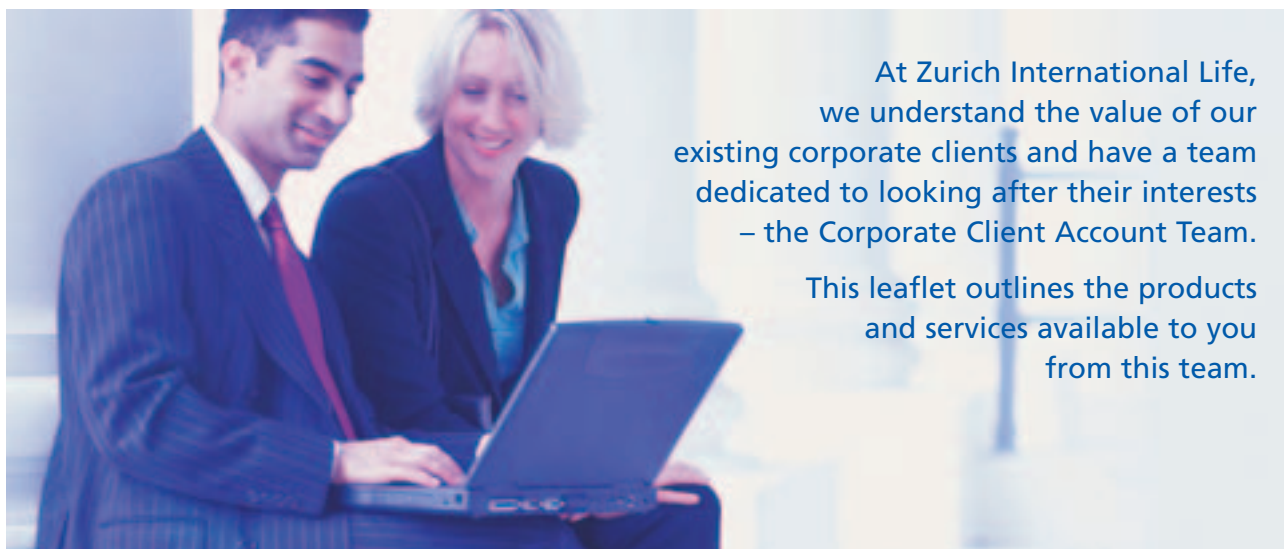




ZURICH

Zurich International Life

Dedicated to our corporate clients



At Zurich International Life, we understand the value of our existing corporate clients and have a team dedicated to looking after their interests – the Corporate Client Account Team.

This leaflet outlines the products and services available to you from this team.

Zurich International Life

Zurich International Life (ZIL) is the business name of Zurich International Life Limited and Zurich Life Insurance Company Limited – the two legal product providers who supply all our corporate savings, investment and protection products.

Zurich International Life Limited (ZILL) – registered on the Isle of Man – provides international group protection products into the EU markets (including the UK), together with individual savings, protection and investment products throughout the world.

Zurich Life Insurance Company Limited (ZLIC) – registered in Switzerland – provides international group protection throughout the world, with the exception of the EU markets (including the UK).

If you require more detailed information about the territories into which we sell, please contact us directly or via email on ccat@zurich.com.

At ZIL, we have seven offices throughout the world and employ about 600 people. We are part of the Zurich Financial Services Group, which can trace its roots back more than 130 years. Today the Group is one of the world's major financial services providers with offices in more than 50 countries.

Our corporate product range

Group protection gives flexible life and disability protection that the employer chooses for the benefit of their employees. The employer is able to define the eligibility of their employees and

then offer them the benefits on a compulsory or voluntary basis. Policies can be offered as group life or group disability, or a combination of the two. The levels of protection can also be combined and tailored by the employer for their employees.

Group life acts as the basis for the cover, and other benefits that can be added are: accidental death, long term disability, permanent health insurance, temporary total disability, permanent partial and total disability, and accidental death and dismemberment.

For full details of group protection benefits, please refer to the global vision and policy summary brochures for the relevant market, copies of which are available on request or via the website at www.zurichintlfe.com.

ZLIC is the international group protection insurance provider around the world (with the exception of the EU markets). For the EU markets, ZILL is the group protection product provider.

In addition to group protection, ZILL offers a group pension scheme – Magnus – for internationally mobile employees around the world.

Magnus is a defined contributions scheme which has the flexibility to allow for employer and employee contributions, earmarked and non-earmarked accounts*, vesting and additional voluntary contributions.

*Non-earmarked accounts are not available in Hong Kong.

It also offers a wide range of investment funds and options, simplified online administration and a choice of currencies.

For full details of Magnus, please refer to the product brochure and policy terms and conditions, copies of which are available on request or via the website at www.zurichintlife.com.

Investments

A wide range of investment funds are available through Magnus. There is a choice of internal and external funds, investing in well-established companies and international marketplaces. Depending on the rules governing the Magnus scheme, employers and employees can invest in a selection of these funds, make up their own investment strategy or invest in the automatic investment strategy (AIS). AIS regulates the allocation of contributions and reduces the exposure to investment risk by automatically switching the policy through up to five investment portfolios, depending on how long is left until the policy's maturity date, each portfolio offering less exposure to risk than the previous portfolio.

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

Services

Zurich International Life provides an internet based enquiry, administration, management information and transaction service for Magnus schemes called Zurich International online (ZIO).

Zurich International online has been developed to provide real time information where and when it's most needed, 24 hours a day, 7 days a week.

It provides scheme and member level details including payment history, investment strategy, switching history, personnel and policy information and the ability to monitor employer and employee contributions. It also allows those with access to produce member valuations, enter and amend payment schedules and download product literature and relevant forms.

Access is through unique log-in IDs and passwords and data is transmitted using high standard encryption.

In addition to all the above, we can provide bespoke marketing support covering branding, literature, website and reporting.

Key literature items – there may be regional versions of some of these items which are available on request or via our website at www.zurichintlife.com.

Zurich Life Insurance Company Limited

MSP 3544s – Policy summary

MSP 3546 – Global vision – corporate products

Zurich International Life Limited

MSP 250 – Magnus brochure

MSP 3544i – Policy summary

MSP 3524 – Global vision – corporate products

Investments

MSP 194 – Investments – Your guide

MSP 2075 – Mirror funds – Your guide

Important information

This leaflet is not intended as an offer to invest.

Before taking the decision to invest, we recommend that you always seek independent advice and speak to your relevant financial professional.

Not for sale to residents of the USA or Isle of Man.

The information contained in this leaflet is not for use with individual policy owners.

Zurich International Life is a business name of Zurich International Life Limited and Zurich Life Insurance Company Limited.

Zurich International Life is only able to give information on the products of Zurich International Life Limited and Zurich Life Insurance Company Limited. Calls may be recorded for quality and training purposes.

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

Zurich Life Insurance Company Limited provides life insurance products.

Registered in Switzerland number CH-020.3.927.869-4. Registered office: Austrasse 46, 8045 Zurich, Switzerland. Telephone +41 44 628 2828.

www.zurichintlife.com

Approved by Zurich International Solutions Limited, UK Life Centre, Station Road, Swindon, Wiltshire, SN1 1EL, United Kingdom.

Zurich International Solutions Limited is authorised and regulated by the Financial Services Authority for insurance mediation activities.

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 and Zurich Life Insurance Company Limited are part of the Zurich Financial Services Group which has representation in more than 50 countries.



ZURICH