

Zurich Invest Protect 85+ II

The diversified capital protection fund Zurich Invest Protect 85+ II combines security with attractive investment potential: thanks to the implied threshold, at least 85 percent of your invested capital is protected.



Your benefits at a glance

- Optimal combination of security and investment potential
- Capital protection of at least 85 percent of the fund value
- If the fund value exceeds its previous highest level, the capital protection level also rises.
- The fund investments are highly diversified.
- Your shares can be sold again at any time.

Who is Zurich Invest Protect 85+ II intended for?

Risk averse investors, who want to place their capital with an investment horizon of at least three years but still wish to profit from capital market opportunities.

Our solution for you

If you already have a sound asset base at your disposal, or wish to accumulate capital with regular saving amounts, the current low-interest rate environment represents a difficult situation:

If you leave your money in an account, you will receive little interest and in extreme cases may even need to pay negative interest. If you invest your capital in equities, losses cannot be excluded if there is no capital protection and diversification.

If you are a risk averse investor, and wish to invest your money with yield prospects while limiting the risk of losses, the Zurich Invest Protect 85+ II fund may be the right solution for you:

- You invest your capital in a well-diversified way and benefit from an equity share of up to 50 percent with a strong focus on the Swiss market.

- You reduce your risk thanks to the implied threshold and still benefit from growth in the financial markets.
- You are not only protecting your invested capital, but also the increase in value.

This is how capital protection works

Zurich Invest Protect 85+ II is a fund with a capital protection level of 85 percent of the highest fund value achieved ('high water mark'). This means:

- If the fund value increases, the capital protection level also increases.
- If the value of the fund drops, capital protection remains at 85 percent of the highest fund value that has been achieved.
- The capital protection level is fixed each day. The fund cannot fall below a threshold level that was fixed in the past.
- The fund is open ended. Shares can be bought or sold at any time.

Example of capital protection level with high water mark*

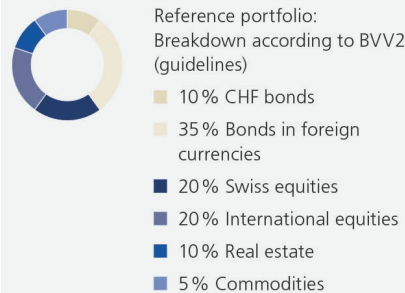


* In this example, someone invests CHF 100 in the Zurich Invest Protect 85+ II. 85% of this amount is protected. If the fund value now changes to CHF 105, 85% of this amount is now protected, i.e. CHF 89.25. The protection level can no longer fall below CHF 89.25; it can however continue to rise, even if the fund value decreases now and again.

Investment concept

The Zurich Invest Protect 85+ II primarily invests in various money market, bond and equity investments, and to a lesser extent in real estate and commodities. 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.

Investment concept of Zurich Invest Protect 85+ II



Risks

Your fund investment is protected with a level of at least 85 percent. However, the capital protection mechanism is not an absolute guarantee. In the event of 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.

Fund details

Base currency: CHF
 Fund active since: 29.09.2017
 Security number (ISIN): LU1488043206
 Domicile: Luxembourg
 Total fee: 0.95%

We would be happy to advise you personally in this matter. Simply contact your nearest Zurich agency, call us at 044 628 22 88 or contact your broker directly. www.zurichinvest.ch