

## Zurich Junior – children's insurance

Everyone wishes their child/grandchild/godchild all the happiness in the world. And yet we cannot protect them from everything. If an illness or accident changes life forever, Zurich Junior will help, ensuring that dreams always remain within reach.



### Your advantages at a glance

- Your child is comprehensively insured against disability and builds up capital for the best possible start to adulthood.
- Zurich pays the premiums if something should happen to the premium payer. This safeguards the insurance and savings target.
- If your child becomes disabled, dependency on state benefits is reduced.

**Because the most important thing in life deserves the best protection!**

### Why Zurich Junior?

In Switzerland, children have only minimal protection against the long-term financial consequences of sickness and accidents in the state pension systems. Those who cannot count on additional financial support must make do with the minimum subsistence level for the rest of their lives.

Zurich Junior fills this gap and offers an attractive savings opportunity.

Growing up is not always easy – and it certainly isn't cheap. A good education can quickly become expensive. And the dream of your own car or a trip around the world can take a savings account to its limit. With Zurich Junior savings insurance, you can make optimal provisions for your child. You choose the savings premium and we take care of the investment.

### Zurich Junior – the three building blocks



#### Disability insurance

Protection against the financial consequences of the child's disability



#### Premium waiver

Zurich pays the premium in the event of death or disability of the premium payer



#### Savings insurance

Savings capital ensures the best possible start to adult life



## Disability insurance



### Disability pension

From age 16: This replaces earned income and increases annually by 1% (inflation adjustment).



### Lump-sum disability benefit

The one-off lump-sum payment can be used for whatever is needed (e.g., for home modifications or a wheelchair).



### Lump-sum retirement savings capital

In the event of disability, investments are made annually into an investment plan and paid out as retirement capital at the age of 65 (replacement for occupational retirement provision).



### Premium waiver (optional)

Zurich pays the premium in the event of death or disability of the premium payer.



### Continued insurance guarantee




If the children's insurance expires, the insured child can convert it into disability insurance for adults without an additional assessment of risks.

## Savings insurance

### How to save money for your child

- Zurich invests your regular savings contributions in the High Dividend Equity Plan. This ensures that when your child reaches the age of 20, they have the capital for the best possible start to adult life.
- The investment plan consists of equities, real estate and gold.
- The equity component of around 70 percent offers attractive return opportunities, while real estate and gold ensure balance and security.
- If something should happen to you as a premium payer, Zurich will continue to pay the premiums for you. The build-up of savings capital thus continues unchanged.

## Three packages for disability insurance

	Basic	Medium	Premium
 <b>Disability pension</b> in CHF per year	12,000	18,000	24,000
 <b>Lump-sum disability benefit</b> in CHF	40,000	50,000	60,000
 <b>Build up of retirement savings capital</b> in CHF per year	2,500	5,000	7,500

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