

Zurich Invest Certificate

Documents

Factsheets	www.zurich.ch
Key Information Document (BIS)	www.zurich.ch

Conditions

Initial investment	From CHF 10'000
Subsequent investments	Not possible
Accumulation plan	Not possible
Withdrawal Plan	Not possible
Term	<ul style="list-style-type: none">• Variable term, see Termsheet• Withdrawals possible at any time at market value• No notice period
Switching (strategy change)	Not possible
Statements, banking documents, tax certificate (mail delivery / paper form)	Free of charge
Statements, banking documents, tax certificate (electronically in online banking)	Free of charge
Custodian bank	Lienhardt & Partner Privatbank Zürich AG is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority.

Costs

One-off costs	
Entry costs	Between 1.90% and 4.00%, see Termsheet
Exit costs (spread)	1.00%
Ongoing costs	
Portfolio transaction costs	0.00%
Other ongoing costs	Product-dependent, see Termsheet

Zurich Invest Fund Account

Documents

Fund factsheets, legal prospectus, annual report and key investor information document (KID) – online	www.fundinfo.com
---	--

Conditions

Initial investment	From CHF 1'000
Subsequent investments	From CHF 100
Accumulation plan	From CHF 100
Withdrawal plan	Possible for TIF Money Market, TIF Bonds, TIF 25
Term	<ul style="list-style-type: none">• No fixed maturity (recommended maturities depend on the investment strategy chosen)• Redemption at any time free of charge• No notice period
Switching (strategy change)	Permitted free of charge at any time
Custodian bank	Lienhardt & Partner Privatbank Zürich AG is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority.

Costs

Variable, consisting of	<ul style="list-style-type: none">• Subscription fee<ul style="list-style-type: none">• Up to CHF 250'000.00 max. 4,0%• CHF 250'000.01 - CHF 500'000.00 max. 3,0%• CHF 500'000.01 - CHF 1'000'000.00 max. 2,0%• CHF 1'000'000.01 - CHF 2'000'000.00 max. 1,5%• Above CHF 2'000'000.00 max. 1,0%• Custody fee of 0.25% p.a. (minimum CHF 48) plus VAT.• Lienhardt & Partner Privatbank Zürich AG. charges this fee quarterly.• The ongoing expenses for managing the fund are charged by fund management. For details see the annual report or the Key Information Document (KID).• Interest and dividends are automatically reinvested in the respective fund.
Statements, banking documents, tax certificate (mail delivery / paper form)	CHF 5 per quarter
Statements, banking documents, tax certificate (electronically in online banking)	Free of charge
Closing with securities delivery (Transfer to securities account)	CHF 150 per security (incl. VAT)

Zurich Invest Asset Management

Conditions

Custody fee	0.20% ¹ (min. CHF 100)	
Annual asset management fees	Zurich Invest Asset Management Balanced, Growth, Equity	
	Up to CHF 250'000	0,90% ¹
	CHF 250'001 - CHF 1'000'000	0,75% ¹
	Above CHF 1'000'000	0,60% ¹
	Zurich Invest Asset Management Income	0,60% ¹
	Zurich Invest Asset Management Conservative	0,30% ¹

¹ per year plus VAT calculated on the average investment balance for the calendar billing quarter. We charge a percentage annual fee for professional management of the assets. Management services include regular reporting on portfolio performance and statements for tax filing (income and wealth taxes).

Subscription fee

Zurich Invest Asset Management	Up to CHF 250'000.00	max. 4,0%
	CHF 250'000.01 - CHF 500'000.00	max. 3,0%
	CHF 500'000.01 - CHF 1'000'000.00	max. 2,0%
	CHF 1'000'000.01 - CHF 2'000'000.00	max. 1,5%
	Above CHF 2'000'000.00	max. 1,0%
The back-end load rate is 0% in all cases.		
Switching	No fees are applied for portfolio switches. In exceptional cases, transaction costs for stamps, foreign exchange-related costs etc. will be passed on.	
Indirect expenses	Services provided by the fund management, asset managers, advisors or the custodian bank for the funds are paid for directly from the respective funds.	
Taxes	Accruing tax amounts (sales tax, stamp tax on foreign investment funds, withholding tax on domestic investment funds) are billed.	
Custodian bank	Lienhardt & Partner Privatbank Zürich AG is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority.	
Statements, banking documents, tax certificate (mail delivery / paper form)	CHF 5 per quarter	
Statements, banking documents, tax certificate (electronically in online banking)	Free of charge	

Zurich Invest Payment Plan

Conditions

Minimum deposit	CHF 20'000
Min. recurring withdrawal	CHF 200
Deferral phase	0 - 20 years
Withdrawal phase	0 - 25 years
Frequency	Monthly, quarterly, semi-annually, annually
Termination, share redemption	Permitted free of charge at any time
Custodian bank	Lienhardt & Partner Privatbank Zürich AG is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority.

Costs

Account fee	There is no fee for the Zurich Invest Account Payment Plan.	
Custody fee	A custody fee is charged for maintenance of the custody account, which holds the assets invested as part of Zurich Invest Asset Management, and for purchases and sales of securities and fund units.	
	Custody fee	0,25% ¹
Statements, banking documents, tax certificate (mail delivery / paper form)	CHF 5 per quarter	
Statements, banking documents, tax certificate (electronically in online banking)	Free of charge	

¹ per year plus VAT calculated on the average investment balance for the calendar billing quarter.

Zurich Invest Payment Plan

Subscription fee

Zurich Invest Asset Management	Up to CHF 250'000.00	max. 4,0%
	CHF 250'000.01 - CHF 500'000.00	max. 3,0%
	CHF 500'000.01 - CHF 1'000'000.00	max. 2,0%
	CHF 1'000'000.01 - CHF 2'000'000.00	max. 1,5%
	Above CHF 2'000'000.00	max. 1,0%
	The back-end load rate is 0% in all cases.	
Annual asset management fees	An asset management fee for the management of the assets is charged on assets invested as part of Zurich Invest Asset Management, applying the following breakpoint schedule:	
	Zurich Invest Asset Management Balanced, Growth	
	Up to CHF 250'000.	0,90% ¹
	CHF 250'001 - CHF 1'000'000	0,75% ¹
	Above CHF 1'000'000	0,60% ¹
	Zurich Invest Asset Management Income	0,60% ¹
Indirect expenses	Services provided by the fund management, asset managers, advisors or the custodian bank for the funds are paid for directly from the respective funds.	
Taxes	Accruing tax amounts (sales tax, stamp tax on foreign investment funds, withholding tax on domestic investment funds) are billed.	

¹ per year plus VAT calculated on the average investment balance for the calendar billing quarter.

Zurich Invest Private Account

Prices and rates

Interest rate	0.00% ¹
Account currency	CHF
Account maintenance	No charge
Domestic CHF payment orders	No charge
Transaction fees	No charge
Availability	No limit
Standing order for a Zurich Invest Ltd. accumulation plan	No charge
Statements, banking documents, tax certificate (mail delivery / paper form)	CHF 5 per quarter
Statements, banking documents, tax certificate (electronically in online banking)	Free of charge

The currently applicable interest rates are published on the Zurich Invest Ltd. website:
www.zurichinvest.ch

¹ Interest rates subject to change.

Conditions

Custodian bank	Lienhardt & Partner Privatbank Zürich AG is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority.
----------------	---

Contact your Zurich advisor/broker for the latest updated version of this or download it from the website www.zurichinvest.ch

Zurich Invest Ltd.

Hagenholzstrasse 60, 8050 Zurich

Telephone 044 628 22 88, www.zurichinvest.ch

This document is for informational purposes only and does not constitute investment advice or a recommendation to buy or sell financial products or engage in any other transactions. All stated fee information is non-binding. The right is expressly reserved to implement changes to prices, fees, products or services at any time without prior notice, and to discontinue offering products or services. The Bank may at its reasonable discretion set the amount/rate of fees for services not falling within the scope of this document provided on behalf of or in the presumed interest of the customer. Due to sales and other restrictions in various countries, the services outlined herein may be offered exclusively to customers resident in Switzerland.