

Your guide to individual protection

Futura





The flexible approach to lifetime protection

Protecting yourself and your family against unforeseen circumstances is something we believe everyone should consider. This could be protecting against premature death, providing for dependants or protecting against the loss of earnings due to serious illness.

Futura – from Zurich International Life – can help protect you and your family the way you want it to, giving you peace of mind at any stage of your life.

Futura is an innovative whole of life insurance policy. As well as life cover, Futura offers a comprehensive range of additional benefits which can be tailored to best suit you. Its flexibility means it can accommodate changes to your benefits as the circumstances of your life change. What's more, its flexibility is every bit as important for tax planning and business insurance as it is in protecting your family.

For most people, their overriding concern in the event of their death is that their family will be able to maintain their standard of living, that children's education is unaffected, and that any outstanding loans or debts are repaid.

The general rule of thumb is that you should have insurance in place of between five and ten times your annual salary in order to replace that income if it were to stop. So if you earn USD30,000 per year, potentially you should be looking for life cover of USD300,000 to ensure that your family are sufficiently protected.

The following case studies highlight how Futura may benefit you and your family in different circumstances.

For full details of Futura including all charges, any risk and the commitment required from you, please refer to the product brochure and the policy terms and conditions, copies of which are available on request.

The single person

Key points

- Income replacement.
- Savings may stay intact.
- Cover cost of changing lifestyle as a result of illness.

Tina Leung is single, owns her own home and works hard to enjoy the life she leads. Tina has taken out a Futura policy with Zurich International Life and has included critical illness so that she can replace her income should she fall ill at any time and be unable to work. Tina can change her Futura policy throughout her life to suit her changing circumstances i.e. if she reduces her mortgage, or gets married or starts a family.

Tina unfortunately suffers a stroke and is forced to give up work.

As Tina has critical illness cover as an additional benefit, her Futura policy pays out a lump sum when she suffers the stroke. She is then able to use the money from the lump sum payment to help pay off existing commitments such as her mortgage and loans without eating into all of her savings. She has sufficient finance available to allow her to get some help around the home, and she has adequate capital to replace her lost income and maintain the standard of living she was accustomed to, prior to the stroke.

Serious illness can have a devastating impact on many areas of your life. We can't protect ourselves against all incidents but making provisions for financial implications is something everyone could do.

Married with children on the way

Key points

- Cover expenses
- Mortgage/debt repayment
- Care provision
- Savings stay intact
- Protect value of insurance against impact of inflation.

Carlos and Maria have been married for three years and are both in their mid-thirties. They live and work in Spain and are paying for their new home and saving for their future. They take out a Futura policy to provide life cover in the event of either of their deaths. They select the indexation option for their contributions to counter the effects of inflation, and their benefits and payments will be adjusted annually.

A few years later their first child arrives and Maria gives up work. Carlos is then the only income provider for the family paying for their house, holidays and bills. With this in mind he adds critical illness and family income benefit to his policy and increases the level of cover to take into account the new responsibility that the arrival of their child brings.

At the age of 40 Carlos is diagnosed with cancer and is unable to return to work.

Their Futura policy pays out a lump sum upon diagnosis of Carlos' critical illness (up to a benefit maximum of USD750,000). This means that Carlos and Maria can pay off their mortgage and outstanding bills. They do not have to dip into their savings and still have some money to fall back on to overcome any financial needs they may have in the future.

With Futura you can change your protection package as your life and circumstances change.



Married with children

Key points

- Income replacement for spouse
- Premium flexibility
- Protect value of insurance against impact of inflation
- Payment protection.

Rajat aged 40 and Neela aged 30 are both non-smokers and live in Dubai with their two young children. While Neela looks after the children, Rajat provides the sole income earning USD100,000 per year. At this point in his life Rajat can comfortably afford premiums for protection insurance, but would like the flexibility to be able to reduce or increase premiums in the future.

Their children are eight and ten years old. Rajat wants to ensure that, should anything happen to him, there are sufficient funds for his wife to look after herself and the children. He anticipates both children being at home for at least the next ten years. Neela will have other funds made available to her in ten years time when she reaches 40.

Rajat takes out a Futura policy with Zurich International Life which has life cover of USD1,000 000 (current income multiplied by ten) which would cover the ten year period until his wife has other funds available. He selects indexing premiums to account for future expected salary increases and any inflation that might reduce the value of his cover. He chooses the mid-range premium of USD7,610 per annum (assuming a 6% growth rate) and has the flexibility to decrease or increase the premium in the later years of his policy. He also selects the waiver of premium benefit, so that if he is unable to work due to a disability, policy payments for protection insurance will continue.

At 45 Rajat has an accident at work; this leaves him with a disability which prevents him from being able to work for the next 12 months. As the waiver of premium benefit was added to his policy, Zurich International Life will continue to pay his premiums, keeping his policy live until he returns to work and is able to pay the premiums himself.



Retirement years

Key points

- Long-term care
- Lump sum to pay debts etc.
- Savings stay intact.

Joseph and Hilary Collins are both in their mid thirties and plan to retire early at 55. Both share a concern about growing old and being able to pay for those few last expenses should the either of them become seriously ill or pass away. They decide to take out a Futura policy (a whole of life policy), which would pay out a lump sum upon death. They also add long-term care to their policy as added protection.

At the age of 70 Hilary finds life harder to manage on her own and relies on Joseph to help with many of her daily tasks. As time passes Joseph is no longer able to provide the help Hilary needs as she is unable to carry out four or more acts of daily living such as bathing/ grooming, walking, dressing, mobility or eating for example.

As Hilary and Joseph added long-term care to their Futura policy, they are able to fund the personal care Hilary needs. An agreed sum is paid out in equal annual instalments, for up to ten years, to cover nursing and other costs incurred. This is an accelerated payment of their life insurance.

For further details on Futura, please contact your relevant financial professional or visit the Zurich International Life website at www.zurichintlif.com

Branches

Abu Dhabi

Apt. 302, 3rd Floor,
Al Otaiba Building,
Airport Road,
P.O. Box 26904,
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 +974 496 7555
Telex +974 496 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

Important information

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

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

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.

This literature relates to an insurer which is not authorised to carry on insurance business with 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.

For life assurance companies, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policyholders, 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.

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

This brochure is not intended as an offer to invest.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law No. 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 is authorised by the Qatar Financial Centre Regulatory Authority.

Calls may be recorded for training and quality purposes.

Because change happenz™

Zurich International Life Limited 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 www.zurichinternational.com

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



ZURICH®