



Magnus

Corporate retirement benefits for international executives

Zurich International Life works with clients around the globe to provide investment, savings and retirement solutions to match their unique needs. With access to an Isle of Man based insurance company, Channel Islands based independent trustees and award winning fund managers, we have the knowledge and experience to deliver results.

Providing corporate retirement benefit solutions to your internationally mobile employees

- Considerable experience in establishing retirement benefit solutions.
- We aim to be an outstanding provider of international savings and investment products, offering our customers excellent service and value.
- We are a major market player in the world of international financial services and have a name that is well known and trusted.
- A reputation for product innovation and professional integrity.

With our in-depth knowledge and international experience, we have designed an innovative corporate retirement benefits package – Magnus.

Magnus is an effective international retirement benefits policy which offers a number of key benefits:

- Magnus can access a wide choice of funds with a good track record of investment performance.
- It offers a wide range of investment funds with a flexible choice of currencies.
- Magnus is an ideal alternative to either local or multi-national pooling arrangements.

- Zurich International Life's innovative online administration system – Zurich International online (ZIO), offers the latest in Internet technology to put power into the hands of local administrators/employee benefits experts.
- Providing a flexible, versatile and portable retirement benefits policy, Magnus allows companies to reward their internationally mobile executives.
- Magnus offers an employer economies of scale in terms of charges and investment fees and control over investment strategy.
- It can be used by an employer to assist recruitment, retain and motivate key personnel and as a result, enhance their reputation as an employer of choice.
- Magnus will help an employer provide offshore benefits separate from, or as a supplement to, local employment pension promises.
- It will allow companies to include a vesting period where any employer contributions into the scheme remain the property of the employer/trust company for a given number of years.
- Magnus will allow an employer and their employees to build up financial assets in trust without the potential problems of personal ownership.

You should ensure that you understand the risks involved with investing in any funds before making your decision.

You should note that the value of any investment and the income from it all can fall as well as rise as a result of market and currency fluctuations and you could get back less than the amount originally invested.

Important information

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 1986 which ensures that the Company has sound and professional management and provision has been made to protect policy owners.

Owners of policies issued by Zurich International Life Limited will be protected by the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 if the Company should be unable to meet its liabilities. Policy owners will not be protected by the UK Financial Services Compensation Scheme.

This sales aid is not intended as an offer to invest. For full details of Magnus please refer to the policy terms and conditions and brochure, copies of which are available on request.

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

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

Vesting may incur certain tax liabilities for UK based companies.

This literature relates to an insurer which is not authorised to carry on insurance business in Gibraltar. This means that the management and solvency of the insurer are not supervised by the regulatory authority in Gibraltar. Owners of any policies issued by the insurer are not protected in Gibraltar by any guarantee scheme if the insurer should be unable to meet its liabilities to you.

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