

Insurance that gives you more

Futura

We know that your life and circumstances may change, and as they do, so your need for life insurance will vary. Having life insurance that can change with your needs can offer significant benefits in the long run.



What is whole of life insurance?

Whole of life insurance provides you with protection for life. Regular premiums – or a lump sum – are invested into a life fund, and the sum insured is paid to your dependents or business partners following your death, regardless of when you die.

Typically with whole of life insurance, part of your premium is applied to an investment account from which the cost of cover is funded throughout the lifetime of the policy. If your circumstances change and you decide that you no longer need the protection offered, this may allow you to withdraw the value of the investment account at that time; this would usually only be considered several years after the start of the policy.

Why Futura?

Futura, from Zurich International Life, is a comprehensive and flexible whole of life insurance policy, which provides protection for individuals and businesses. As well as providing life cover, Futura offers a range of additional benefits which can be tailored to suit your personal needs, and amended as those needs change.

The cost of your Futura policy is determined by the level and types of protection you choose, together with factors like your age and health. Following a claim, you or your dependants will receive the amount of protection you decided at outset or when the policy was last reviewed.

Futura – key points

- Portable – can move with you as your career or lifestyle changes
- Flexibility to add extra benefits on the original terms as and when needed*
- The expenses of setting up Futura are met by the regular premiums paid in the first 24 months of the policy, or of any increase in premium.
- Opportunity to increase existing cover at original terms*
- A wide range of additional benefits are available that pay out either a lump sum or a regular income. Options include critical illness, permanent total disability and family income benefit
- Cover is available on single life, joint life first death or joint life both deaths basis. In both joint life options levels of cover can be independently selected per life to suit individual needs; this is cheaper than taking out two single life policies
- Competitive premium rates
- Vanishing premiums are available where you pay for cover for the whole of your life over a shorter period of 7 to 15 years.

* Subject to satisfactory underwriting evaluation at the time.

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

Important information

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

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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 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.

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Because change happenz™

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

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