

# Greater expectations

Vista

We recognise that clients investing large regular amounts expect greater rewards. Our bonus scheme does just that by rewarding long-term, regular savings. You only need to save USD750 a month to be eligible for a savings bonus. And the more you save, the greater the rewards.



## Vista offers three levels of bonus

Our bronze, silver and gold bonuses are dependant on the level of savings you make.

The table below shows the monthly qualifying levels of premium for each bonus type:

	<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>
USD	750	1,250	2,000
GBP	500	800	1,250
EUR	750	1,250	2,000
HKD	5,600	10,000	15,000
SGD	1,200	2,000	3,200
JPY	125,000	200,000	300,000
CHF	1,250	2,000	3,000
AUD	1,250	2,000	3,000
SEK	7,500	12,000	18,750

To calculate quarterly and half-yearly qualifying levels, multiply the currency figure by 3 and 6 respectively. To calculate the yearly qualifying level, multiply by 10.

## Rewarding you

The table below shows you the bonus allocation for each level:

Bonus type	Bonus allocation
Bronze	0.5% of premium x policy term
Silver	1.5% of premium x policy term
Gold	2.5% of premium x policy term

## Strengthening your policy

You can calculate your policy bonus by:

Your savings in the first year x bonus allocation percentage  
(0.5%, 1.5% or 2.5%) x policy term

### Example 1

Mr Jones starts investing USD1,250 each month into a Vista policy. His goal is to save for retirement over a 25 year term. His bonus is calculated (see below) and allocated to his Vista in the first year.

USD15,000 (USD1,250 per month) x 1.5% (silver bonus)  
x 25 (term of policy) = **USD5,625**

The table below shows the bonus allocation percentages split by term and bonus type, illustrating the potential rewards and the benefits of investing over a longer term.

Term	Bronze (0.5%)	Silver (1.5%)	Gold (2.5%)
5	2.5%	7.5%	12.5%
10	5%	15%	25%
15	7.5%	22.5%	37.5%
20	10%	30%	50%
25*	12.5%	37.5%	62.5%

\*The bonus is calculated on a maximum term of 25 years.

The bonus allocation is made on all regular savings you make in the first year (after qualifying for the bonus). However, if you stop or reduce premiums within 18 months, the bonus allocated to your policy will be adjusted according to the premiums made.

## Increasing your savings

Vista is a simple and flexible savings policy that allows you to increase or decrease the amount you save – or even stop altogether. If you increase your regular savings, your bonus will be determined by the new total savings amount (but only applied to the additional amount saved).

### Example 2

After five years of regular savings Mr Jones (from example 1) receives a promotion at work and decides he can now afford to increase his savings from USD1,250 to USD2,000 each month (i.e. an increase of USD750).

The increase to his savings entitles him to a Gold bonus.

The bonus for the **additional** amount saved, USD750 a month, is calculated based on the **remaining** term of his policy, as follows:

USD9,000 (USD750 x 12months) x 2.5% (gold bonus) x 20 years (remaining term) = **USD4,500**

Mr Jones' total bonus received = **USD10,125**

This is based on the initial USD5,625 silver bonus plus the USD4,500 gold bonus on the increased premium.

## Long-term rewards

Zurich International Life's Vista is an international life insurance policy. The policy is designed to be held for the medium to long-term and is subject to minimum premium levels. If you cash-in the policy early, you may not get back the original amount invested. In addition, the value of investments and income can fall as well as rise as a result of market and currency fluctuations. Again, you may not get back the amount originally invested.

For full details, please refer to the 'Vista – Plan for your future', 'Vista – Technical factsheet', 'Vista – Summary of fees and charges' leaflets and the policy terms and conditions, copies of which are available on request. Singapore clients should refer to the 'Vista – Product summary' leaflet.



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