

# Zurich Invest Certificate

An investment that ideally combines return opportunities and security

Would you like to invest profitably yet securely in the current low-interest environment? Zurich Invest Certificate enables you to exploit the potential of ten successful and sustainable 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 Ten Select Index»
- return boost of 5 percent on the performance of the index
- full capital protection in the event of performance of up to minus 28 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 sustainable Swiss equities index. You enjoy potential gains of up to 40 percent from stock price appreciation. Simultaneously, you enjoy lower capital risk thanks to a sophisticated value buffering mechanism.

### Key benefit

On top of the index return, you get a **return boost of 5 percent**, subject to a return cap of 40 percent.

The companies whose shares comprise the «Swiss Top Ten Select Index» occupy different economic sectors, ensuring a well-diversified investment.

### Responsible investing with attractive potential returns

Your invested capital participates in price gains of the «Swiss Top Ten Select Index», comprised of stocks of ten leading Swiss firms. The equities are equally weighted in the index at 10 percent.

Company	Sector	Weighting
ABB	Industry	10%
Givaudan	Chemistry	10%
Kuehne+Nagel	Logistics	10%
Novartis	Pharma	10%
Roche	Pharma	10%
SGS	Goods inspection	10%
SIKA	Building materials	10%
Swisscom	Telecommunications	10%
Swiss Re	Insurance	10%
Zurich Insurance	Insurance	10%

Furthermore, all ten companies are selected according to social and environmental responsibility/sustainability criteria and possess a strong ESG rating. This rating is an indicator of the company's commitment to responsible corporate governance with regard to environmental and social issues.

### Performance lock-in

If the performance of the «Swiss Top Ten Select Index» on one of the two observation points (30.06.2025, 30.06.2026) reaches the profit protection threshold of 20 percent, henceforth, you benefit from a minimum payout of 120 percent of your single premium.

### Sophisticated value protection mechanism

Your capital is fully protected in case of negative performance of the «Swiss Top Ten Select Index» down to minus 28 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 28 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:  
044 628 2288  
www.zurich.ch

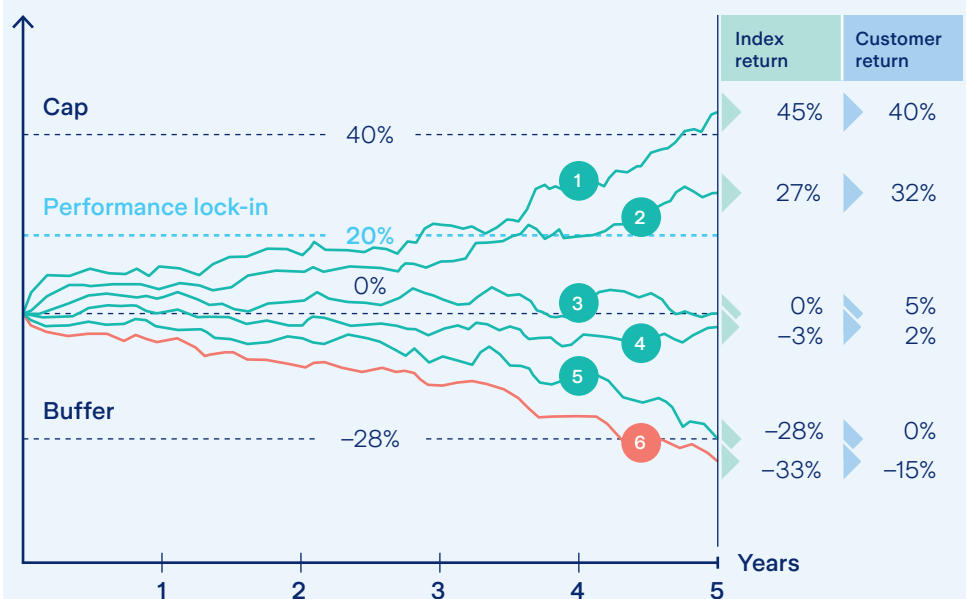
#### Zurich Invest Ltd

Hagenholzstrasse 60, 8050 Zurich  
Telephone 044 628 2288, www.zurich.ch

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### Performance scenarios «Swiss Top Ten Select Index»



#### 1<sup>st</sup> example

The index has gained 45 percent as of the contract expiration date. You receive the maximum return of 40 percent.

#### 2<sup>nd</sup> example

The index has gained 27 percent as of the contract expiration date. The return boost of 5 percent kicks in. Your return is thus 32 percent.

#### 3<sup>rd</sup> example

On the expiration date of your contract the index is unchanged with respect to its level on the contract start date. The return boost of 5 percent kicks in, so you receive a 105 percent return on your investment.

#### 4<sup>th</sup> example

The index has declined 3 percent as of the contract expiration date. The return boost of 5 percent kicks in. Your return is therefore 2 percent.

#### 5<sup>th</sup> Example

The index has declined 28 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.

#### 6<sup>th</sup> example

The index declines 33 percent as of contract expiration, i.e. 5 percentage points lower than the buffer. The 5 percent loss is tripled, and you get 85 percent of your investment back.

### Miscellaneous info

- The contract term is five years.
- This investment is available with a minimum investment of CHF 10,000.
- Good to know: There is no income tax on the product.
- The subscription phase ends on June 21, 2022 at the latest. Since the subscription volume is limited, an early end to the offer is possible.
- The «Swiss Top Ten Select Index» will be launched on July 1, 2022 at a price of 1'000. Fixing occurs with the daily closing prices of the ten 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 certificate is Goldman Sachs, Germany. If the issuer is insolvent, the value of the certificate is not protected.