

Zurich Invest Certificate

An investment that ideally combines return opportunities and security

Would you like to invest profitably yet safely in the current environment? Zurich Invest Certificate enables you to exploit the potential of 15 successful Swiss companies yet simultaneously benefit from protection in the event of price declines.



Your advantages at a glance:

- attractive return opportunities through participation in the «Swiss Top Fifteen Select Basket»
- return boost of 10 percent on the performance of the Basket
- full capital protection in the event of performance of up to minus 30 percent
- no foreign currency risk and no custody account fees
- term of five years and right of sale at any time at market price

What is important for you?

- You want an attractive financial investment with reduced loss risk.
- You would like to invest in Swiss equities and profit from upward trends on the Swiss equity market (no foreign currency risk).
- You want to avoid any long-term commitments and remain flexible at all times.

The ideal solution from Zurich Invest Ltd

Zurich Invest Certificate allows you to invest in a well-diversified Swiss equities Basket. You enjoy potential gains of up to 50 percent from stock price appreciation. Simultaneously, you enjoy lower capital risk thanks to a sophisticated value buffering mechanism.

Investing with attractive potential returns

Your invested capital participates in price gains of the «Swiss Top Fifteen Select Basket», comprised of stocks of 15 leading Swiss firms.

Key benefit

On top of the Basket return, you get a **return boost of 10 percent**, subject to a return cap of 50 percent.

Risks

If the issuer and the guarantor are insolvent, the value of the certificate is not protected and a total loss of the invested capital can occur.

Swiss Top Fifteen Select Basket

The «Swiss Top Fifteen Select Basket» aims to replicate the return of a basket of 15 Swiss companies listed below. This basket is equally weighted, with the weighting being recalculated on a quarterly basis.

Company	Sector
ABB	Industry
EMS-Chemie	Chemistry
Geberit	Sanitary products
Givaudan	Chemistry
Kuehne + Nagel	Logistics
Novartis	Pharma
Partners Group	Private Equity
Richemont	Luxury goods
Roche	Pharma
Schindler	Mechanical Engineering
SGS	Goods inspection
SIKA	Building materials
Swisscom	Telecommunications
Swiss Re	Insurance
Zurich Insurance	Insurance

Performance lock-in

If the performance of the basket reaches the profit protection threshold of 20 percent in the last two contract years, you benefit from a guaranteed minimum payout of 120 percent of your premium at maturity.

Sophisticated value protection mechanism

Your capital is fully protected in case of negative performance of the «Swiss Top Fifteen Select Basket» down to minus 30 percent (buffer zone). Even if this scenario occurs, you still get your full invested sum back upon expiration of the contract. You only suffer a loss on your investment in case of a value decline exceeding 30 percent. In this case, the payout value is calculated as triple the negative performance figure minus the buffer.

We would be happy to advise you personally on this matter.

Call us at:
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www.zurich.ch

Zurich Invest Ltd

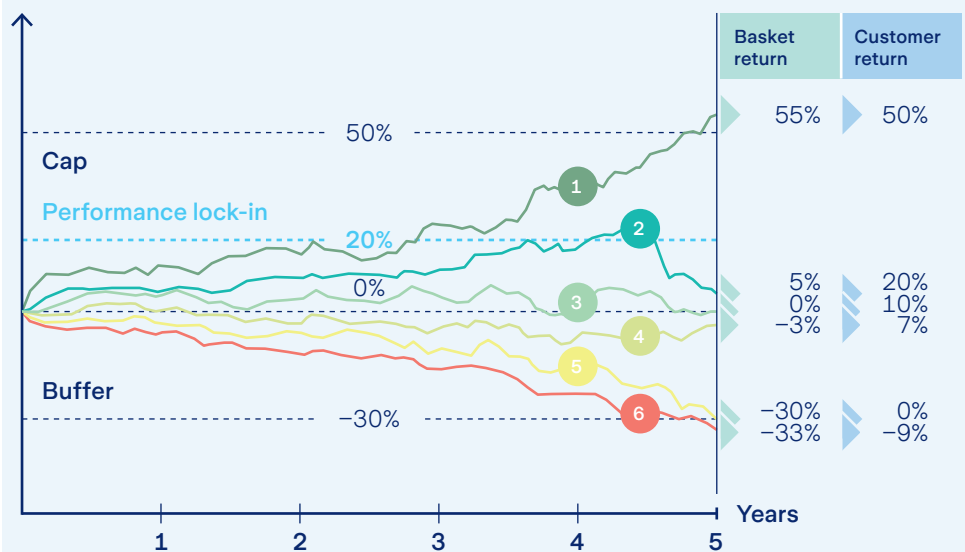
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Performance scenarios «Swiss Top Fifteen Select Basket»



1st example

The basket has gained 55 percent as of the contract expiration date. You receive the maximum return of 50 percent.

2nd example

The basket gains in value during the term and the profit protection threshold of 20 percent is activated. Towards the end of the term, the basket falls and closes 5 percent up. Thanks to the profit protection threshold, the profit amounts to 20 percent.

3rd example

On the expiration date of your contract the basket is unchanged with respect to its level on the contract start date. The return boost of 10 percent kicks in, so you receive a 110 percent on your investment.

4th example

The basket has declined 3 percent as of the contract expiration date. The return boost of 10 percent kicks in. Your return is therefore 7 percent.

5th Example

The basket has declined 30 percent as of the contract expiration date. Thanks to the buffer, you are protected against the loss and you get back 100 percent of your investment.

6th example

The basket declines 33 percent as of contract expiration, i.e. 3 percentage points lower than the buffer. The 3 percent loss is tripled, and you get 91 percent of your investment back.

Disclaimer: The numbers shown in this example are for informational purposes only. They are no indication for any future performance.

Miscellaneous info

- The contract term is five years.
- This investment is available with a minimum investment of CHF 10,000.
- Income tax arises on the product.
- The subscription phase ends on 2.5.2025 at the latest. Since the subscription volume is limited, an early end to the offer is possible.
- The latest date for receipt of funds is 20 May 2025.
- The «Swiss Top Fifteen Select Basket» will be launched on 22 May 2025 at a price of 1,000. Fixing occurs with the daily closing prices of the 15 shares included in the share basket.
- Early sale is possible at any time at the current market value of the certificate.
- The issuer of the Zurich Invest Certificate is BNP Paribas Issuance B.V., Netherlands. The guarantor is BNP Paribas S.A., France¹. In the event of insolvency of the issuer or guarantor, the value of the certificate is not protected.

¹ Rating Issuer and Guarantor: Standard & Poor's A+.