

# Zurich Junior – children’s insurance

Everyone wishes their child all the happiness in the world. And yet one cannot protect them from everything. Zurich Junior can help when illness or an accident changes life forever, meaning that dreams always stay within reach.



## Your advantages at a glance

- Comprehensive protection in the event of disability: benefits of up to 1.9 million Swiss francs possible
- Financial independence even in the event of disability
- Ideal start to adult life thanks to Zurich Junior savings capital
- Starting at a price of 50 Swiss francs per month



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

## What’s important to you?

- You want to protect your child comprehensively.
- You want your child to have financial leeway in the event of disability and not be completely dependent on state benefits.
- You want to make it easier for your child to start his or her adult life.

## Why is Zurich Junior necessary?

In Switzerland, children only have minimal state cover against the long-term financial consequences of sickness and accidents. Those who can’t count on additional help will have to subsist on a minimum income for the rest of their lives.

With Zurich Junior, you can fill this gap with a comprehensive benefit package – regardless of whether the cause of disability is an accident or illness.

Growing up is not always easy – and it certainly isn’t cheap. A good education can cost a pretty penny. And even the dream of your own car or a trip around the world can bring a savings account to its limit. With Zurich Junior savings capital, you can make the best possible provisions. You choose the savings premium and we take care of the investment.

## Disability benefits

- Your child will receive a regular income from the age of 16 until retirement age. Thanks to integrated inflation protection, this increases by 1 percent annually.
- In the event of disability, you will receive a one-off capital payment to finance necessary investments.
- On reaching retirement age, your child will also receive retirement capital.

## Saving with Zurich Junior

- Save for your child with regular payments into a Zurich investment plan. At the age of 20, your child will have the capital he or she needs to get their adult life off to an optimal start.
- If something should happen to you as a premium payer, Zurich will continue to pay the premiums for you. The savings capital will thus continue to accumulate unchanged.

**How to save money for your child**

- Zurich invests your regular savings contributions in the Investment Plan 35.
- The plan consists of fixed income, equity and real estate investments with a focus on the Swiss market.
- The equity component of around 35 percent offers interesting yield opportunities, while bonds and real estate ensure balance and security.

**Composition Zurich Junior**



Risk packages to choose from (disability protection)	Basic	Medium	Premium
Disability pension in CHF p.a.	12,000	18,000	24,000
Build-up of old-age capital in CHF p.a.	2,500	5,000	7,500
Lump-sum disability benefit in CHF	40,000	50,000	60,000
Continued cover without medical examination	Yes	Yes	Yes
Possible combinations			
Savings & Premium waiver	Savings & Risk package & Premium waiver		
Risk package & Premium waiver	Risk package		

We would be happy to advise you personally on this matter. Please call us free of charge: 0800 060 160, [www.zurich.ch/junior](http://www.zurich.ch/junior)

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If the details in this fact sheet differ from the currently valid Terms and Conditions of Insurance, the latter take precedence.

