

# Zurich Invest Payment Plan

Invest once – benefit for the rest of your life. Do you want to benefit from your assets for as long as possible? The Zurich Invest Payment Plan offers an easy solution.



## Your advantages at a glance

- Invest once, receive regular distributions
- Set your own contribution amount and structure the Payment Plan entirely in accordance with your preferences
- Select the withdrawal plan that suits you
- Attractive returns through active asset management
- Distributions of invested capital possible at any time



The ESG symbol emphasizes that this investment solution complies with the approaches for responsible investing defined by Zurich Invest Ltd.

## What is important to you?

- You want to enjoy living off your assets for years.
- You want to choose from a range of active asset management options.
- You want to have flexible access to your assets.

## Individual

The Zurich Invest Payment Plan allows you to receive regular payouts on your assets to meet your individual requirements. Choose either the Defensive or Opportunistic plan in line with your risk tolerance and return expectations.

## Flexible

You determine the investment amount, the time frame and the duration of the distribution rate. You also decide whether distributions commence immediately or at a future point in time.

## Defensive

An amount equal to three yearly withdrawals is set aside in an interest-bearing account. The remaining funds are invested as part of Zurich Invest Asset Management.

This ensures that the cash is on hand for the first three years of distributions without requiring rebalancing of the portfolio. Rebalancing occurs automatically over the remaining term in order to keep investment risk as low as possible.

## Zurich: a solid, capable partner

The Zurich Invest Payment Plan is offered by Zurich Invest Ltd., a wholly-owned subsidiary of Zurich Insurance Company Ltd. With over 35 billion Swiss francs of assets under management, the company is a major player in the Swiss fund market, regulated by the Swiss Financial Market Supervisory Authority (FINMA). Look to us for a strong and reliable partner.

## Potential risks

Investment funds are subject to value fluctuations and currency risks. Unfavorable market developments may require shortening of the distribution period.

## How the Zurich Invest Payment Plan works

Based on your needs, you decide:

- the total amount to invest,
- whether to utilize the Defensive or Opportunistic withdrawal plan
- the distribution amount you wish to receive as complementary income or withdrawal period,
- the payout start date.

In consultation with your financial consultant, you may decide to make additional contributions, change your withdrawal plan and/or change the amount and duration of distributions. The available capital will be invested and allocated as follows:

### Withdrawal plan

#### Defensive:

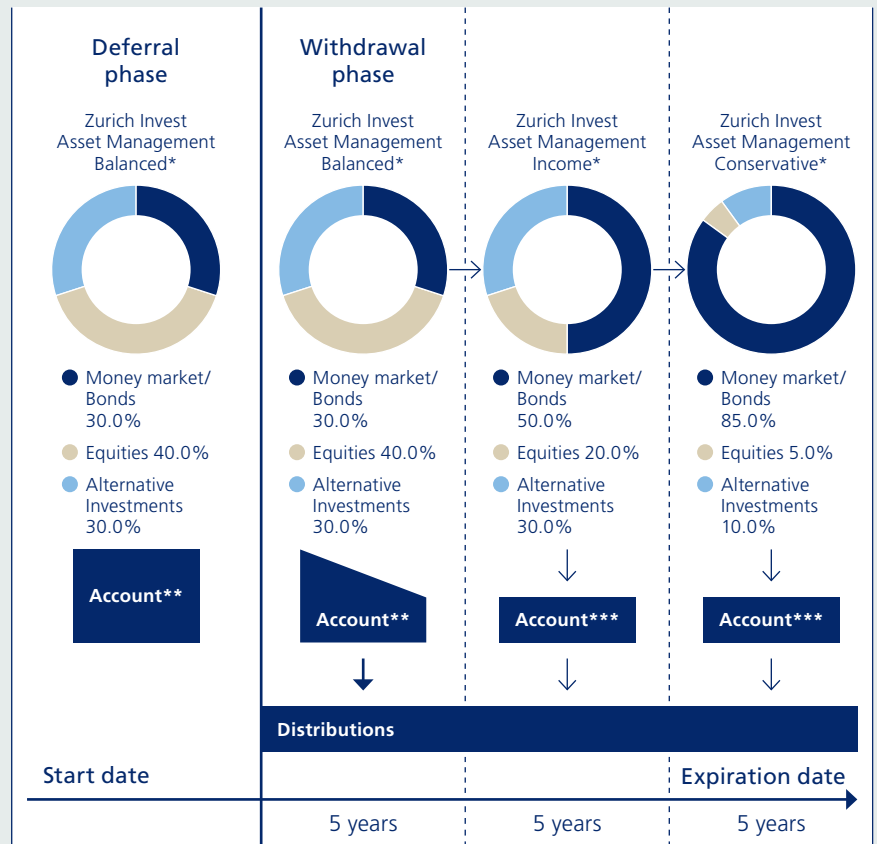
- Zurich Invest Asset Management Income\* Rebalancing:  
Five years prior to term expiration: switch to Zurich Invest Asset Management Conservative\*

#### Opportunistic:

- Zurich Invest Asset Management Balanced\* Rebalancing:  
Ten years prior to term expiration: switch to Zurich Invest Asset Management Income\*  
Five years prior to term expiration: switch to Zurich Invest Asset Management Conservative\*

## 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



\* Withdrawal strategies are not possible with Zurich Invest Management when default strategies are used.  
\*\* 3 annual distribution initially  
\*\*\* Annual transfer in the amount of one year's

We look forward to providing you personalized advice tailored to your individual needs. Simply contact your nearest Zurich agency by calling 044 628 22 88, or contact your broker directly.  
[www.zurichinvest.ch](http://www.zurichinvest.ch)

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