



Vista

Summary of fees and charges

Policy set up charges

Regular premiums/ Single premiums/ Additional single premiums	Regular premiums are allocated at 100%. Single premiums and additional single premiums are allocated to the policy at a rate of 93%.
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Ongoing charges

Initial contribution period (ICP)	The ICP does not apply to single premium policies. For regular premium policies, ICP applies to the first 18 months of the policy. If you increase your regular premiums, a new ICP will apply to the increase for up to 18 months from the date of the increase.																				
Expense recoupment charge	The expense recoupment charge does not apply to single premium policies or additional single premiums. For regular premium policies, the expense recoupment charge is a charge of 4% of the value of the units attributed to your policy during the ICP. The charge is deducted on a monthly basis, taken throughout the life of your policy. If you increase your regular premiums, a new expense recoupment charge will apply to the increase.																				
Policy fee	A fixed monthly policy charge applies to the policy at the following rates: <table border="1"> <tr> <td>US dollars</td> <td>USD7.50</td> <td>Hong Kong dollars</td> <td>HKD60.00</td> </tr> <tr> <td>Euros</td> <td>EUR7.50</td> <td>Swiss francs</td> <td>CHF12.50</td> </tr> <tr> <td>Japanese yen</td> <td>JPY1,125</td> <td>Australian dollars</td> <td>AUD15.00</td> </tr> <tr> <td>Sterling</td> <td>GBP5.00</td> <td>Singapore dollars</td> <td>SGD12.00</td> </tr> <tr> <td>Swedish krona</td> <td>SEK75.00</td> <td></td> <td></td> </tr> </table>	US dollars	USD7.50	Hong Kong dollars	HKD60.00	Euros	EUR7.50	Swiss francs	CHF12.50	Japanese yen	JPY1,125	Australian dollars	AUD15.00	Sterling	GBP5.00	Singapore dollars	SGD12.00	Swedish krona	SEK75.00		
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Policy management charge	A charge based on the value of the policy will be applied on a monthly basis at a rate of 0.75% per year.																				

Conditional charges

Surrender penalty	A deduction will be made if a policy is fully encashed before maturity (or if the policy remains suspended for more than three years). For regular premium policies there is no surrender value until 18 months' premiums have been paid. You should refer to your illustration for a guide to what you may get back if you surrender before maturity.
Additional benefit	A charge will apply for waiver of premium benefit if selected.
Switching and redirection of premiums	Currently no charge, although switching to a fund which differs from your investment currency may involve a currency exchange rate charge.
Credit card charges	If you elect to pay by credit card a charge of 1% will be made, increasing the amount collected from your credit card account.

Fund charges dependent on fund choice

Zurich International Life fund management charges	Zurich International Life collects a charge on the specific funds held within the savings policy. In addition to this charge, all funds will have their own charges applied to them by their respective fund manager; details can be found in the 'Investments – Your guide' brochure.
Guaranteed Accumulation funds	There is the possibility of a deduction in respect of amounts switched out of or surrendered from these funds to reflect the underlying investments at the time of surrender. Please refer to the 'Investments – Your guide' brochure for further details.

Zurich International Life reserves the right to vary these charges. Any variation of charges, except variations in any underlying mirror fund charges, will be subject to notice in writing to all policy owners.

How do I get more information?

If you require more information please speak to your relevant financial professional in the first instance.

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Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life 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.

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.

This document is not intended as an offer to invest.

For full details of Vista please refer to 'Vista – Plan for your future', 'Vista – Technical factsheet', 'Vista – Greater expectations' leaflets and the policy terms and conditions, copies of which are available on request.

For full details of the range of funds and their charges, please refer to 'Investments – Your guide' brochure copies of which are available on request.

You should note that when investing into a mirror fund the charges, expenses and taxation of the underlying fund are different and performance may differ.

The Zurich International Life Vista is an offshore 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.

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.

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.



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