

Zurich Retirement Savings Account 3a

Invest in your private pension provision with a Retirement Savings Account 3a from Zurich Invest Bank Foundation and simultaneously save taxes. You decide on the amount you want to invest and select the investment horizon and strategy according to your risk tolerance.



Your advantages at a glance

- With a Zurich Retirement Savings Account 3a you save capital systematically and invest in your pension provision
- You choose your preferred investment amounts (minimum amount: 50 Swiss francs).
- You benefit from tax advantages every year.
- You choose your preferred investment strategy.

The ideal solution from Zurich

The Zurich Retirement Savings Account 3a of Zurich Invest Bank Foundation is ideal for people who want to provide themselves and their families with financial security beyond the statutory pension scheme while benefiting from tax advantages. Compared to a pillar 3a deposit account, the Zurich solution provides better return chances by investing in longterm asset classes, particularly equities.

The Zurich Invest Bank Foundation benefits from the long-term experience of Zurich Invest Ltd, which manages large asset amounts of institutional investors like pension funds. Your assets are invested worldwide in selected money market instruments, as well as bonds and equities of first class companies and institutions.

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. Thus, you must accept the possibility of price fluctuations and falling prices.

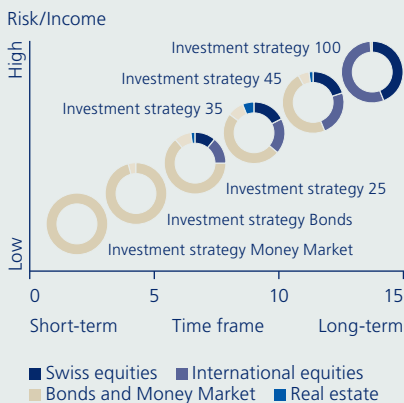
The diagram „Investment strategies“ illustrates the differences between the various strategies. A higher risk weighting offers prospects of higher returns, but also bears price fluctuations or losses, meaning that you should allow for a longer investment horizon.

Tax benefits

With the Zurich Retirement Savings Account 3a, you save on income tax. If you contribute to the 2nd pillar retirement scheme of your employer, you can deduct a maximum of 6,826 Swiss francs per year from your taxable income.

If you are not part of a pension fund (self-employed persons in particular), you can deduct a percentage of your earnings up to a maximum of 34,128 Swiss francs. During the duration, you do not pay any wealth taxes; at maturity, you benefit from a reduced tax rate when your assets will be paid out.

Investment strategies



Investment strategies with capital protection



Zurich Invest Protect 85+ II

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 percent secured. The 85 percent 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 percent protection threshold cannot be ruled out. The fund will be liquidated if the fund value drops to or below the protection threshold.

Conditions

Deposit

No obligation to pay-in

Minimum deposit

50 Swiss francs

Maximum annual deposits

Employees and self-employed persons with a 2nd pillar benefit scheme: 6,826 Swiss francs (as of 2019). Without 2nd pillar benefit scheme: up to 20 percent of earnings from employment, maximum 34,128 Swiss francs (as of 2019)

Age at entry

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

Duration

- No fixed duration (recommended duration depends on the investment strategy chosen)
- Withdrawals permitted in accordance with the relevant statutory requirements
- In the cases provided for in the regulations, the available pillar 3a assets can be transferred to a specific custody account held at a bank.

Policy loans

Not possible

Pledging

Possible, if related to the promotion of home ownership

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 100

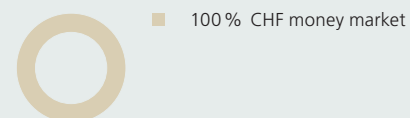
The strategy is invested in equities, with an overweighting in Swiss equities. The investment objective is to achieve greater returns by exploiting price gains, taking large price fluctuations into account. The strategic equity component is 100 percent.

Investment strategy with capital protection

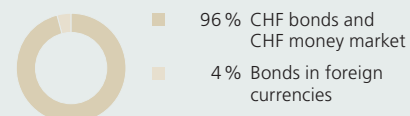
Zurich Invest Protect 85+ II primarily invests in various money market, bond and equity investments, and to a lesser extent in real estate and raw materials. In stable markets, the fund invests primarily in return-oriented investments such as equities, bonds, real estate and raw materials. During periods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

Asset allocation (guideline values)

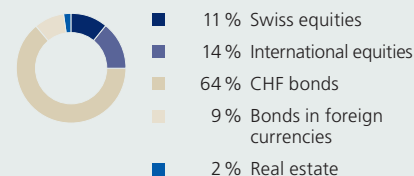
Investment strategy Money Market



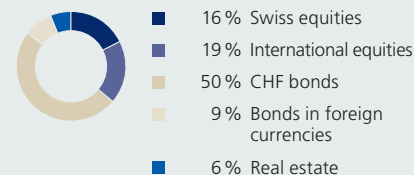
Investment strategy Obligationen



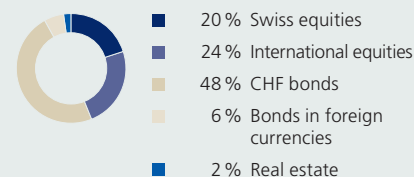
Investment strategy 25



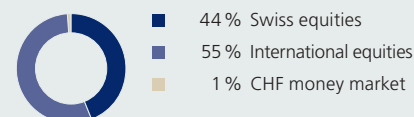
Investment strategy 35



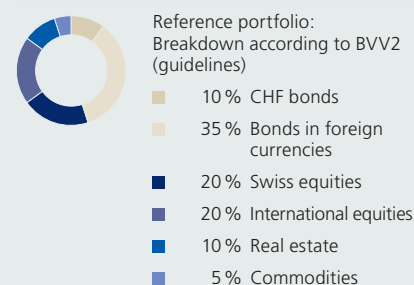
Investment strategy 45



Investment strategy 100



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.pfundnet.com and fundinfo.com

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