

Saving for your children's education could be the best investment you ever make

Vista

It's well known that higher levels of education result in higher earnings. While the investment required to support your children through private education or a degree continues to rise, so do the benefits.



Degree holders not only have greater freedom when it comes to choosing jobs, but they also earn close to USD1 million more over their lifetime than high school graduates.

Source: www.edvisors.com March 2010.

Providing your children with a first class education requires significant investment. The costs of private and university education are continually increasing, regardless of where you live.

How much is enough?

International schools in the UAE charge from USD3,000 to over USD19,000 per year¹. Costs have been increasing by over 15% a year².

¹ Source: www.businessmaktoob.com July 2009.

² Source: www.gulfnews.com March 2009.

In the UK, the average cost of a three-year degree course is around GBP33,000³. Since the elimination of student grants, student debt in the UK is now estimated to be a staggering GBP21.95 billion⁴.

³ Source: www.fairinvestment.co.uk March 2010.

⁴ Source: www.fairinvestment.co.uk March 2010.

In the USA, the average cost of college education (excluding living costs) is also rising at an alarming rate:

Sector	2009-10	One-year % change
Two-year public	USD2,544	7.3%
Four-year public	USD7,020	6.5%
Four-year private	USD26,273	4.4%

Source: Collegeboard website March 2010.

Boarding charges and general costs such as books increase these figures further.

Students will pay on average, from USD377 to USD420 more than last year (2009) for this year's room and boarding depending on the type of college.

Source: www.collegeboard.com March 2010.

Due to these rising costs, many students are unable to further their education, therefore failing to fulfil their potential.

If you want to give your children the best possible start in life, there's no time to lose.

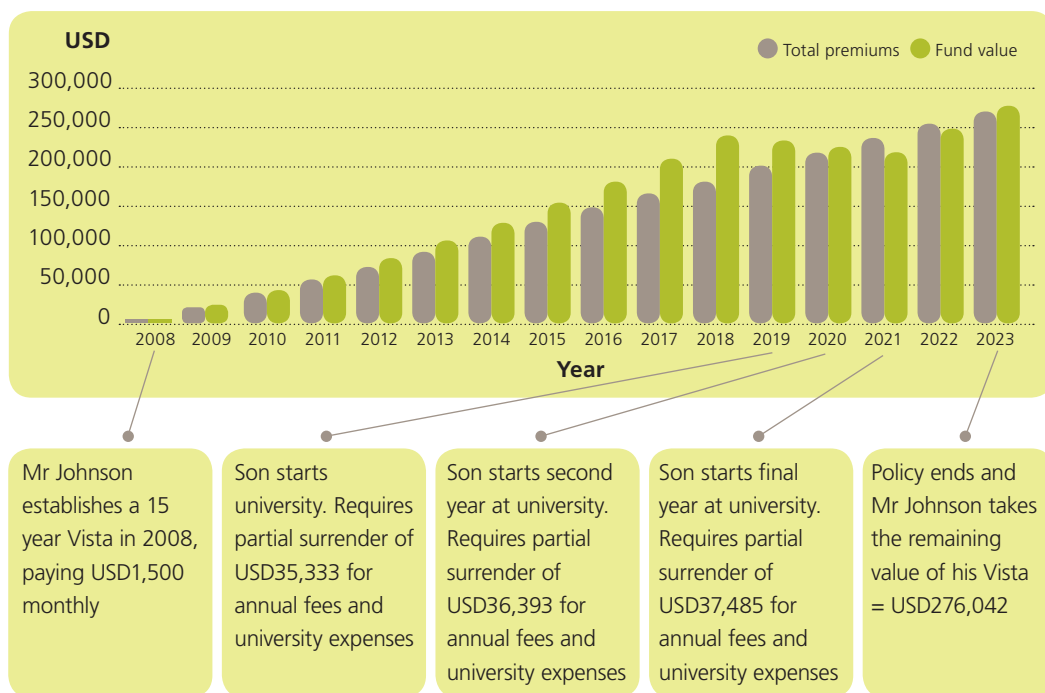
With Vista, you can choose how much, how often and for how long you wish to save. You can choose from a range of funds from leading investment management organisations, allowing you to build up a fund to pay for your children's education costs. Vista's flexibility allows you to make withdrawals, at no extra cost, when the time comes to pay annual tuition fees.

"Education is the most powerful weapon which you can use to change the world."

Nelson Mandela

Vista – planning for the future

To illustrate the flexibility of Vista, let's consider the following example of Mr Johnson and his wife who are planning for their son's university education.



This illustration assumes that the policy achieves a net rate 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.

Mr Johnson's total premiums over 15 year policy = USD270,000. Mr Johnson's total return = USD385,253 (withdrawals for education of USD109,211 and a final surrender value of USD276,042).

Start a Vista savings policy today and provide your children with the education they deserve.

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 2008 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.

For full details of Vista, please refer to the product brochure and policy terms and conditions, copies of which are available on request.

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 authorised by the monetary authority of Singapore to conduct life insurance business in Singapore.

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.

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 www.zurichinternational.com

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



Because change happenz™