

# Help make that special day truly memorable

Vista

Weddings are a time for celebration. It may seem like a long way off, but before you know it your child's special day will be here.

Are you ready for that?



Did you know that in Sweden, the bride leaves for the church with money in her shoes and in Switzerland a pine tree is planted for the newlyweds to represent fertility? Preparations for Muslim and Hindu weddings can last for a week or more and include many traditional ceremonies.

Whilst customs vary from country to country, one common theme is the increasing cost of weddings. Many families struggle to pay for lavish receptions, the bride's dress and jewellery, presents for guests and the honeymoon.

Wouldn't it be great to know that you'll be able to enjoy the whole event without having to worry about the ever-rising cost of happiness?

## The true cost of happiness

The average cost of a wedding in the UAE now stands at AED300,000 (over USD80,000).

Source: [www.arabianbusiness.com](http://www.arabianbusiness.com) – April 2008.

## It pays to start saving now

Rather than curtail the celebrations many families borrow for their son or daughter's wedding. But if you plan ahead both you and your children can enjoy their special day without the worry of debt.

Planning for your child's or even grandchild's wedding celebrations now, allows you to spread the cost over time, giving your savings a chance to grow significantly.

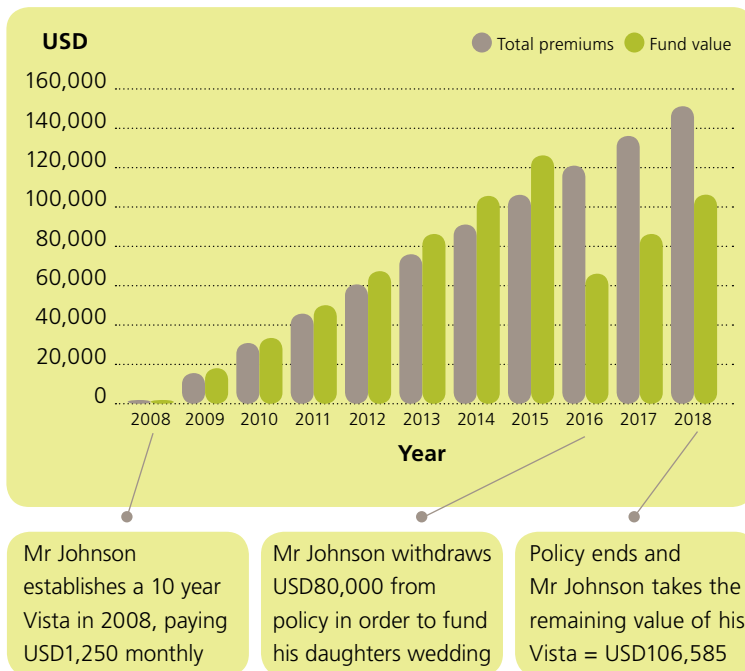
And bring you peace of mind.

Vista is a regular savings policy that can help you give your children a truly memorable start to their married life. You can decide how often and how long you want to save for, and whether to take out the policy on your own or with someone else.

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

## Vista – planning for the future

Let's look at the case of 42-year old Mr Johnson, who takes out a Vista policy to help him save for his daughter's wedding.



Mr Johnson's total premiums over 10 year policy = USD150,000.

Mr Johnson's total return = USD186,585 (USD80,000 withdrawal for wedding and a final surrender value of USD106,585).

This illustration assumes that the policy achieves a net rate of return of 7% per annum. All policy charges are taken into consideration. The figures shown are illustrative only. 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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For full details of Vista, please refer to the product brochure and policy terms and conditions, copies of which are available on request.

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