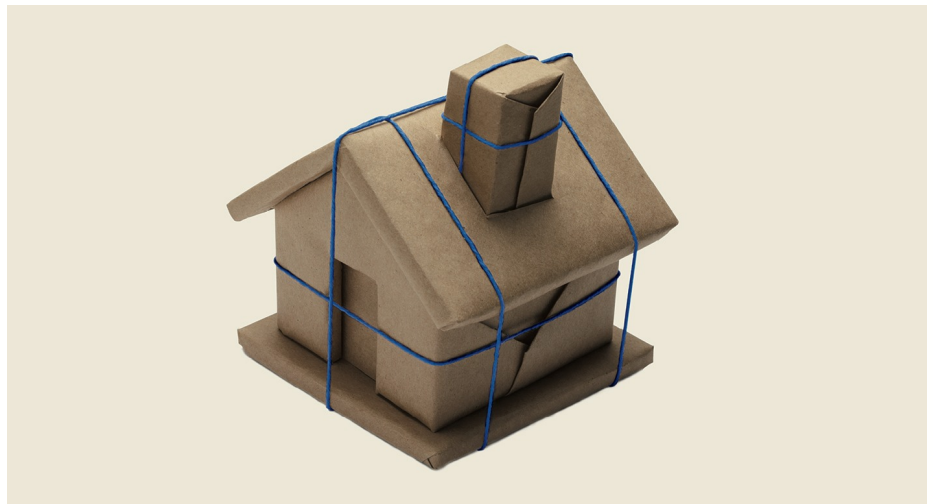


Zurich Mortgages

Are you dreaming of your own property, or are you already the proud owner of your own home? Zurich will advise you in all areas, from the first house purchase to the redemption of existing mortgages.



Your advantages at a glance

- Attractive terms for fixed-rate mortgages
- Support from our advisers with financing
- Creation of financing concepts
- Competent advice from experts in the areas of insurance and pension plans as a supplement to your mortgage

What's important to you?

You're looking for an experienced partner who will support you in all issues of financing your residential property, whether it's for the purchase of a property or the redemption of an existing mortgage.

The perfect solution from Zurich

Our experts will devise a financing concept for you tailored to your needs and options so that your dream property doesn't stay a pipe dream. Whether you select a variable or a fixed-rate mortgage or want to combine these two – you will always benefit from the great experience of our specialists as well as from the financial strength of Zurich.

Fixed-rate mortgage – Your benefits:

- You're covered if interest rates rise.
- Guaranteed same constant interest rates during the entire term
- Long-term calculation reliability

Variable-rate mortgage – Your benefits:

- You benefit from falling interest rates.
- Conversion into a fixed-rate mortgage is always possible
- Mortgage can be directly amortized

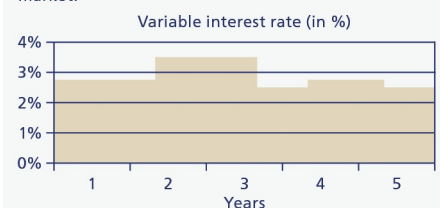
Fixed-rate mortgage

For a fixed-rate mortgage, the interest rate is fixed in advance for the desired term.



Variable-rate mortgage

The variable-rate mortgage does not have a fixed term, and the interest rate is adapted to the capital market.



The following options are available to you for the amortization of your mortgage:

Direct amortization

The mortgage is directly paid back in regular installments. With this approach your mortgage debt is continuously reduced.

Your advantage:

- The residual mortgage and interest charged will periodically decrease.

Indirect amortization

The amortization amounts will be paid into a pension account, for example, or into a pension policy in order to benefit from tax advantages. Both the account and the policy can be pledged as collateral for the owner-occupied residential property. Upon expiry of the pension solution, the mortgage will be repaid in one amount. The interest charged will remain the same during the entire term if it is a fixed-rate mortgage.

Your advantage:

You have double the tax savings:

- On the one hand, the interest deductions remain constant
- On the other hand, the payments into the Pillar 3a are tax-advantaged. You can deduct the premium from taxable income in your tax statement.

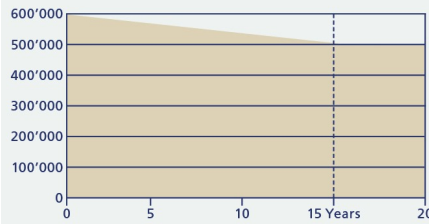
We do not grant mortgages for:

- Construction land or construction projects
- Properties with a limited market demand (vacation, luxury or enthusiast properties, rented condominiums/single-family homes, single-family homes with a commercial add-on)

Type of amortization

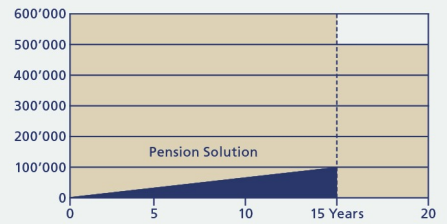
Direct amortization

In this example, the mortgage is amortized by CHF 100,000 within 15 years.



Indirect amortization

In this example, the payments are invested in a pension solution over the course of 15 years. Upon expiry of the pension solution, it is used to pay off the mortgage.



We would be happy to advise you personally in this matter. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or contact your broker directly.
www.zurich.ch

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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.