

# Zurich Invest Fund Account

The Zurich Invest Fund Account: a flexible solution for achieving your investment objectives. Select the investment fund right for you based on your own personal risk/return profile. Transparency and risk diversification are the primary focus.



## Your advantages at a glance

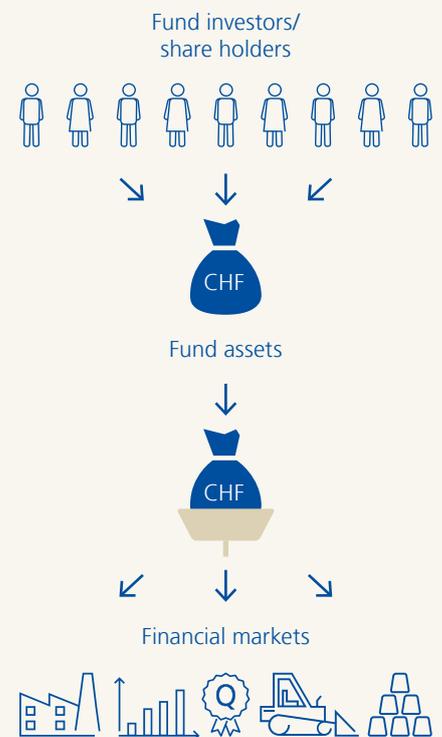
- You invest in attractive investment funds to systematically increase your capital.
- Greater returns can be realized through investment funds than with traditional savings vehicles, offering greater wealth accumulation potential.
- You choose investment funds aligned with your strategy as defined by your personal needs.
- Investment fund switching possible at any time
- Suitable for both one-time investments and ongoing saving

## Structured yet flexible wealth accumulation

Investment funds offer many advantages that make them an ideal vehicle for your personal investment strategy. In today's low interest rate environment funds are an attractive alternative to traditional savings accounts offered by banks. Investing in financial markets can yield substantial returns, especially over the longer term. Investment funds can provide access to this return potential.

Within the Zurich Invest Fund Account you can invest in various investment funds with a minimum initial contribution of 1,000 Swiss francs. Account distributions are possible at any time, free of charge.

## How does an investment fund work?



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

### Why is diversification so important?

Many investors encounter a problem when implementing their individual strategy:

an unbalanced asset structure can jeopardize the entire process of wealth accumulation. Younger people and families are typically focused on protecting against basic risks, thus being mainly interested in disability, household contents and liability insurance and in building up a cash reserve. They often do not have the funds, time or knowledge for wealth accumulation.

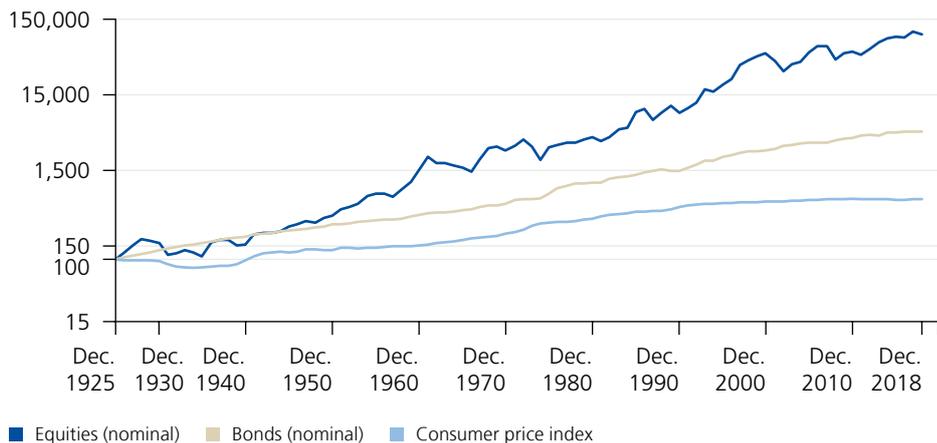
This offering also provides optimization potential beneficial for experienced investors. Anyone who has always kept their money in the same old customary investment vehicles will have realized that savings accounts and bonds alone can only suffice for attaining investment objectives very slowly, if at all.

There are two important questions that investors must ask themselves in this situation:

- How can I allocate my assets so that they match my investor profile?
- How can I achieve an optimal balance between return potential and security?

Adequate investment diversification can make a crucial difference. Diversification basically means allocating the money across several investments. In practice this means diversifying across securities held within an asset class, and ideally diversification across multiple asset

Nominal performance of equities and bonds



Source: <http://group.pictet/langfriststudie>

classes as well.

Optimal diversification means individual investments perform very differently and as independently of each other as possible. Short-term fluctuations can be balanced out and a risky dependency on individual investment positions can be avoided without missing out on potential returns.

Diversification across asset classes improves the overall portfolio structure. A status quo analysis of the financial planning helps

### Advantages of investment funds:

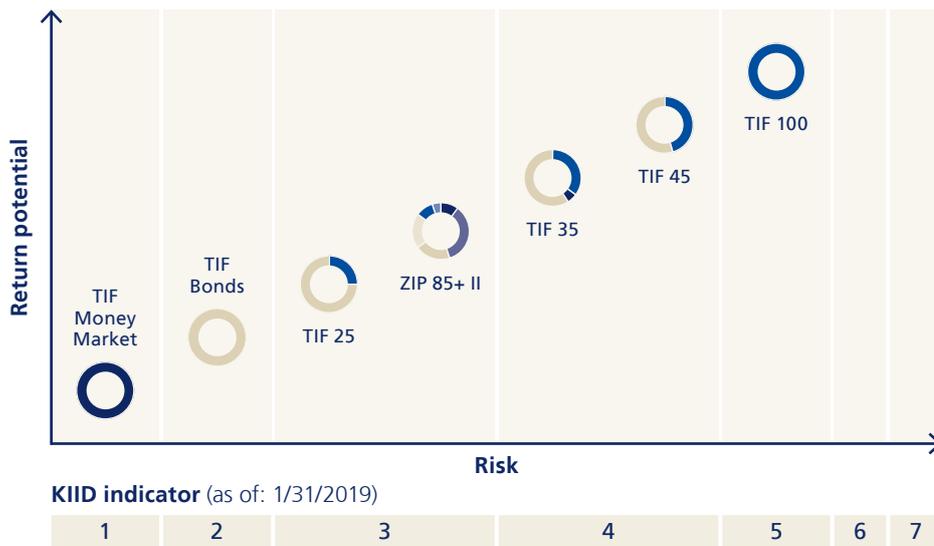
- **Investor protection:** Investment funds afford effective protection for investors. Investors' funds are safe because investment funds are separate investment pools which generally will not be affected by the potential bankruptcy of the fund management company.
- **Transparency:** investment funds afford transparency. Investors know how and where their money is invested. Expenses and fees are fully disclosed. This forms a basis for investor confidence over the long term.
- **Liquidity:** No waiting times apply when using investment funds. Funds are easy to put money into and take money out of as well. Fund issuers are legally obligated to redeem fund shares.
- **Diversification:** Investment funds allow investors to keep their money from riding on a single horse. With an investment fund, their monies are distributed across investments in multiple securities (equities, bonds and other instruments) and may also be distributed across different markets and currencies depending on the funds chosen. Diversification reduces overall investment risk.
- **Professionalism:** investment fund investors have their money managed by investment professionals. Funds thus represent much more than simple "packaging" of a loose collection of individual securities. The fund manager is responsible for upholding investors' interests by monitoring and managing the fund assets on an ongoing basis.

Source: [www.swissfunddata.ch](http://www.swissfunddata.ch)



## The Zurich Invest Fund Account: a highly flexible investment solution

### Risk/return profiles (illustration)

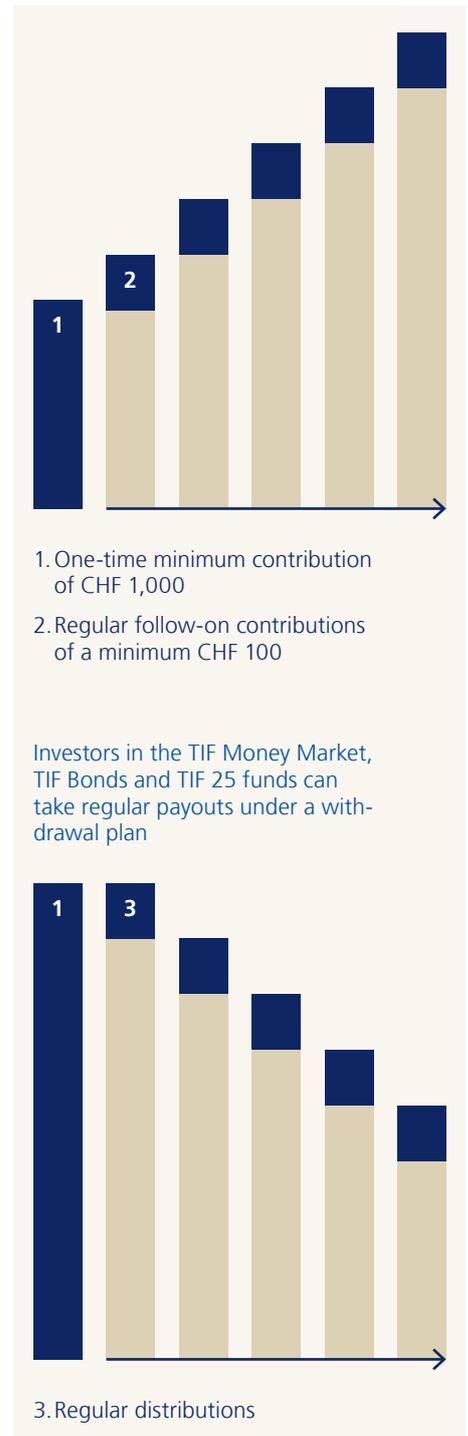


The above indicator denotes the risk and return characteristics of the respective funds on the basis of historical fund performance data for the past five years. This risk classification may change over time, as fund performance variability may differ over time. Where five-year performance data is unavailable, historical performance was illustrated based on an appropriate reference index.

The funds available for the Zurich Invest Fund Account span a range of strategies and risk/return profiles, such as the successful Target Investment Funds (TIFs) and the innovative Zurich Invest Protect 85+ II fund for capital preservation. A complete list is provided at the end of this brochure. Contact your advisor for detailed information on the investment funds.

The investor chooses deposits and withdrawals in accordance with his/her individual preferences and resources. Switching strategies is possible at any time free of charge.<sup>1</sup> For example, if the investor has a change in investment philosophy or his/her personal circumstances, or redefines his/her wealth accumulation goals.

<sup>1</sup> There is no one-time subscription fee for the TIF Money Market fund. When switching (in a change of strategy) from the TIF Money Market fund to another investment fund, the maximum subscription fee charged is four percent.



Investors in the TIF Money Market, TIF Bonds and TIF 25 funds can take regular payouts under a withdrawal plan

## Facts about the funds

### Investment fund with security no. and recommended investment horizon

Target Investment Fund Money Market (3834059)	up to approx. one year
Target Investment Fund Bonds (3833973)	approx. one to three years
Target Investment Fund 25 (3833980)	approx. three to five years
Target Investment Fund 35 (3833993)	approx. five to seven years
Target Investment Fund 45 (3834007)	approx. seven to ten years
Target Investment Fund 100 (3834027)	over ten years

### Capital protection fund with security no. and recommended investment horizon

Zurich Invest Protect 85+ II (33886993)	more than three years
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Fund fact sheets, legal prospectus, annual report and Key Investor Information Document (KIID) – online	zurich.pfundnet.com and fundinfo.com
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Initial investment	Minimum CHF 1,000
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Subsequent investments	Minimum CHF 100
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Accumulation plan	Minimum CHF 100
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Withdrawal plan	Possible for: <ul style="list-style-type: none"> <li>• TIF Money Market</li> <li>• TIF Bonds</li> <li>• TIF 25</li> </ul>
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Term	<ul style="list-style-type: none"> <li>• No fixed term</li> <li>• Redemption at any time free of charge</li> <li>• No termination notice period</li> </ul>
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Switching (strategy change)	Permitted at any time free of charge <sup>1</sup>
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Detailed information, answers to your questions and an investment strategy aligned with your personal goals – all this is provided by your Zurich agency, or directly by your broker.

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The value of the units and the return they generate can go down as well as up. They are affected by market volatility and by fluctuations in exchange rates. Past performance is no indication of future results. The breakdown into sectors, countries and currencies as well as the individual units and any indicated benchmarks are liable to change at any time in line with the investment policy stipulated in the legal prospectus.

### Zurich Invest Ltd. and bank zweiplus Ltd. – your reliable partner

Zurich Invest Ltd. is a provider of attractive investment solutions for institutional and private customers. The company is a wholly-owned subsidiary of Zurich Insurance Company Ltd. With assets under management of over 34 billion Swiss francs, Zurich Invest Ltd. is a leading provider in the Swiss fund market. Zurich Invest Ltd. is licensed and regulated by the Swiss Financial Market Supervisory Authority FINMA.

As custodian bank, bank zweiplus Ltd. performs administration for customer assets as custodian bank and is responsible for processing transactions. The company executes buy and sell orders, transfers money to customers and prepares the required information on custody accounts and portfolio performance.

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