

# Do you have a private pension or personal savings target?

Optimal prospects for your plans  
with Zurich Invest Ltd.



# Your own plans are the roadmap. Zurich Invest Ltd. helps you get to your destination.

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Are you interested in a savings plan to regularly putting money aside on advantageous terms? In securing your retirement through an unrestricted or restricted pension plan? Would you like to invest your money in attractive financial solutions? Benefiting from opportunities in international markets?

In this case Zurich Invest Ltd. is your ideal partner. Whether in a private pension or to achieve individual savings targets, your personal investments as a private customer are implemented professionally and transparently. You will benefit from particularly advantageous terms. And you know at all times what's happening with your money.

It takes trust obviously to "en-trust" someone with your money. With assets under management totaling CHF 37 billion, Zurich Invest Ltd. is a leading provider in the Swiss fund market.

The company is a wholly owned subsidiary of Zurich Insurance Company Ltd., regulated by the Swiss Financial Market Supervisory Authority (FINMA). The company manages investments for more than 100 pension funds on behalf of the Zurich Investment Foundation and for its own pension plan for Zurich employees in Switzerland. The company's most important customers include the Vita Joint Foundation, with over 21,000 affiliated employer firms and 129,000 insured.

## Point by point: Why Zurich Invest Ltd. should be your first choice

### **Independence, avoiding conflicts of interest**

Independence is essential for making unbiased decisions about what financial products to recommend to investors. Zurich Invest Ltd. does not have in-house fund managers, looking to the open market to select managers to work with. We choose the best suited fund managers in each investment category for the benefit of you, the investor.

### **Higher volume means lower prices**

Having a large-volume institutional business, we are able to secure very favorable terms from our business partners, the benefit of which is passed on to you. Zurich Invest Ltd. thus offers particularly attractive conditions for the management of your assets. See for yourself.

### **Better off safe**

As a licensed Asset Manager of Collective Capital Investments, Zurich Invest Ltd. is regulated by the Swiss Financial Market Supervisory Authority (FINMA). The entire investment process is handled professionally and transparently.

### **Extensive experience for better management in times of market volatility**

Zurich Invest Ltd. has been a reliable partner to institutional investors for many years. Thanks to this experience, we are better at the proactive, focused decision-making required to smooth out market volatility. To your advantage.



## Our asset manager selection process is designed to ultimately yield the very best outcomes for you.

Zurich Invest Ltd. does not work exclusively with one particular asset manager, enabling us to seek out the most appropriate partner for each asset class. Our proven manager selection process is but one of the reasons why you are better off with Zurich Invest Ltd.

**Phase one of the process:** We gauge the long-term potential of a product through detailed demand and market trend analysis, the insights from which form the basis for the further steps.

**Phase two:** The fund manager selection process for each asset class proceeds in stages. Being independent from any individual partners, our search identifies the most suitable provider.



**Phase three:** Contract signing with the chosen partner. Tax-optimized investment structures are usually preferable, such as institutional funds under Swiss law, the management fees of which are neither subject to VAT nor stamp tax.

### Balancing risk and performance goals

We conduct investment controlling on the basis of performance analyses over various periods and high-quality risk management practices. We review compliance by selected fund managers with investment policies on an ongoing basis, identifying any potential operating risks (such as staff turnover).

**Bottom line: Our philosophy is simple and reliable. We select the best suited fund managers and regularly review them. This yields a performance consistently above the respective benchmark indices.**



Your personal  
needs and goals

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Our tailored  
products

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Your advantages  
working with  
Zurich Invest Ltd.

## Retirement saving and wealth accumulation

I want to properly save for my retirement, making use of potential tax advantages.

I want to grow the occupational pension balance of my occupational retirement provision by investing the funds in accordance with my needs.

### Zurich Retirement Savings Account 3a

**Retirement saving and wealth accumulation** are increasingly important issues in our aging society. Third-pillar investment solutions can be a key instrument for securing your retirement.

A Zurich Retirement Savings Account 3a can benefit those looking for additional pension security beyond their occupational retirement provision – for themselves and their families – while enjoying tax advantages. Payments to your retirement savings account allow you to gradually accumulate wealth while reducing your tax burden year after year. The minimum recurring payment is 50 Swiss Francs.

You determine how your pension assets are to be invested (see chart). The investment strategies differ in the percentage of equities held, and are subject to strict investment policy requirements (BVV2).

### Zurich Vested Benefits Account

Occupational retirement provision is a crucial element in successful **retirement saving and wealth accumulation**. Accordingly, these funds should be well invested in a vested benefits account.

Zurich vested benefits accounts are attractive because you can optimally invest your pension capital instead of just parking it somewhere. You pick the investment strategy that's right for you.

Risk/return profiles



KIID indicator

1	2	3	4	5	6	7
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The above indicator denotes the risk and return characteristics of the respective investment strategies on the basis of historical performance data for the respective investment strategies for the past five years. Where five-year performance data is unavailable, historical performance was illustrated based on an appropriate reference index.

Larger equity allocations offer prospects for higher returns, but are more susceptible to the risk of price fluctuations or even losses, so that you should allow for a longer investment horizon. Investment strategies with capital protection are also offered.

- Invest for your retirement pension
- You pick the investment strategy that's right for you
- You decide the amount of your payments without incurring any obligations.
- Save on taxes every year.

- Optimal investment of your vested capital.
- You pick the investment strategy that's right for you.
- Within the statutory framework, your pension assets can help fund buying a home, starting your own business, and realizing other dreams.

## Accumulating wealth

I want to accumulate wealth through suitable investments. A high degree of transparency is very important to me in my investing.

## Investing

My portfolio should be invested professionally, respecting of my risk tolerance and investment horizon (medium to long-term).

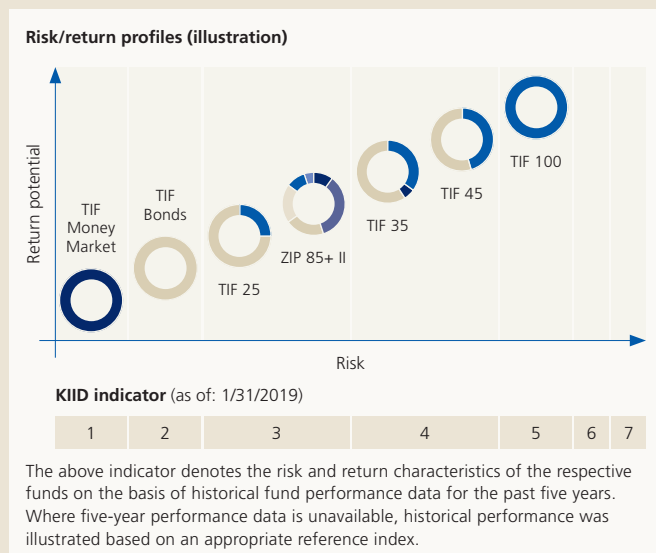
### Zurich Invest Fund Account

A savings and investment concept based on Target Investment Funds (TIFs) designed for **wealth accumulation**.

The key features of this concept are transparency and diversification. Easy-to-understand investment policies make it easy for you to identify the investment solution most suitable for you. Your investments are broadly diversified (by country, sector, currency) through use of a wide range of investment solutions. This reduces specific risks without lowering potential returns.

You choose your personal investment strategy in accordance with your risk tolerance, return expectations and investment horizon (medium to long-term). Investment strategies with capital protection are also offered.

The minimum investment is low at 1,000 Swiss francs, and the minimum for monthly savings are 100 Swiss francs.



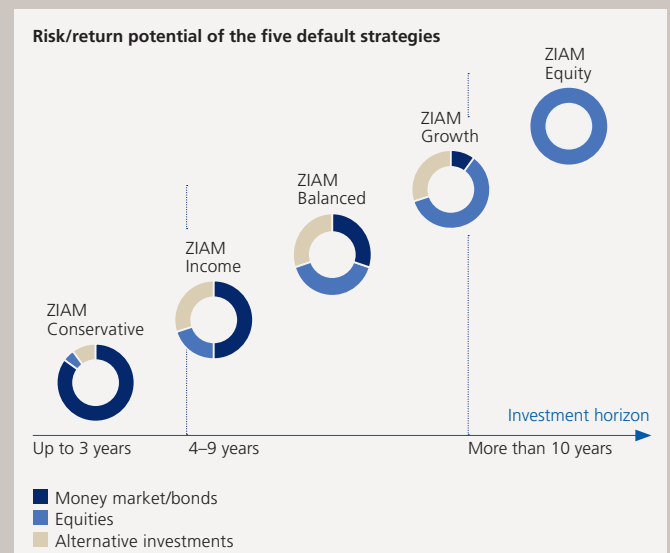
### Zurich Invest Asset Management

**Fund-based asset management** allowing you to benefit from the same attractive opportunities that institutional investors enjoy.

Global market opportunities can be captured thanks to active management, concentrating particularly on Switzerland, the home market.

Choose from five default strategies in alignment with your needs and expectations. You can even customize and streamline your chosen strategy by selecting either active or passive equity strategies and excluding specific asset classes to meet your individual preferences.

The minimum initial deposit is 100,000 Swiss francs (minimum for subsequent contributions 1,000 Swiss francs).



- Institutional investment professionals manage your assets.
- Top fund managers are selected through a non-biased procedure.
- Investment transparency is a key issue for us and our partners.
- Your money remains available to you at all times, affording you flexibility.

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## Capital preservation

I want to enjoy living off my assets for as long as possible.

I want to preserve my assets and make sure I have enough liquidity while benefiting from advantageous conditions.

### Zurich Invest Payment Plan

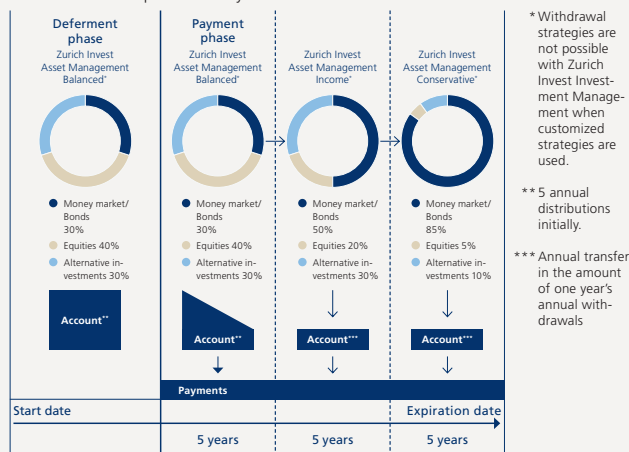
The flexible and safe **solution** for those looking to live off their assets for as long as possible. You receive regular distributions in the amounts desired. You choose between two investment strategies based on your risk tolerance and return expectations. You determine the amount invested and the duration of the distribution period. You also decide whether distributions are to commence immediately or at a future point in time. The amount of five yearly withdrawals is transferred to a distribution account while the remainder is invested in a Zurich Invest Asset Management fund. The distributions for the first years are kept available so that no rebalancing is necessary. Automatic rebalancing during the plan term reduces investment risk.

**In accordance with your needs, you choose:**

- the upfront investment amount (minimum 20,000 Swiss francs)
- either the Defensive or Opportunistic investment Plan
- the amount you wish to receive as complementary income (minimum payout installment 200 Swiss francs) and the period of time of distributions
- Distribution start date

#### Invest right at every step – with the Zurich Invest Payment Plan

Example: "Opportunistic" with a deferral phase of 5 years and a withdrawal phase of 15 years



### Zurich Invest Private Account

Major flexibility, all of the convenience of e-banking and preferred terms: The Zurich Invest Private Account offers numerous advantages. And there is no termination notice period. You have access to the entire contributed balance at all times, with no withdrawal limit. The account currency is Swiss francs. The interest rate is linked to the effective money market rates and is continuously adjusted in line with current interest rates.

The Zurich Invest Private Account is offered by bank zweiplus Ltd., exclusively in combination with the Zurich Invest Fund Account, Zurich Invest Asset Management and the Zurich Invest Payment Plan.

- Extension of the withdrawal period given corresponding performance
- Customized Payment Plan based on your own personal preferences
- Attractive return potential
- Distributions of invested capital possible at any time

- No-fee account
- No fee for payment domestic orders in Swiss francs (e-Banking)
- No-fee domestic standing orders (e-Banking)
- No-fee account statements (standard annual statements)
- No domestic per-transaction booking fees
- No availability restrictions

We look forward to answer any questions you may have in person. Simply contact your nearest Zurich agency, call 044 628 22 88 or get in touch with your broker. It's never too late to explore smart retirement solutions.

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