



Zurich Invest Certificate

Documents

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|--------------------------------|--|
| Factsheets | www.zurich.ch |
| Key Information Document (KID) | 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 |
| Account statements and bank documents | paperless (e-banking): free of charge |
| 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

| | |
|-----------------------------|-------|
| One-off costs | |
| Entry costs | 2.80% |
| Exit costs (spread) | 1.00% |
| Ongoing costs | |
| Portfolio transaction costs | 0.00% |
| Other ongoing costs | 1.25% |

Zurich Invest Fund Account

Documents

| | |
|---|--|
| Fund factsheets | www.ubs.com/zurichinvestfunds |
| Legal prospectus, annual report and Key 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 ¹ |
| 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">• Subscription fee¹<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• bank zweiplus Ltd. 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. |
|-------------------------|--|

¹ The one-time subscription fee is not charged for the TIF Money Market fund. The maximum subscription fee for other investment funds is 4%. When switching (in a change of strategy) from the Money Market fund to another investment fund, the maximum subscription fee charged is 4%. No back-end load is charged for any of the investment funds.

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 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 - 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 | 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% ¹ |
| 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 |

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 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, 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 Pension Savings 3a

Conditions

| | |
|---|---|
| Age at entry | Minimum age at entry: 17 years Maximum age at entry without proof of employment: up to one day before the normal retirement age Maximum age at entry with proof of employment: up to five years after the normal retirement age |
| Final age | Maximum final age without proof of employment: until the normal retirement age is reached Maximum final age with proof of employment: up to five years after the normal retirement age |
| Minimum deposit | CHF 50 |
| Minimum installment | CHF 50 |
| Maximum deposit per year including 2nd pillar | CHF 7,056 (as of 2023) |
| Maximum deposit per year not including 2nd pillar | 20% of the earnings from gainful employment, a maximum of CHF 35,280 (as of 2023) |
| 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 | 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 150 per security |
| 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 normal retirement age |
| Final age | When normal retirement age is reached or up to five years after. |
| 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 | 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 <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 normal retirement age |
| Final age | When normal retirement age is reached or up to five years after. |
| 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 |
| Annual tax certificate | 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/ |

Zurich Invest Private Account

Prices and rates as of September 23, 2022

| | |
|--|---|
| Interest rate | 0.00% ¹ |
| 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 ² |
| Tax statement | in hard copy by post: free of 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 |
| Individual CHF order Switzerland | CHF 10 plus third-party expenses ² |
| Individual international order in foreign currency | CHF 20 plus third-party expenses ² |

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

| | |
|----------------|---|
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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

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