

# You'll never be in a better position to start saving for a brighter future

Vista

For most of us, retirement is something we look forward to – and we want to be able to enjoy those things we've spent years dreaming of and planning for.

Whether you need the peace of mind of knowing that things will stay exactly the same at retirement or you want the freedom to be able to live a new life altogether, the final value of your retirement policy is crucial. It allows you the luxury of choice. To choose to live life on your terms.



Vista from Zurich International Life helps you take control of your retirement plans and secure your financial future.

## The current state of play

Globally, governments are realising that they may not be able to provide state pensions in the future. People are living longer and as a larger percentage of the population reach retirement, there are fewer new workers to support their growing numbers.

The percentage of people aged 65 or over compared to those of working age is expected to change as follows:

Country	2000	2025
UAE	3%	29%
UK	24%	32%
USA	19%	29%

Source: Zurich International Life Limited based on figures from IDB Summary Demographic Data, 30 April 2004.

With state and corporate pension schemes under strain, it makes perfect sense to take out a Vista.

You can open up a world of opportunity for your retirement by saving now. But what difference does saving today, as opposed to tomorrow, actually make?

## It pays to invest early

The Chinese have a saying – ‘a journey of a thousand miles starts with a single step’. The English have another – ‘the early bird catches the worm’. The ideal strategy for saving for retirement is a combination of both wisdoms.

Starting to save early puts you in a position to make the most from your investment. This is due to the effect of ‘compounding’. Compounding means not just earning money on your investment, but also on the amounts your investment grows by.

Compounding depends on:

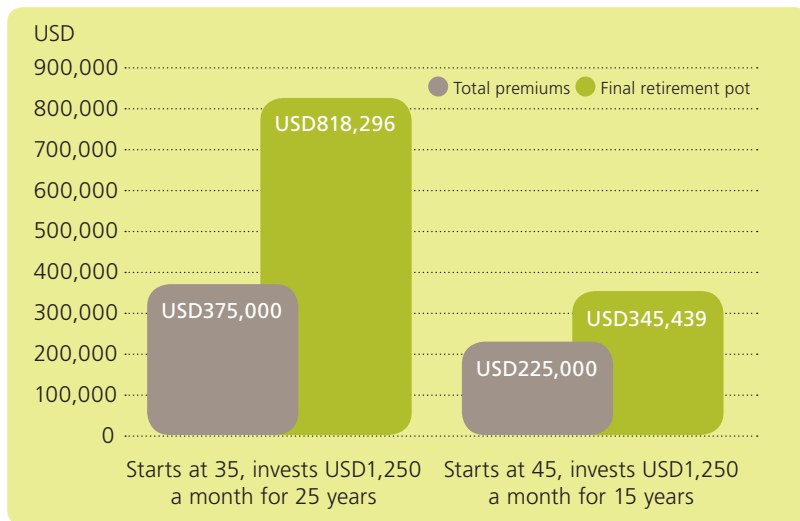
- how much money you invest
- how much time it spends growing
- its rate of growth

You can control both a. and b. and by investing in a Vista you get exposure to the stock market, where there is the highest potential for your investments to grow.

It is important to start saving early in order to benefit from the power of compounding returns – every year you wait can make a significant difference to your end investment value.

“Compound interest is the world’s greatest discovery.” **Albert Einstein**

## Investing early produces startling results



This illustration assumes that the policy achieves a net rate of return of 7% per annum. All product 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.

The illustration above shows that 10 years of additional premiums, at USD1,250 a month, while costing USD150,000 more, provides a return of over USD472,000 more. Investing early really does pay off.

When taking out a Vista policy with Zurich International Life, you are establishing a regular savings scheme to build up a fund to pay for your retirement. You choose how often and for how long you wish to save, and whether to take out the policy on your own or with someone else. Start saving now and enjoy the retirement you aspire to.

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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.

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