



Zurich International Life - Vista

What you need to know - at a glance



Vista is a regular premium savings policy that provides you with flexibility and a strong choice of funds.

Payment flexibility

You can stop, start, increase or decrease your premiums at any time (subject to terms and conditions). And there's no extra charge if you decide to take a break from making payments – for up to three years – with no obligation to make up missed premiums. Your savings policy can adapt to your changing lifestyle.

Bonus allocation

You could also benefit from an extra allocation for the premium you make in your first year – this could be as much as an additional 62.5%. Therefore, with more invested up-front, you can increase the chance of compounding growth.

Excellent investment choice

Choose from a range of over 170 best of breed funds from the biggest names in global fund management. You can hold up to 30 funds at one time and can switch at any time with no cost. Alternatively, you can delegate the investment decisions to the experts using the automatic investment strategy (AIS).

Currencies available

Denominate your policy in one of a range of currencies, including US dollars, pounds sterling, euros, Hong Kong dollars, Singapore dollars, Japanese yen, Swiss francs, Australian dollars and Swedish krona. Structure your Vista to reflect your own circumstances.

No bid/offer spread

You can take money out on a regular or ad hoc basis, penalty free – subject to product rules. Access to your money when you need it.

Simple charging structure

Vista benefits from easy to understand, competitive charges. Please refer to the product literature for more information.

Versatile

Whatever your goals, use Vista to help you plan your future. Be it for school fees, retirement, weddings, your dream property, or something personal to you.

Portable

You can keep saving into your Vista even if you relocate to a different country*; it can adapt and respond as your circumstances change.

Financial strength, global brand

The Zurich Financial Services Group (Zurich) is an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries.

Additional information

For full details of Vista please refer to 'Vista – Plan for your future' brochure, 'Vista – Technical factsheet', 'Vista – Summary of fees and charges', 'Vista – Greater expectations' leaflets and the policy terms and conditions, copies of which are available on request.

Zurich International Life's Vista is an international life insurance policy. The policy is designed to be held for the medium to long term and is subject to minimum premium levels. If you cash in the policy in the early years you may not get back the original amount invested.

In addition, the value of investments and the income from it can fall as well as rise as a result of market and currency fluctuations so that you may not get back the amount originally invested.

*Subject to current business acceptance rules.

Important information

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

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

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

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

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

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.

This document 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 in Bahrain under Commercial Registration No. 17444.

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

Zurich International Life Limited is registered (Registration Number 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Calls may be recorded for training and quality 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 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. Telephone +65 6876 6750 Telefax +65 6876 6751. Registered in Singapore No. F06754G.

www.zurichinternational.com

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

