

Fee Schedule & Terms

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">• Fixed term of 5 years• 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	2.80%
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
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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

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 CHF 250'000.01 - CHF 500'000.00 CHF 500'000.01 - CHF 1'000'000.00 CHF 1'000'000.01 - CHF 2'000'000.00 Above CHF 2'000'000.00 The back-end load rate is 0% in all cases.	max. 4,0% max. 3,0% max. 2,0% max. 1,5% max. 1,0%
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 Zurich Invest Asset Management Conservative 0,30% 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 (placed online via e-banking)	No charge
Additional bank statements (per customer request)	CHF 10 per statement ^{2 3}
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.
² plus VAT. For all account holders domiciled in Switzerland.
³ If available in electronic form. Fees for archive requests are charged based on the work time required.

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.
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Zurich Invest Pension Savings 3a

Conditions

Age at entry	<p>Minimum age at entry: 17 years</p> <p>Maximum age at entry without proof of employment: up to one day before the reference age</p> <p>Maximum age at entry with proof of employment: up to five years after the reference age</p>
Final age	<p>Maximum final age without proof of employment: until the reference age is reached</p> <p>Maximum final age with proof of employment: up to five years after the reference age</p>
Minimum deposit	CHF 50
Minimum installment	CHF 50
Maximum deposit per year including 2nd pillar	CHF 7,258 (as of 2025)
Maximum deposit per year not including 2nd pillar	20% of the earnings from gainful employment, a maximum of CHF 36,288 (as of 2025)
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	www.goto-funds.com/zurichinvestfunds/en

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
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
Withdrawals	
<ul style="list-style-type: none"> Capital payment Transfer to securities account 	<p>Free of charge</p> <p>CHF 150 per security</p>
Strategy switch	Free of charge
Investment fund costs	Information on the costs associated with an investment fund can be found in the fact sheets of the investment funds or in the basic information sheet (BIS).

Zurich Invest Vested Benefits

Conditions

Age at entry	Minimum age: 17 years Maximum age: up to one day before the reference age
Final age	Maximum final age without proof of employment: until the reference age is reached Maximum final age with proof of employment: up to five years after the reference age A transitional provision applies for persons who would have to draw their retirement benefits in the years 2024 – 2029.
Minimum deposit	None
Minimum installment	CHF 50
Maximum deposit	No limit
Number of strategies	5
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	www.goto-funds.com/zurichinvestfunds/en

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
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
Withdrawals <ul style="list-style-type: none">▪ Capital payment▪ Transfer to securities account▪ Advance under "home ownership support" rules	Free of charge CHF 150 per security CHF 300 plus the fee for the entry in the land register.
Strategy switch	Free of charge
Investment fund costs	Information on the costs associated with an investment fund can be found in the fact sheets of the investment funds or in the basic information sheet (BIS).

Zurich Invest Vested Benefits Premium

Conditions

Age at entry	Minimum age: 17 years Maximum age: up to one day before the reference age
Final age	Maximum final age without proof of employment: until the reference age is reached Maximum final age with proof of employment: up to five years after the reference age A transitional provision applies for persons who would have to draw their retirement benefits in the years 2024 – 2029.
Minimum deposit	CHF 200'000
Minimum installment	No limit
Maximum deposit	No limit
Number of strategies	8
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	www.zurichinvest.ch/en/fundgate/fundgate#/overview/

Costs

Account opening and closure	Free of charge
Custody account fee	Free of charge
Front-end load	max. 1%
Annual financial statement	Free of 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
Withdrawals <ul style="list-style-type: none">▪ Capital payment▪ Transfer to securities account▪ Advance under "home ownership support" rules	Free of charge CHF 150 per security CHF 300 plus the fee for the entry in the land register.
Strategy switch	Free of charge
Issue fee and back-end load for the fund, management fee and TER	As specified in the fact sheets of the investment group. Available at: www.zurichinvest.ch/en/fundgate/fundgate#/overview/

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

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