

Change of investment strategy for Zurich Invest Vested Benefits

Edition 01.2023

Please complete and sign the enclosed "Investor profile" form and submit it together with your application.

Account number/Custody account number

First name

Last name

Residence (street/no.)

ZIP code/city

Phone/mobile

Email

My new investment strategy:

The existing portfolio will be realigned to fit the new investment strategy.

Standard investment strategies ¹	Custom investment strategy ²	Target weighting
TIF 25	TIF 25	_____ %
TIF 35	TIF 35	_____ %
TIF 45	TIF 45	_____ %
TIF bonds	TIF bonds	_____ %
TIF money market	TIF money market	_____ %
	Total	100%

¹ Only one standard investment strategy can be selected.

² Up to five different funds can be selected. The minimum weighting per fund is 10 percent; only whole-number percentages are permitted.

Rebalancing (applies to individual investment strategies only)

If several investment strategies are selected, the pension account holder shall determine their weighting. Due to developments on the financial markets, deviations from the selected target weighting may occur over the duration. If the "rebalancing" option is selected, investment strategies will be bought and sold in order to ensure that the deviation from the selected target weighting does not amount to more than 20 percent.

Yes No

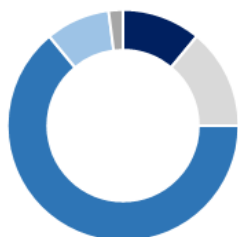
The sale and purchase of units are governed by sections 1 and 3 of the investment regulations.

Place

Date

Signature

Investment strategies



Asset Allocation (reference values)

- 11% Swiss equities
- 14% International equities
- 64% Bonds in CHF
- 9% Bonds in foreign currencies
- 2% Real estate

Investment strategy TIF 25

This strategy invests primarily in fixed-income investments and to a limited extent, in equities. The investment goal is to optimize yield from interest and price gains while avoiding major price fluctuations.

The strategic equity weighting is 25%.



Asset Allocation (reference values)

- 16% Swiss equities
- 19% International equities
- 50% Bonds in CHF
- 9% Bonds in foreign currencies
- 6% Real estate

Investment strategy TIF 35

This strategy invests in a balanced combination of equities and fixed-income investments. The investment goal is to achieve a higher yield by exploiting price gains. At the same time, however, there is a possibility of price fluctuations.

The strategic equity weighting is 35%.



Asset Allocation (reference values)

- 20% Swiss equities
- 24% International equities
- 48% Bonds in CHF
- 6% Bonds in foreign currencies
- 2% Real estate

Investment strategy TIF 45

The strategy invests in fixed-income investments and to a greater extent in equities. The investment goal is to achieve greater returns by exploiting price gains. At the same time, however, there is a possibility of high price fluctuations.

The strategic equity weighting is 45%.



Asset Allocation (reference values)

- 96% Bonds in CHF and money market CHF
- 4% Bonds in foreign currencies

Investment strategy TIF bonds

This strategy invests in bonds and other debt securities that can benefit from current market developments to an above-average extent. The investment goal is to optimize interest yield while avoiding major price fluctuations.

This investment strategy does not have an equity component.



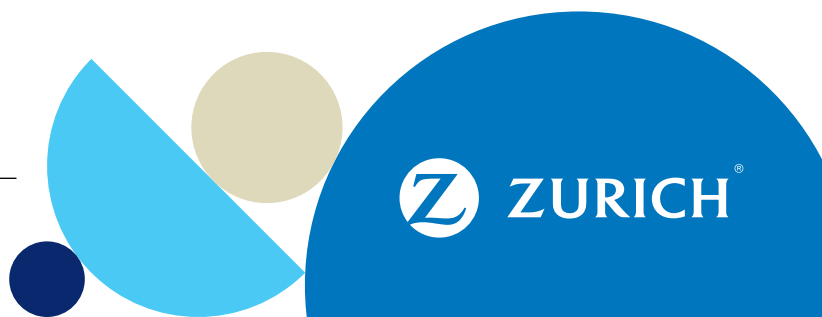
Asset Allocation (reference values)

- 100% Money market CHF

Investment strategy TIF money market

This strategy mainly invests in fixed-income investments with a short residual term to maturity. The investment goal is to optimize the interest yield with the smallest possible price fluctuations.

This investment strategy does not have an equity component.



Investor profile

We ask you to conscientiously fill in your investor profile. This will enable us to submit an offer to you that complies with your needs, financial situation and risk tolerance.

1 Personal information – 1 .contractual partner

First name

Last name

Date of birth

--	--	--	--	--	--	--	--	--	--

The investor profile can be dispensed in the following case only (please tick the appropriate box):

- ☐ The transaction is being concluded by a broker who is not employed by Zurich Insurance Company Ltd and is not an intermediary at a general agency of Zurich Insurance Company.

My broker generated an investor profile **within the last six months** and explained to me the importance of the investor profile and the implications of selecting an investment strategy. He/She is responsible for providing me with professional advice and ensures that I have chosen a suitable investment strategy.

This option is not available for Zurich Invest Ltd (ZIAG) products.

2 Questionnaire

How old are you?

- ☐ Under 35 years of age
☐ 35–50 years of age
☐ 51–60 years of age
☐ Over 60 years of age

How high is your gross annual income in CHF?

- ☐ Under 75'000
☐ 75'000–150'000
☐ 150'001–300'000
☐ Over 300'000

How much do you save each year in CHF, beside pillar 2 savings?

- ☐ Under 10'000
☐ Over 10'000

How high are your net assets in CHF (after deducting debt, excluding BVG assets and the pillar 3a restricted pension plan)?

- ☐ Under 150'000
☐ 150'000–350'000
☐ 350'001–650'000
☐ Over 650'000

Do you have cash reserves totaling at least 3 monthly salaries?

- ☐ Yes
☐ No

Score	In what investment category would you be most willing to invest?	Score
15	<input type="checkbox"/> In a conservative investment with low volatility that focuses on security.	5
10	<input type="checkbox"/> In a somewhat more dynamic investment that combines security and growth. Considering this, I am willing to accept some portfolio volatility in exchange.	10
5	<input type="checkbox"/> In an investment with significant potential for growth. Considering this, I am willing to accept considerable volatility and potential losses in the value of my portfolio in exchange.	30
0		
Score	What would you do if prices fell by 30% within a short period of time?	Score
5	<input type="checkbox"/> I would sell everything.	5
10	<input type="checkbox"/> I would sell part of my investment.	10
20	<input type="checkbox"/> I wouldn't do anything and monitor the market.	15
30	<input type="checkbox"/> I would use the slump to purchase new shares.	35
Score	How do you see future economic development?	Score
0	<input type="checkbox"/> I have a positive outlook on future economic development (e.g. sustainable growth).	15
5	<input type="checkbox"/> I have certain reservations with regard to economic development (e.g. long-term stagnation).	10
10	<input type="checkbox"/> I have a negative view with regard to economic development (e.g. recession or even depression).	0
15		
Score	Do you have any experience with any of the following asset classes?	Score
5	<input type="checkbox"/> None	0*
0	<input type="checkbox"/> Bonds	1*
	<input type="checkbox"/> Swiss equities	3*
	<input type="checkbox"/> International equities	4*
	<input type="checkbox"/> Derivatives and hedge funds	5*

(The points must be added together*)

Number of points

3 Investment recommendation (Please check one)

Investment horizon for all products

<input type="checkbox"/> Up to 3 years	<input type="checkbox"/> 3 to 5 years	<input type="checkbox"/> 5 to 7 years ¹	<input type="checkbox"/> 7 to 10 years ¹	<input type="checkbox"/> 10 years and more
--	---------------------------------------	--	---	--

Investment horizon only for Zurich Invest payment plan

<input type="checkbox"/> Up to 5 years	<input type="checkbox"/> 5 to 10 years	<input type="checkbox"/> 11 to 14 years	<input type="checkbox"/> 15 to 19 years	<input type="checkbox"/> 20 years and more
--	--	---	---	--

		Points	Points	Points
		<70	70-100	>100
<input type="checkbox"/> Interest	<input type="checkbox"/> Income	<input type="checkbox"/> Income	<input type="checkbox"/> Balanced	<input type="checkbox"/> Balanced
		<input type="checkbox"/> Income	<input type="checkbox"/> Balanced	<input type="checkbox"/> Growth
				<input type="checkbox"/> Balanced
				<input type="checkbox"/> Growth
				<input type="checkbox"/> Capital gains

The 5 investment strategies differ in terms of expected return, risk and product type. Depending on the risk/return expectation, the portfolio includes the following investment classes:

- Money market
- Bonds
- Real Estate
- Stocks
- Alternative assets

You can find out more information about the product strategy in question in the corresponding product fact sheet.

Risk/return potential of the 5 investment



¹ Products of Zurich Life Insurance Company Ltd with maturities of less than 10 years can only be purchased in pillar 3a.

Please see the product brochures for more information about investment strategies or individual investment categories. This investment recommendation is based on your disclosures in this investor profile, which is a snapshot of your risk capacity when you signed the product application. It is not intended to be permanently valid. If your risk capacity changes considerably during the contract term, please contact your advisor immediately so that your investment strategy can be reviewed and updated. Neither Zurich Life Insurance Company Ltd nor Zurich Invest Ltd (hereinafter referred to as "Zurich") can assume any liability for any omissions on your part in this regard. Possible changes to your personal circumstances include, without limitation, your financial situation, your investment approach and your investment horizon. Your consultant will be happy to help you update your investment strategy as needed.

If you choose an investment strategy that is riskier than the one recommended by Zurich, we expressly note that this will increase the risk of volatility and possible losses in value. We also caution you that a riskier investment strategy is not in line with your risk capacity or risk tolerance based on the above investor profile. In contrast, with a more defensive investment strategy you may miss out on possible profits. If you decide to individually select one or more investment funds instead of an investment plan, we expressly note that this will increase the risk of volatility, losses in value and missed profit. If you select funds individually, it will be impossible to determine whether your investment is in line with your risk capacity and risk tolerance based on the above investor profile.

4 Requested product (Please always complete)

Life insurance

☐ CapitalFund PP

☐ CapitalFund – Investment Plan

☐ CapitalFund EE – _____ % guaranteed survival benefits

☐ CapitalFund – individual selection of investment funds based on the benefit schedule annexed to the application

Zurich Invest Ltd

☐ Zurich Invest asset management: Investment strategy

☐ Zurich Invest Payment Plan Investment strategy

☐ Zurich Invest fund deposit: Funds

☐ Zurich Invest Certificate: Investment according to application

☐ Zurich Invest Pension Savings 3a: Investment strategy

☐ Zurich Invest Vested Benefits: Investment strategy

☐ Zurich Invest Vested Benefits Premium: Investment strategy

5 Investment Matrix

Product	Investment strategy				
	Interest yield	Income	Balanced	Growth	Capital gains
CapitalFund PP Investment plan	Bonds	25	45 35 Pro Terra Real estate	75 High Value	10 0 Zurich Carbon Neutral World Equity Fund
CapitalFund EE without guarantee Investment plan	Bonds	25	45 35 Pro Terra Real estate	75 High Value	10 0 Zurich Carbon Neutral World Equity Fund
CapitalFund EE 50% guarantee Investment plan	25 Bonds	45 35 Pro Terra Real estate	75 High Value	10 0 Zurich Carbon Neutral World Equity Fund	10 0 ¹ Zurich Carbon Neutral World Equity Fund ¹
CapitalFund EE 80% guarantee Investment plan	45 35 Pro Terra Real estate 25 Bonds	75 High Value	10 0 Zurich Carbon Neutral World Equity Fund	10 0 ¹ Zurich Carbon Neutral World Equity Fund ¹	10 0 ¹ Zurich Carbon Neutral World Equity Fund ¹
Asset management	Conservative	Income	Balanced	Growth	Shares
Zurich Invest Payment Plan	No offer	Security	Balanced	Growth	Growth
Investment fund custody account	TIF Bonds TIF Money market	TIF 25	TIF 35	TIF 45	TIF 10 0
Zurich Invest Certificate	No offer	Certificate ⁴	Certificate	Certificate	Certificate ⁵
Zurich Invest Pension Savings 3a	TIF Bonds TIF Money market	TIF 25	TIF 45 TIF 35	TIF 45	TIF 10 0
Zurich Invest Vested Benefits³	TIF Bonds TIF Money market	TIF 25	TIF 45 TIF 35	TIF 45	TIF 45 ²
Zurich Invest Vested Benefits Premium³	Profile Defensive Money Market CHF	Profile Balanced Mix 20	Profil Progressif Mix 45	Profil Dynamic Mix 65	Profil Dynamic Mix 65

¹ According to the risk profile you have determined, you are more willing to take risks. You have chosen a lower-risk investment solution. This can lead to a lower return or lower benefits.

² The Zurich Invest Vesting Foundation does not permit a riskier investment strategy, which would in principle correspond to your investor profile. The risk/return profile of the recommended investment fund thus reflects a lower-risk investment strategy.

³ Please note the limited investment horizon if you only invest your vested benefits temporarily (e.g. due to unemployment, stay abroad, etc.) and have to pay your assets back into a pension fund after starting a new job.

⁴ With the identified investor profile, "Income", the certificate is not recommended due to the high proportion of equity investments; it can however be selected at the customer's request.

⁵ With the identified investor profile, "Capital Gains", the certificate is not recommended due to the fixed term; it can however be selected at the customer's request.

6 Personal information – 2. contractual partner (Optional/Only for Zurich Invest Ltd contracts)

First name

Last name

Date of birth

☐ I hereby consent to the selected investment strategy.

7 Signatures

Contractual partner

The advisor has discussed the investor profile with me. I have noted and understood the content of this investor profile.

Place, date

Signature 1 .contractual partner

Signature 2.contractual partner

Advisor

The contractual partner has been extensively informed about the significance of his/her investor profile, the nature and risks of the investment, and the product selection, and has understood the explanations.

Place, date

Signature

