your family, partner or business partner against financial bottlenecks.



## Your advantages at a glance

- Your family and business partners are financially covered in the event of your death
- You specify the amount paid out according to your needs
- Zurich will cover the payment of the premium in case of disability

## What is important to you?

- You wish to prevent your family from having financial problems in addition to their loss and grief.
- You want your cohabiting partner, who under the law is put at a disadvantage compared to a marital partner, to be secure.
- You want to secure your mortgage so that your family can continue to live in their own home.
- You want to maintain your company's viability in case anything happens to you.

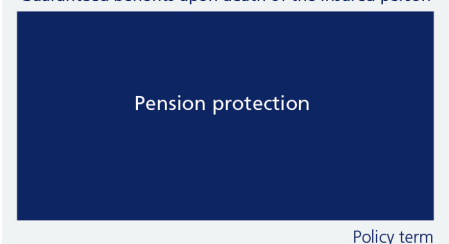
## The ideal solution from Zurich

Zurich LifeRisk is a life insurance policy that pays out capital for the insurance term upon your death. You can set the amount and duration of your risk coverage by yourself.

- **LifeRisk with fixed risk coverage:**  
The lump-sum death benefit remains constant throughout the entire duration of the insurance. This alternative is ideal for providing your family with security, for example.
- **LifeRisk with declining risk coverage:**  
The lump-sum death benefit is reduced each year by a fixed amount. This alternative is ideal for covering a decreasing financial liability, e.g. in order to pay off a mortgage.

## Fixed risk coverage

Guaranteed benefits upon death of the insured person



## Decreasing protection



### Insurance benefits and surpluses

- Upon death, Zurich will pay the beneficiary the agreed lump-sum death benefit.
- The risk coverage can be concluded on one life or – if fixed risk coverage is agreed – on two lives.
- If case of disability, Zurich will cover the premium payments after a selectable waiting period.
- A disability pension can be included in the plan as an additional option.
- Surpluses<sup>1</sup> are deducted directly from the premium.

### Tax benefits

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.

<sup>1</sup>The amount of the surpluses depends on how costs and risks develop and is recalculated each year. It can therefore not be guaranteed.

Would you like a consultation or further information?  
Please call us free of charge: 0800 060 160  
[www.zurich.ch/lebensisiko](http://www.zurich.ch/lebensisiko)