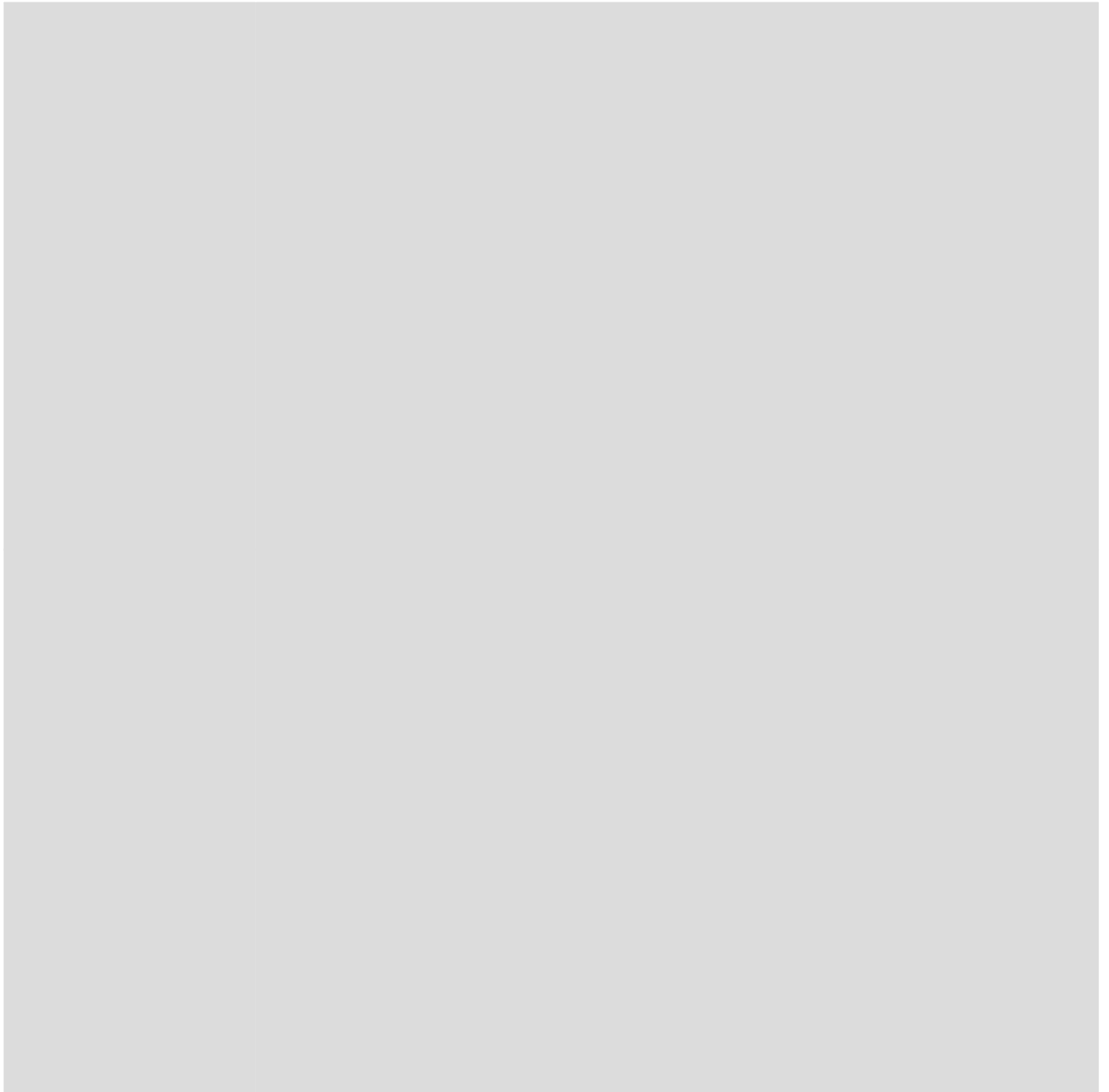


# Fee Schedule & Terms



# Zurich Invest Fund Account

## Documents

Fund factsheets	zurich.pfundnet.com
Legal prospectus, annual report and Key Investor Information Document (KIID) – 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"><li>• No fixed maturity (recommended maturities depend on the investment strategy chosen)</li><li>• Redemption at any time free of charge</li><li>• No notice period</li></ul>
Switching (strategy change)	Permitted free of charge at any time <sup>1</sup>
Account statements and bank documents	paperless (e-banking): free of charge in hard copy by post: CHF 5 per quarter
Tax statement	in hard copy by post: free of charge
Custodian bank	bank zweiplus ltd. is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority. The company is a subsidiary of the Swiss bank J. Safra Sarasin AG with headquarters in Basel.

## Costs

Variable, consisting of	<ul style="list-style-type: none"><li>• Subscription fee of 3%<sup>1</sup></li><li>• Custody fee of 0.25% p.a. (minimum CHF 48) plus VAT</li><li>• bank zweiplus ltd. charges this fee quarterly.</li><li>• The ongoing expenses for managing the fund are charged by fund management. For details see the annual report or the KIID.</li><li>• Interest and dividends are automatically reinvested in the respective fund.</li></ul>
-------------------------	---

<sup>1</sup> The one-time subscription fee is not charged for the TIF Money Market fund. The maximum subscription fee for other investment funds is 3%. When switching (in a change of strategy) from the Money Market fund to another investment fund, the maximum subscription fee charged is 3%. No back-end load is charged for any of the investment funds.

# Zurich Invest Asset Management

## Conditions

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

<sup>1</sup> 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 Income, Balanced, Growth and Equity	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.	
Zurich Invest Asset Management Conservative	No subscription fee is charged for the Zurich Invest Asset Management Conservative portfolio. A fee does apply however when switching to another portfolio (Income, Balanced, Growth or Equity).	
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.	
Account statements and bank documents	paperless (e-banking): free of charge in hard copy by post: CHF 5 per quarter	
Tax statement	in hard copy by post: free of charge	
Custodian bank	bank zweiplus ltd. is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority. The company is a subsidiary of the Swiss bank J. Safra Sarasin AG with headquarters in Basel.	

# Zurich Invest Payment Plan

## Conditions

Minimum deposit	CHF 20'000
Min. recurring withdrawal	CHF 200
Deferral phase	0 - 5 years
Withdrawal phase	0 - 25 years
Frequency	Monthly, quarterly, semi-annually, annually
Termination, share redemption	Permitted free of charge at any time
Custodian bank	bank zweiplus ltd. is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority. The company is a subsidiary of the Swiss bank J. Safra Sarasin AG with headquarters in Basel.

## 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% <sup>1</sup>
Strategy switching	A maximum of two automated switches may be made under an active Plan. The applicable fee of CHF 100 per switch is debited directly to the custody account.
Strategy switching during the Plan term:	If the installment amount or capital volume are changed during the Plan term, the custodian bank may charge a fee capped at CHF 200.
Account statements and bank documents	paperless (e-banking): free of charge in hard copy by post: CHF 5 per quarter
Tax statement	in hard copy by post: free of charge

<sup>1</sup> 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 Income and Balanced	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.	
	Up to CHF 250'000.	0,90% <sup>1</sup>
	CHF 250'001 - CHF 1'000'000	0,75% <sup>1</sup>
	Above CHF 1'000'000	0,60% <sup>1</sup>
Zurich Invest Asset Management Income	0,60% <sup>1</sup>	
Zurich Invest Asset Management Conservative	0,30% <sup>1</sup>	
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.	

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

# Zurich Retirement Savings Account 3a

## Conditions

Age at entry	Minimum age 17 years, maximum AHV retirement age minus five years
Final age	Women 64 years of age Men 65 years of age
Minimum deposit	CHF 50
Minimum installment	CHF 50
Maximum deposit per year including 2nd pillar	CHF 6,826 (as of 2019)
Maximum deposit per year not including 2nd pillar	20% of the earnings from gainful employment, a maximum of CHF 34,128 (as of 2019)
Number of strategies	7
Strategy switch	Possible
Policy loans	No
Pledging	Yes, for home ownership support purposes
Withdrawals/closure	Permitted in accordance with the relevant statutory requirements
Price publication	NZZ, Le Temps

## Costs

Account opening and closure	Free of charge
Custody account fee	Free of charge
Front-end load	2%
Back-end load	Free of charge
Annual financial statement	Free of charge
Annual tax certificate	Free of charge
Withdrawals	
Capital payment	Free of charge
Transfer to securities account	CHF 100
Strategy switch	1 × per year free of charge, thereafter CHF 100 per switch
Investment fund costs	Can be found in the factsheets of the relevant investment funds

# Zurich Vested Benefits Account

## Conditions

Age at entry	Minimum age 17 years, maximum AHV retirement age minus five years
Final age	Women 64 years of age Men 65 years of age
Minimum deposit	None
Minimum installment	CHF 50
Maximum deposit	No limit
Number of strategies	6
Strategy switch	Possible
Policy loans	No
Pledging	Yes, for home ownership support purposes
Withdrawals/closure	Permitted in accordance with the relevant statutory requirements
Price publication	NZZ, Le Temps

## Costs

Account opening and closure	Free of charge
Custody account fee	Free of charge
Front-end load	1%
Back-end load	Free of charge
Annual financial statement	Free of charge
Annual tax certificate	Free of charge
Withdrawals	
Capital payment	Free of charge
Transfer to securities account	CHF 100
Advance under "home ownership support" rules	CHF 300 plus the fee for the entry in the land register
Strategy switch	1 × per year free of charge, thereafter CHF 100 per switch
Investment fund costs	Can be found in the factsheets of the relevant investment funds

# Zurich Invest Private Account

Prices and rates as of April 1, 2020

Interest rate	For account balances up to CHF 100,000: 0.00% <sup>1</sup> For account balances higher than CHF 100,000, the excess will be subject to a negative interest of 0.75 percent per annum.
Account currency	CHF
Account maintenance	No charge
Domestic CHF payment orders (placed online via e-banking)	No charge
Standing orders (placed online via e-banking)	No charge
Account statements and bank documents	paperless (e-banking): free of charge in hard copy by post: CHF 5 per quarter <sup>2</sup>
Tax statement	in hard copy by post: free of charge
Additional bank statements (per customer request)	CHF 10 per statement <sup>2 3</sup>
Transaction fees	No charge
Availability	No limit
Standing order for a Zurich Invest Ltd. accumulation plan	No charge
Individual CHF order Switzerland	CHF 10 plus third-party expenses <sup>2</sup>
Individual international order in foreign currency	CHF 20 plus third-party expenses <sup>2</sup>

The currently applicable interest rates are published on the Zurich Invest Ltd. website: [www.zurichinvest.ch](http://www.zurichinvest.ch)

<sup>1</sup> Interest rates subject to change.

<sup>2</sup> plus VAT. For all account holders domiciled in Switzerland.

<sup>3</sup> If available in electronic form. Fees for archive requests are charged based on the work time required.

## Conditions

Custodian bank	bank zweiplus Ltd. is a Swiss bank with its head office in Zurich regulated by FINMA, the Swiss Financial Market Supervisory Authority. The company is a subsidiary of the Swiss bank J. Safra Sarasin AG with headquarters in Basel.
----------------	---



Contact your Zurich advisor/broker for the latest updated version of this or download it from the website [www.zurichinvest.ch](http://www.zurichinvest.ch)

**Zurich Invest Ltd.**

Hagenholzstrasse 60, 8085 Zurich

Telephone 044 628 22 88, [www.zurichinvest.ch](http://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.