



Vista

Summary of fees and charges

Policy set up charges

Regular premiums/ Single premiums/ Additional single premiums	There is no set up charge for regular premiums which are allocated at 100%. There is a 7% upfront charge for single premiums and additional single premiums which 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, the ICP applies to the first 18 months of the policy. During the ICP, the units purchased are known as initial units. Over the duration of your policy, these units are used to pay the charges associated with setting up your 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 (ERC)	The ERC does not apply to single premiums or additional single premiums. The ERC is a charge of 4% per year of the units purchased by premiums during any ICP, plus any additional units purchased by bonuses. The charge is deducted at the start of each month by the cancellation of units and continues until policy maturity or the 25th anniversary – whichever is earlier. If you increase your regular premiums, a new ERC 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> </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
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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	The surrender penalty is not applicable to single premium policies. The surrender penalty is the difference between the policy value and the surrender value. A policy will only have a surrender value once a minimum of 18 months premiums have been paid. If you pay less than 18 months worth of premiums, the policy has no value. A surrender charge will be made: <ul style="list-style-type: none"> On full surrender of a policy before the end of the policy term or the 25th policy anniversary, if earlier. If the policy has been continuously suspended for more than three years and becomes dormant, an amount equivalent to the surrender penalty will be applied*. The surrender penalty contains two parts – a flat charge of USD1,000 and a variable charge. The variable charge is dependent on the time remaining until the policy maturity date. The closer the policy is to maturity when a surrender charge is applied, the smaller the variable charge will be. If a policy is surrendered early in the policy term, the variable charge will be higher. You should refer to your illustration for a guide as to what you may get back if you surrender before maturity. You can contact us at any time during your policy term for the current surrender value or for an illustration to indicate how long your policy can be sustained without payments or with reduced payments.
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*If a policy becomes dormant, the expense recoupment charge will stop whereas the policy fee, policy management charge and any fund management charges will continue to be taken.

Conditional charges (continued)

Waiver of premium	A charge will apply for waiver of premium benefit if selected.
Switching and redirection of premiums	Currently no charge, although switching to a fund in a currency which differs from your current fund currency will involve a currency exchange rate cost to you. The actual cost is 0.175% of the amount switched into a fund in a different currency.
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.
Zurich Trust Limited (optional charge)	If you place this policy in trust and appoint Zurich Trust Limited as trustee the trustee (optional charge) fee will be deducted directly from your policy at a rate of GBP25 (or equivalent) per annum.

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.

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 2008 and is regulated by the Isle of Man Government Insurance and Pensions Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

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' and 'Mirror funds – 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.

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.



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