

# Zurich Premium Life

Do you value security, while being keen not to miss out on potential returns? Premium Life, the clever solution from Zurich, offers you both and can be adapted to suit any situation in life.



## Your benefits at a glance

- You get a guaranteed sum.
- Your potential for returns is attractive.
- You stay flexible.
- You protect yourself and your loved ones from the financial consequences of a disability or the event of a death.
- You can save on tax.

## What's important to you?

- You dream of owning your own home and want to save specifically for that, or perhaps you aim to retire early or pursue a particular dream in a few years' time.
- You want to invest money securely but you also want to benefit from attractive potential for returns.
- You want to protect your loved ones and yourself.
- You want your insurance to be flexible so you can adapt it if your circumstances change.
- You want to make the best use of the tax benefits of retirement provision.
- You don't wish to manage your investment yourself and would rather leave it to the professionals.

## The perfect solution from Zurich

With regular payments, you can build up your savings capital. A guaranteed benefit gives you the necessary security, while a clever investment concept offers you additional potential for returns. This allows you to remain flexible at all times. Even if your circumstances change, you can easily adjust your insurance to suit them.

In short: once you have made the decision to opt for Premium Life, you no longer need to worry about anything. You can sit back and relax.

## Secure investments let you sleep soundly

Your money is invested safely: 95 percent of your savings premiums are guaranteed. This guarantee is protected by the tied assets of Zurich Life Insurance Company Ltd. The Swiss Financial Market Supervisory Authority (FINMA) regularly audits the tied asset pool. In the unlikely event of insolvency, it is protected against access by third parties and used exclusively to the benefit of the insured.

## Clever investment concept for more opportunities

Five percent of your savings premiums and the surpluses\* are invested into a leverage certificate (see Factsheet Leverage Certificate). This way, you gain an above-average benefit from the development of the Swiss Market Index (SMI). For your security, the price gains are shifted to a balanced investment fund, automatically or according to your personal preferences.

## Maturity management free of charge

When you select the maturity management option towards the end of the term, Zurich will continually shift your assets in the leverage certificate into an investment fund with a lower equity ratio. This means that shortly before the policy expires, you reduce your investment risk and thus protect yourself as effectively as possible from price losses. This rebalancing is free of charge.

\*The level of the surpluses depends on various factors: yields from the capital investments, risk trends and cost development. The surpluses are therefore redefined annually and cannot be guaranteed.

### Whatever happens, you remain flexible

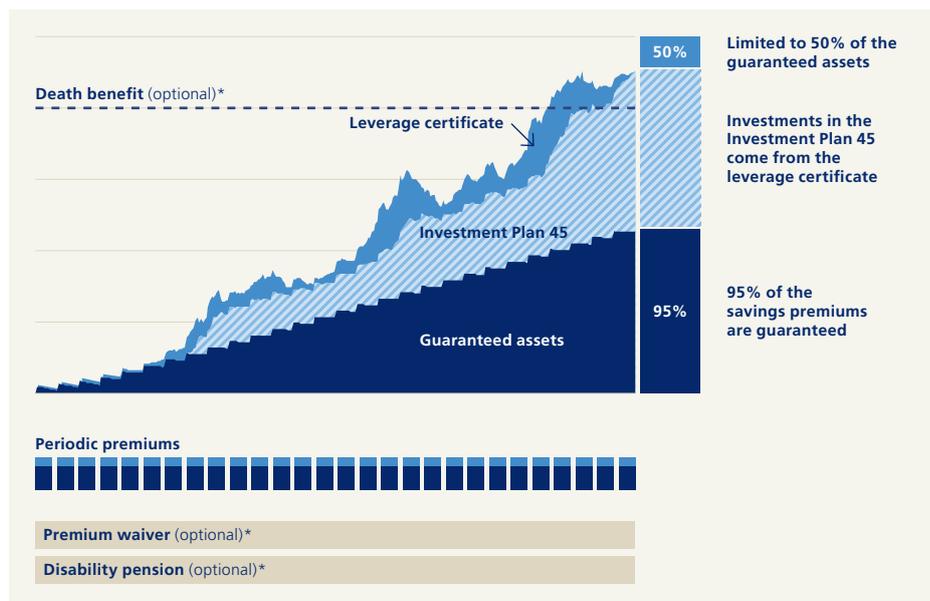
- You can temporarily stop paying premiums for 1 to 3 years; your insurance coverage is not affected in any way.
- If you wish, you can include a disability pension or capital in the event of death. The pension amount can be adapted as required.
- In the event of a marriage, the birth of a child, or purchase of your own home, you can add further benefits with no mandatory health check.
- In case of disability, Zurich will cover the premium payments after an agreed waiting period. Zurich will also pay a disability pension if one has been included.
- You can shift from pillar 3a to pillar 3b or vice versa – please take note of any consequences relating to tax; we are happy to advise you on this.

### Make use of tax benefits

If you chose Premium Life as part of a **pillar 3a** restricted pension plan, you can deduct the premiums from your income on your tax return. By doing this, you save a considerable sum in tax, year by year. If your premium remains below the maximum permitted amount for pillar 3a, then you always have the option to optimize your tax payments with individual supplementary payments.

With Premium Life in **pillar 3b**, yields during the term and the payout at maturity remain tax-free.

### Premium Life: it's this simple



\*At least one of the following options must be insured: death benefit, premium waiver or disability pension.

#### ■ Guaranteed assets

95 percent of your savings premiums are invested in the guaranteed assets.

#### ■ Leveraged certificate

Five percent of your savings premiums are invested directly in the leverage certificate. This allows up to threefold participation in the value development of the SMI.

Surpluses from guaranteed assets and, where relevant, from the supplementary insurance will also be invested in the leverage certificate each month.

#### ▨ Hedging of price gains

As soon as the leverage certificate capital is greater than half of the guaranteed assets, the exceeding amount will be shifted to the Investment Plan 45 (an investment plan with 45 percent shares and 55 percent bonds).

If you have selected the maturity management option, the leverage certificate assets will be continually shifted to an investment fund with a lower equity ratio five years before expiration of the insurance policy.

Would you like advice or additional information?

Call us free on: 0800 060 160

[www.zurich.ch/vorsorgepremium](http://www.zurich.ch/vorsorgepremium)

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If the information in this fact sheet diverges from the currently applicable Terms and Conditions of Insurance, the latter take precedence.

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