

A world of greater opportunity

Vista

Regular saving requires discipline and habit, but it does mean you can plan for expenses you know are coming your way such as education costs, funding retirement, or even a wedding or two. It can also give you the opportunity to enjoy some of life's little extras – an exotic holiday, for instance – or a career break.



Whatever you are saving for, Vista helps you take control of your finances, turning saving into a rewarding habit.

Vista is a versatile and flexible savings policy. It 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

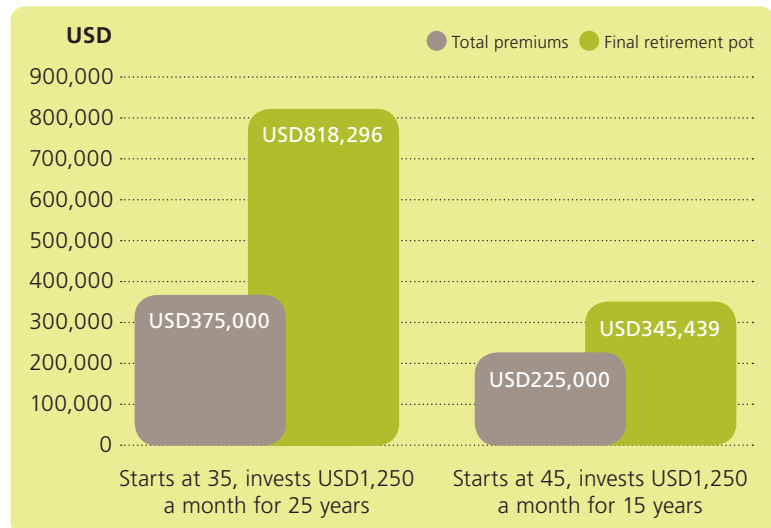
With Vista, you can choose from a range of funds from leading investment management organisations, allowing you to build a fund for your future.

You'll be surprised how quickly your money can grow if you start saving today.

It pays to start investing early

The illustration opposite 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 produces startling results



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.

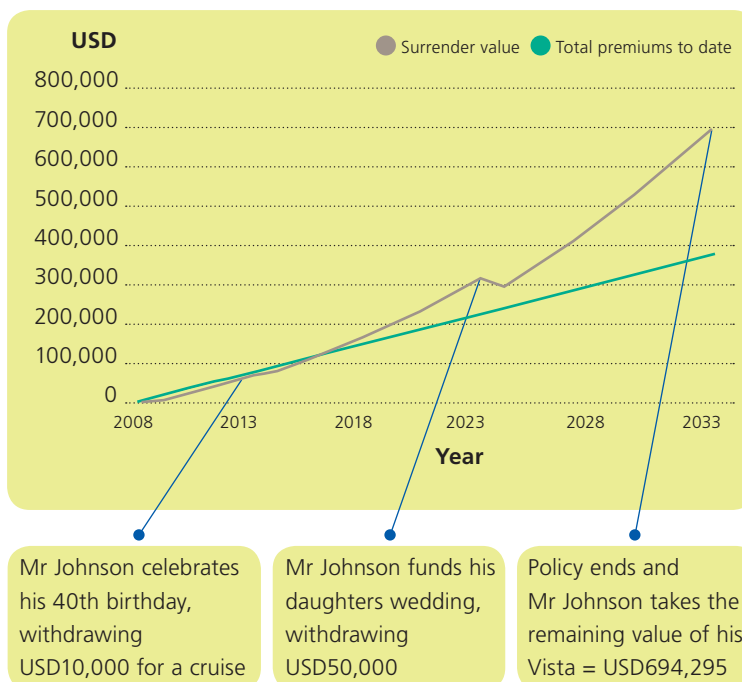
A flexible solution

Vista's flexibility allows you to make regular or ad-hoc withdrawals whenever they are needed. Let's look at 35-year old Mr Johnson. The illustration opposite shows what happens to Mr Johnson's Vista over a 25 year period. He currently lives and works in the UAE for a multinational company and saves USD1,250 a month through his Vista.

Mr Johnson's total premiums over 25 year policy = USD375,000.

Mr Johnson's total return = USD754,295 (withdrawals of USD10,000 and USD50,000 and a final surrender value of USD694,295).

Start a Vista savings policy today so you can plan for expenses you know are coming your way.



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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.

This document is not intended as an offer to invest.

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