

Global vision

Individual products



Financial solutions from Zurich International Life

Zurich International Life (ZIL) offer the discerning investor a wide choice of international products designed to meet a variety of financial needs. We offer life insurance, investment and protection solutions throughout the world, in particular, Hong Kong, the UAE, Bahrain, Qatar, Singapore and Taiwan. Our products are designed to appeal to both expatriates and internationally minded investors.



Vista

Planning for your future can be both exciting and daunting and needs careful consideration. Whether saving for a child's education, arranging a wedding or planning for your retirement, Vista is a tax-efficient, simple, flexible savings policy that can change as your personal circumstances change. Our range of investment funds available on Vista allows you to match your investment strategy to your savings goals. With Vista you can switch your existing fund holdings at any time and (at the present time), at no cost. Vista is extremely versatile and portable (subject to our business acceptance rules) – ideal for internationally mobile individuals.

- Bronze, Silver and Gold bonus allocations for higher premium amounts.
- Invest in up to 30 funds from a range of approximately 170 from global fund management brands.
- The automatic investment strategy (AIS) automatically switches your investment through a series of funds, ensuring the policy is invested in more stable, lower risk investments as the policy approaches maturity.
- If you are diagnosed with an illness or suffer a disability that prevents you from working and earning an income, waiver of premium benefit, if selected, will pay your Vista premiums for you, allowing your savings policy to continue.

Why Vista?

- Product flexibility to adapt to your changing circumstances – your premiums can be increased, decreased and even stopped for a while, providing there is sufficient policy value to sustain non payments of premiums.
- Vista accepts single premiums as well as regular premiums, for those times when you want to top-up your savings pot.



Vista – plan for your future

Saving for your future can open up a world of opportunity. Getting into the habit of saving is simple and you may be surprised at how quickly your money can start to accumulate.

Personal financial planning is the responsible approach to saving and Vista can help with saving for all occasions.



Vista – for your retirement needs

When it comes to saving for retirement, few can afford not to start saving now. For most people, retirement is something to look forward to and we want to be able to enjoy the things that we have spent years dreaming of and planning for.

With state and corporate pension schemes under strain, retirement can be a daunting and an uncertain prospect. However, through thoughtful and careful saving, we can help you in your planning for a comfortable lifestyle and financial security when you retire.



Vista – for your education needs

A good education is an investment for the future, but regular saving to provide for your children's education takes discipline. The costs of private and university education are continually increasing, and many families and students fail to plan to make the most of their potential or are being

left with a legacy of debt. With Vista you can plan ahead which allows you to spread the cost over time and gives your savings a chance of significant growth through investment into the funds of your choice.



Vista – for your wedding needs

The cost of celebrating a marriage is increasing. Wedding costs have soared and many families struggle to pay for these lavish ceremonies which include the bride's dress, reception, flowers, honeymoon and even presents for guests. Rather than curtail these celebrations, many people choose to borrow in order to pay for their

son or daughter's wedding. Saving with Vista will help give your children a truly memorable start to their married life without the need for debt and the increased cost that borrowing adds to your initial outlay.



International Term Assurance

Have you considered who depends on you today, whether it's for financial support or your professional expertise? The chances are that it's more people than you realise. These people rely on you today, but have you thought about what would happen if you were to die tomorrow? Whilst many of us haven't, or don't want to consider this question, protecting those that depend on you today will ensure that they are protected for tomorrow.

International Term Assurance is a simple life insurance policy that can provide both financial protection and peace of mind. International Term Assurance runs for a fixed period of time (a term). The policy will pay out a guaranteed cash sum, which is fixed for the term of the policy, if you die. If you survive to the end of the policy's term, your premium and cover cease.

International Term Assurance is available as a standalone product or in conjunction with Vista.

Why International Term Assurance?

- Provision of high-value, low cost life cover throughout a specified term.
- You can choose the level of cover and term, allowing you to tailor it to your requirements, for instance mortgage protection, or costs associated with raising your children.
- Additional protection offered via the optional critical illness or permanent and total disability benefits.
- You can choose from a range of ten policy currencies which can be changed at any policy anniversary.



Futura

Financial protection is important for ourselves, our family and our business – so that should the unthinkable happen, sufficient finances will be there for those who depend on us.

Futura is a flexible, unit-linked, whole of life insurance policy, which allows you to make provision to support dependants and loved ones when you are unable. Upon death it will pay a lump sum to your beneficiaries. It is designed to accommodate changes to benefits as circumstances in your life change and can offer financial protection that is as important for tax planning and business insurance as for protecting your family.

The policy offers a comprehensive range of benefits and personal insurance options to provide a complete lifetime protection policy for you and your dependants.

Why Futura?

- Flexible payment options (single or regular premium, and a 'vanishing' premium option, paying a higher premium for a shorter period) allows you to fund the level of protection you require in the most convenient or appropriate manner.
- The opportunity for you and your spouse or business partners to enjoy independent benefits and life cover options.
- In addition to life cover, there are a wide range of other benefits available including critical illness, family income benefit and waiver of premium.
- Your policy can be denominated in one of a range of major currencies: sterling, US dollars, euros, Hong Kong dollars, Japanese yen or Swiss francs, although you can make payments in any freely convertible currency.
- Flexibility to change the level of protection in force.



International Wealth Account

We understand that your financial needs can change over time. The International Wealth Account (IWA) is a single contribution, unit-linked insurance plan providing both flexibility and choice, acting as a tax-efficient wrapper around your investment portfolio. With global names in fund management and fast, efficient administration, the IWA is an investment plan that aims to increase the value of the money you invest over the medium to long term. The IWA is available either as a life insurance bond with no fixed term, or as a capital redemption bond with a fixed term of 99 years. Both have the same charges and investment choices.

Why IWA?

- Acts as a 'wrapper' within which you can construct your own investment portfolio from over 350 funds from over 30 fund managers across a wide selection of asset classes. (Please note that not all funds are available in all regions.)
- You can take regular withdrawals or occasional withdrawals if you choose. The IWA is issued as a cluster of 100 separate policies which provides the potential to withdraw money tax efficiently by surrendering one or more individual policies within your plan.
- The capital redemption bond IWA does not stop upon death, but passes to nominated beneficiaries.



Global Choice

Flexibility and variety are the key elements of Global Choice. The plan enables you to construct your own investment portfolio from an extensive list of funds, and you can make one-off or regular contributions in a choice of currency to suit your needs.

The funds come in a comprehensive range of investment styles, asset types and risk levels to suit your financial needs, though you can change your holdings at any time if your circumstances change. Global Choice is ideal for medium or long term investors, with contributions being made for three years and invested for at least five years.

Why Global Choice?

- You can create your own portfolio of up to 30 funds, either by yourself or with your relevant financial professional.
- Our funds are provided by some of the most popular worldwide fund management companies, along with less well-known funds which are popular with investment professionals.
- Single and additional contributions can be made to your plan at any time, or you can set up a regular contribution on your single contribution plan.
- You can make ad-hoc withdrawals, choosing to receive payments on a monthly, quarterly, half-yearly or yearly basis.



Elite International Bond

The Elite International Bond (EIB) is a single premium, unit linked, whole of life insurance bond, designed as a medium to long term investment vehicle. It is a simple bond for an investor who doesn't require the additional choices that the International Wealth Account offers and with a lower initial premium provides great value for money.

The underlying funds available through the EIB are managed by our experienced fund advisers.

Why EIB?

- Enables you to invest a lump sum internationally, combining the advantages of an international life insurance policy with the quality of service normally associated with specialist institutions.
- Easily accessible.
- You can switch between funds at any time.
- Wide choice from a range of over 150 expertly managed funds, including over 80 mirror funds from 24 global fund managers.
- Loyalty bonus available paying 0.5% of fund value each anniversary from year five onwards.

Please note that not all products are available in all regions.

For full details of our products, including risks and your commitment required, please refer to the relevant product brochure and the policy terms and conditions, copies of which are available on request.

For full details of the available range of funds and their charges, please refer to the 'Investments – your guide', 'Mirror funds – your guide' and 'Guide to your investments' brochures, copies of which are available on request.

The value of any investment and the income from it can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

You should note that investing in any fund or strategy with exposure to equities could result in the possibility of large and sudden falls in the prices of shares. You should ensure that you understand the risks involved with investing in these funds before making your decision.

Branches

Abu Dhabi

Apt. 302, 3rd Floor,
Al Otaiba Building,
P.O. Box 26904,
Airport Road,
Abu Dhabi,
United Arab Emirates.
Telephone +971 2 6275777
Telefax +971 2 6274774

Bahrain

P.O. Box 10032,
19th Floor,
Almoayyed Tower,
Seef District,
Kingdom of Bahrain.
Telephone +973 17563322
Telefax +973 17564291

Dubai

P.O. Box 50389,
Al Mussalla Towers,
Khaled Bin Al Walid Street,
Dubai,
United Arab Emirates.
Telephone +971 4 397 4444
Telefax +971 4 397 4443

Hong Kong

24/F One Island East,
18 Westlands Road,
Island East,
Hong Kong.
Telephone +852 3405 7150
Telefax +852 3405 7268

Qatar

P.O. Box 26777,
404 Fourth Floor,
Qatar Financial Centre Tower,
West Bay,
Doha,
Qatar.
Telephone +974 4496 7555
Telefax +974 4496 7556

Sharjah

Crystal Plaza,
Block C, 8th Floor,
801/802 Corniche Al-Buhaira,
P.O. Box 23544,
Sharjah,
United Arab Emirates.
Telephone +971 6 5725955
Telefax +971 6 5725160

Singapore

Singapore Land Tower #29-05,
50 Raffles Place,
Singapore 048623.
Telephone +65 6876 6750
Telefax +65 6876 6751

Taiwan

9th Floor,
56 Tun Hwa North Road, 10551,
Taipei, Taiwan,
Republic of China.
Telephone +886 2 8161 5400
Telefax +886 2 8161 5445
Toll free phone 0800 888 385

Important information

Zurich International Life is a business name of Zurich International Life Limited.

In Hong Kong this brochure is for use by relevant financial professionals only.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Government Insurance and Pensions Authority which ensures that the Company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensures that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owner will be met.

The protection applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your policy.

Policy owners will not have the protection of the UK Financial Services Compensation Scheme.

This brochure is not intended as an offer to invest.

Zurich International Life Limited (Singapore branch) is authorised by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

Zurich International Life Limited is registered (Registration No.63) under UAE Federal Law Number 6 of 2007 and its activities in the UAE are governed by such law.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No.17444.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life is only able to give information on the products of Zurich International Life Limited.

Not for sale to residents or nationals of the United States.

Calls may be recorded for training and quality purposes.

Issued by Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C. Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles. Telephone +44 1624 662266 Telefax +44 1624 662038.

Zurich International Life Limited acting through its Singapore branch at Singapore Land Tower #29-05, 50 Raffles Place, Singapore 048623. Registered in Singapore No. F06754G.

This document is approved by Zurich International Solutions Limited, UK Life Centre, Station Road, Swindon, Wiltshire, SN1 1EL, United Kingdom.

www.zurichinternational.com

Zurich International Solutions Limited is authorised and regulated by the Financial Services Authority for the purposes of promotion of the products offered by Zurich International Life into the United Kingdom. Other rules of the Financial Services Authority may not apply to Zurich International Life Limited as a non-UK based insurer.

The rules and regulations made by the Financial Services Authority and made under the Financial Services and Markets Act 2000 may not apply to policy owners outside the United Kingdom.

Zurich International Life Limited is part of the Zurich Financial Services Group which has a representation in more than 50 countries.



Because change happenz™