

Plan for your future

Vista



The easy way to plan for your future

Good plans shape good decisions. That's why good planning can help to make your dreams come true.

Those dreams may include early retirement. You may want to ensure your children or grandchildren are well educated, arrange a wedding, take a career break or travel the world. Making these dreams a reality depends on your willingness to plan and save.

If you start saving with our regular savings policy Vista, your future plans could be closer than you think.

Why choose Vista?

Saving is all about discipline and habit. Whatever you're saving for, Vista can help you make the most of your savings.

A Vista policy lets you decide:

- how long you want to save
- how much and in which currency you want to save
- how often you want to save
- the funds in which you want to invest



How Vista works

For such a versatile and flexible savings policy, Vista is very simple.

Flexible saving options

You can make both regular and lump sum payments into your Vista. If you choose to save regularly, you can pay monthly, quarterly, half-yearly or yearly.

You can increase or decrease your regular payments whenever you like as your circumstances change. You can also increase your payments automatically by 2.5% or 5% a year. This can help to reduce the effects of inflation or link your savings to expected wage rises.

If, at any point after 18 months, you find that you can no longer continue to save regularly and need to take a break in saving, you can stop your savings for up to three years without penalty¹.

Currency choices

You can make your payments in a choice of currencies including US dollars, pounds sterling, euros, Hong Kong dollars, Singapore dollars, Japanese yen, Swiss francs, Australian dollars and Swedish krona.

Access to your savings

You can take lump sum amounts from your Vista at any time after 18 months providing your savings have a surrender value. This is particularly useful if you are saving for your children's education where you need to pay the fees each term, or you have reached your savings target for that luxury item you planned to buy.

Rewarding long-term savings

Our bonus scheme rewards long-term savings, and the more you save, the greater the rewards. We offer three levels of bonus – bronze, silver and gold.

For more information, see our 'Vista – Greater expectations' leaflet.

Making your payments

We accept premiums in a number of ways, so you can choose the one that's most convenient for you. You can pay by:

- direct debit
- standing order
- cheque
- telegraphic transfer
- credit card

Singapore clients can pay by GIRO/direct debit, cheque (half-yearly and yearly only), telegraphic transfer and credit card.

Term

The minimum term of the policy is five years. The minimum age at which you can take out Vista is 18 years. The maximum age of any life insured for your policy is 74 years.

Ownership

Vista can be issued in just your name or in joint names if you would like to save with someone else. Vista can also be owned by trustees or a company.

Protecting your savings

If you are diagnosed with an illness or suffer a disability that prevents you from working and earning an income, waiver of premium benefit will pay your Vista premiums for you, allowing your savings policy to continue.

This additional benefit, if chosen, applies to the life insured (first life insured on a joint policy). There is an additional charge for waiver of premium; this is set out in the charges section.

¹ If you have not restarted your premiums after three years, we will apply a charge to your policy.

Choice and control with our comprehensive range of funds

Saving with Vista now can open up your choices for the future. But you'll want to make sure your money is working hard from the outset.

Before deciding where to invest, you will need to consider these questions:

- what would you like to achieve from your savings?
- how long do you plan to invest for?
- how much risk are you prepared to take with your money?

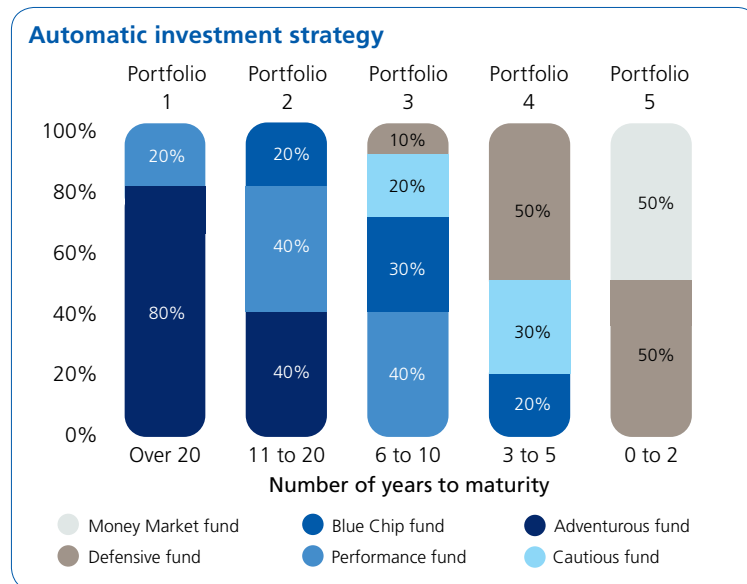
Zurich International Life has negotiated agreements with world-leading investment management organisations to select a range of over 170 funds chosen for a combination of investment expertise and performance.

Our 'Investments – Your guide' brochure covers all these areas and gives you full details of the funds available through your Vista.

With Vista you can switch your fund holdings at any time to reflect changes to your circumstances, your attitude to risk, your time horizon or your personal expectations.

Making saving easier

Choosing the funds for your Vista, and reviewing them regularly to make sure they are still right for you, takes time and effort. That's why we have developed an investment strategy that automatically switches your money between funds as you save. Here's an illustration showing how it works.



The automatic investment strategy (AIS) gives you exposure to the stock market, where there is the highest potential for your investments to grow. However, as the end of your Vista approaches, the value is protected against sudden investment volatility by moving your money into more stable, lower risk investments.

Why choose Zurich

Zurich is one of the largest financial services companies in the world with approximately 60,000 employees serving customers in more than 170 countries.

With headquarters in the renowned financial centre of Zurich, Switzerland, the Zurich Financial Services group, of which we are a part, can trace its roots back more than 135 years.

Zurich International Life

Zurich International Life is one of the world's leading providers of international insurance and investment products:

- established in 1982, we have over 25 years experience dealing specifically with international business
- we offer life assurance, investment and protection solutions
- we are a truly global company with licensed operations in Europe, the Middle East and Asia
- we offer access to over 30 of the world's leading investment companies

We are based in the Isle of Man, which offers you some important benefits and provides you with peace of mind:

Portability – Wherever you move in the world, you can take your Vista with you.

Stability and security – The Isle of Man is one of the world's leading international life assurance centres.

Financial protection – Isle of Man financial regulation ensures that the interests of all policy owners are protected. All of our policies are protected by the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 if we are unable to meet our liabilities.

Confidentiality – You can be sure that when you are legitimately investing with us we will only provide details of your policy to you or your adviser. The Isle of Man Data Protection Act 2002 ensures your details are not passed on to anyone else without your permission. In certain circumstances HM Revenue & Customs may require us to provide them with copies of Chargeable Event Certificates for UK resident policy owners.

Tax efficiency – We do not tax your funds at source, so your Vista will grow tax-efficiently. You should note that the value of tax benefits depends on your individual circumstances and can change.



How much does Vista cost?

Here is a summary of the charges that apply to your Vista.

Regular premium charges

- An expense recoupment charge of 4% is taken for setting up your policy. We will take this monthly throughout the term of your policy from the units you buy during the first 18 months of your Vista. If you increase your payments, further expense recoupment charge(s) will be taken.
- An ongoing policy management charge is deducted from the value of your savings account.
- There is a monthly fee to administer your policy, which is deducted from the value of your savings account.
- Each fund you invest in has management charges attached to it, which cover the running of the fund. These charges will be reflected in the unit price of the fund.
- If you choose to take out waiver of premium benefit, the charge will depend on the personal circumstances of the first life insured and the level of the regular premiums.
- If you choose to have your policy held in trust with Zurich Trust Limited acting as trustee, a trustee charge will be taken automatically from your policy and paid directly to them.

Single premium charges

- Lump sum premiums paid into your Vista are charged differently to regular premiums. There is a one-off allocation charge of 7%, so 93% of your premium is allocated to your policy.
- The expense recoupment charge does not apply to lump sum premiums.
- The surrender penalty for encashments or suspended policies does not apply to lump sums.
- All other charges apply.

Full details of all the charges can be found in the 'Vista – Summary of fees and charges' leaflet.

Taxation

As an Isle of Man zero-rated insurance company, Zurich International Life Limited is not liable to pay capital gains tax or income tax on investments held on behalf of its investors.

This means that your savings are not taxed at source and can therefore grow almost tax-free. There may be a certain amount of withholding tax taken from some investments held in certain countries, but these amounts will be minimal.

The taxes that apply to your policy depend on the tax laws in your country of residence and domicile. Tax planning, and international tax planning in particular, is a complex area and we recommend that you seek professional financial advice.

Applying for Vista

If you wish to apply for the policy, please submit an application form and relevant identification documents, along with the premium amount and the subsequent payment instruction form to us via your relevant financial professional.

Zurich International Life Limited does not accept responsibility for any actions or inaction resulting from this document.

Keeping you up to date

Every six months we will send you a statement showing the value of your Vista at that time. If you need any further information on your policy, please speak to your relevant financial professional.

Finding out more

For full details of Vista please refer to the '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. In addition, Singapore clients can request and refer to the 'Vista – Product summary' leaflet.

You can find full details of the range of investment funds and their charges in our 'Investments – Your guide' brochure.

Features and benefits of Vista

Feature	Benefit
Low minimum investment	Access our wide fund range from as little as USD300 a month
Flexible premium options	You can choose from flexible frequencies, currencies and amounts and change these according to your circumstances – at no extra cost
Bonus	The more you save the greater the rewards. Allocation rates of up to 162.5% available
Choice of over 170 funds with access to world-wide major and emerging investment markets	Diversify your portfolio and tailor to your risk profile
Access to your savings	You can make withdrawals on a regular or ad-hoc basis
Increase your premiums automatically with our escalation option	Mitigate the effects of rising inflation and increased costs of e.g. education
Waiver of premium	Ensures your premiums are paid if you are diagnosed with an illness or suffer a disability that prevents you from working and earning an income
Switching	Free switches allowing you to change your fund choices at no charge
AIS	Reduces your exposure to investment risk over time and helps to protect any gains made during the early years of your policy
Zurich International Life has over 25 years offshore experience and expertise; over 15 years in the international insurance market	Unrivalled product and service delivery and local market knowledge

The information contained in this brochure is based on Zurich International Life's understanding of relevant legislation, regulation and taxation issues as at July 2008 and may change in the future. Zurich International Life is unable to provide individual tax guidance and recommend that you always seek professional tax advice.

The Zurich International Life Vista is an international life insurance policy. The policy is designed to be held in 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.

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Important information

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 (as amended) 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 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.

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

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 in any unit-linked funds linked to your policy.

This document is not intended as an offer to invest.

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

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.

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 authorised by the Monetary Authority of Singapore to conduct life insurance business in Singapore.

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.

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