

Zurich Junior – the insurance for children

Whatever life has in store, you and your child are well insured: Zurich Junior offers you a solution to suit your requirements. You can build up savings for your child and protect them in the event of disability – these two models are available both combined and individually.



Your advantages at a glance

- Flexible combination of saving and protection in the event of disability
- Protection in the event of disability starting from CHF 50 per month
- Interesting investment opportunities through saving with capital protection

What do you find important for your child?

- You want to make a dream come true for your child when they reach 20 years of age, for instance through education, travel or their first car.
- In the event of disability, you want your child to be well protected financially and to have a regular income so that they will be able to lead an independent and autonomous life. The state pension and health insurance system often fails to give children in Switzerland sufficient protection against the long-term consequences of sickness and accidents.
- You want to ensure that a lump sum is available in the event of disability, for example to carry out necessary structural measures or to purchase aids.

The ideal solution from Zurich

The insurance for children, Zurich Junior, offers you such features as unit-linked saving, lump-sum disability benefits and a disability pension. You can select saving and protection against the risk of disability as a combination or you might wish the policy to contain only one of these modules. In this way you ensure protection for your entire family that gives you

peace of mind, while also gaining financial flexibility.

Saving with Zurich Junior

- You can make regular savings for your child with a fund-based savings plan. With this fund you benefit from capital protection of at least 85% of the capital invested in the fund. At the same time you participate in the development of the capital markets.
- The accumulated savings are paid out when your child reaches 20 years of age.

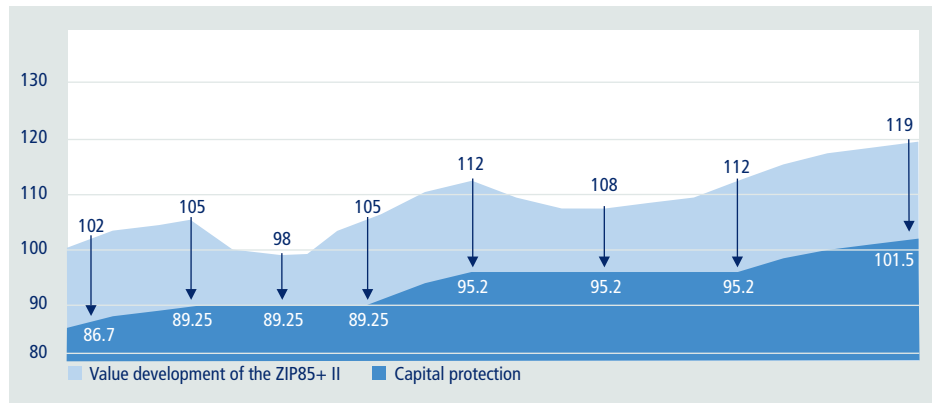
Risk protection in the event of disability

- Your child is paid a regular income that rises each year up until the time of retirement.
- Your child is paid a lump-sum disability benefit in order to make any necessary structural conversions or to purchase aids, for example.
- On retirement your child will be paid the retirement capital as a single lump sum.
- On request you can insure the continuing payment of the premiums in the event of the death or disability of the person paying the premiums.

Zurich Junior – saving, protecting, insuring

- On reaching 20 years of age, your child will receive a lump sum allowing a personal wish or a dream to be fulfilled. As policyholder, however, you can determine who is to receive the lump sum at the time when it is paid out.
- If something should happen to you, Zurich will pay the premiums so that the savings can continue to be built up. This ensures that your child is given a good start for the future.
- If your child should become disabled, a disability pension will be paid. So you do not need to worry about your financial situation and can devote yourself entirely to caring for your child.

Example of capital protection with peak-value hedging



- Capital protection of at least 85% of the capital invested in the fund over the entire investment period
- Automatic increase in capital protection if the investment develops positively

Disclaimer: Capital protection, however, is not guaranteed; in the case of exceptional market conditions (such as higher than average market volatility), a loss going beyond capital protection cannot be ruled out entirely.

- From CHF 50 for saving
- From CHF 50 for risk protection in the event of disability
- From CHF 100 for the combination of saving and risk protection in the event of disability

Savings capital

- Available as a pure savings insurance or with a risk package
- Amount saved freely selectable
- Premium exemption for adults covered under savings insurance

Risk protection in the event of disability

Example Basic package

Lump-sum disability benefit CHF 40,000	Zurich will pay CHF 2,500 each year to build up the retirement capital.
Disability pension CHF 12,000	

Risk protection in the event of disability

Example Medium package

Lump-sum disability benefit CHF 50,000	Zurich will pay CHF 5,000 each year to build up the retirement capital.
Disability pension CHF 18,000	

Risk protection in the event of disability

Example Premium package

Lump-sum disability benefit CHF 60,000	Zurich will pay CHF 7,500 each year to build up the retirement capital.
Disability pension CHF 24,000	

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



You will find an introduction to family coverage here: www.zurich.ch/families

Zurich Life Insurance Company Ltd
Hagenholzstrasse 60, 8050 Zurich

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

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