

Product summary

International Wealth Account

Plan description

The International Wealth Account is a single contribution whole of life investment-linked life insurance plan. Up to two planholders and a maximum of five lives insured can be appointed to the plan which will be issued as a cluster of 100 separate mini-policies, which legally are policies in their own right.



A wide range of investment-linked policy (ILP) sub-funds is available and the unit value of these sub-funds will reflect the overall value of the plan at any given time.

The plan can be denominated in one of eight currencies; SGD, AUD, JPY, HKD, GBP, EUR, CHF, USD, which is selected at the time of application and cannot be changed throughout the life of the plan. The plan currency will be used to calculate all plan charges and valuations.

The International Wealth Account can be written on one of the following bases:

- Single life
- Joint life/last survivor
- Multiple life/last survivor

The plan will come to an end on the death of the life insured (or where there are two or more lives insured, on the last death), or on prior surrender by the planholder.

On the death of the last surviving life insured, 101% of the plan's surrender value is payable.

International Wealth Account

ILP sub-funds

The International Wealth Account provides access to over 300 externally managed ILP sub-funds and planholders can invest in any combination up to a maximum of 30 at any one time.

The current range of available sub-funds is shown in the Appendix of this product summary. For further information on the sub-funds that can be accessed, please refer to the International Wealth Account fund list and fund reports.

For detailed information on the sub-fund manager, objectives, composition, structure and performance of each sub-fund, please refer to the fund reports and directly to the individual sub-fund managers. It is possible to obtain copies of the latest versions of the prospectus, semi-annual and annual reports of each sub-fund and factsheets from the Zurich International Life website, www.zurichinternational.com. Alternatively we will be pleased to provide original copies of these upon request.

Important investment information

Buying a life insurance plan is a long-term commitment. An early termination of the plan usually involves high costs and the surrender value payable, if any, may be less than the total contributions paid.

The value of any investment and the income from it can fall as well as rise as a result of market fluctuations and you may not get back the amount originally invested.

The value of your plan may also rise and fall as a result of currency movements where investments are not held in the same currency as the plan or where individual sub-funds invest in foreign currencies.

Information on the specific risks associated with investing in a particular sub-fund can be obtained from the relevant underlying fund prospectus or fund report and accounts, both of which are available from the Zurich International Life website, www.zurichinternational.com.

Investment in money market sub-funds is not the same as placing money on deposit. Although the sub-fund manager may seek to preserve the value of the capital invested, this is not guaranteed and unit prices can fall as well as rise.

If you are in any doubt as to the suitability of this investment given your personal circumstances please seek advice from your relevant financial professional.

The tax and legislative information contained within this document is based on Zurich International Life's understanding as of April 2009 and may change in the future. Zurich International Life is unable to provide individual tax guidance and recommends that you always seek professional tax advice.

Fees and charges

Monetary amounts in this product summary are expressed in Singapore dollars. If you are investing in an alternative currency, please refer to the International Wealth Account 'A global investment choice – your personal preference' brochure for the currency equivalent figures.

Fees and charges are payable by the cancellation of units and the type of charge to be applied must be selected whenever you pay your contributions. There are two mutually-exclusive options available, and a different option may be selected when you pay an additional top-up contribution; you are not constrained by the choice you make when you initially take out the plan.

1 Establishment charge option

The contribution allocation rate will be 100%.

Establishment charges are calculated as a percentage of the contribution, and will be deducted monthly in advance during the first five years after the contribution is paid.

Term	Yearly percentage of each contribution
Year 1 (months 1 – 12 inclusive)	2%
Year 2 (months 13 – 24 inclusive)	2%
Year 3 (months 25 – 36 inclusive)	1%
Year 4 (months 37 – 48 inclusive)	1%
Year 5 (months 49 – 60 inclusive)	1%

2 Initial charge option

An initial charge of 7% may be applied to each contribution you pay, whereby the allocation rate used will be 93%.

No establishment charge or surrender penalty will be applied to the contribution if this option is selected.

Other fees and charges

3 Yearly management charge

Yearly management charges are payable as a percentage of the investment account value and will be deducted monthly throughout the life of the plan. The percentage charge payable depends on the contribution invested. Where any additional top-up contribution takes the total contribution invested into a higher tier, a lower yearly management charge will apply to the whole plan from then on. The lower charge is only payable provided you do not make any withdrawals or surrender individual mini-policies within six months of the contribution being paid.

Contributions paid (SGD)

Up to 374,999	375,000 to 624,999	625,000 to 1,249,999	1,250,000+
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Yearly management charge			
0.50%	0.35%	0.25%	0.20%

4 Yearly plan charge

The yearly plan charge is a fixed amount of SGD250 payable throughout the life of the plan and is deducted monthly in advance across all sub-funds.

5 Surrender penalty

The surrender penalty is payable if a surrender occurs during the first five years of the plan start date, or during the five years following any subsequent top-up contribution, where the establishment charge option has been selected. The surrender penalty is a percentage of the contribution and will be payable if the whole plan is surrendered or if any of the individual mini-policies are surrendered.

The surrender penalty reduces each month on a pro rata basis to zero once five complete years have elapsed following contribution payment.

Start of year	Percentage charge
1	8.25%
2	6.00%
3	4.00%
4	2.00%
5	1.00%
Year 6 onwards	0.00%

If a partial surrender made across all the mini-policies results in the remaining plan value falling below SGD25,000 or twice the outstanding surrender penalty, whichever is greater, then the plan will be fully surrendered. Any outstanding surrender penalty will be deducted, and the proceeds will be returned to you.

6 Fund based trail charge

If applicable, a fund based trail payment will be made to your introducer. This will be deducted from your investment each quarter in arrears, from the end of the third month following the start date of the plan as a fund based trail charge. The amount of the charge will be equivalent to the amount of fund based trail payable subject to a maximum of 1% per year.

7 Fund investment adviser charge

If a fund investment adviser is appointed, you may pay them a fee. This fee will be collected by a fund investment advice charge taken monthly in arrears directly from the plan by cancellation of units. The charge may be either:

- a fixed amount of up to 1% of the plan contribution each year, or
- up to 1% of the actual value of the plan each year.

8 Sub-fund switching

Switches between sub-funds are allowed, and the first 25 switches in a plan year are free of charge (switches involving more than two funds are classed as a single switch if all funds are covered by a single instruction). If more than 25 switches are made, a charge of the greater of 1% of the value of the switch or SGD125 will be applied.

9 Plan valuation charge

Two free valuations will automatically be sent each plan year, and up to twelve additional valuation statements can be provided each year free of charge. However, a charge of SGD75 is payable for the thirteenth and any subsequent additional valuation statements provided in any one plan year.

10 Individual sub-fund charges

Please refer to the International Wealth Account fund list for the specific fees and charges of each of the underlying sub-funds.

External sub-fund managers may vary sub-fund charges at any time. We will provide as much notice of these charges as possible.

Variation of charges

Zurich International Life reserves the right to amend the fees and charges from time to time by giving you 30 days' prior notice.

Investing in the International Wealth Account

Subscription of units

Zurich International Life will allocate your contribution to the purchase of units in your selected sub-funds in the proportions specified in your application form.

Contribution payment

The table below shows the minimum contribution amounts and the currencies in which they can be paid. There is no quoted maximum, although Zurich International Life reserves the right to impose a limit on the value of investments made into any particular sub-fund.

Currency	Minimum single contribution	Minimum additional single contribution top-up
SGD	100,000	12,500
AUD	100,000	12,500
JPY	8,000,000	1,000,000
HKD	500,000	60,000
GBP	40,000	5,000
EUR	60,000	7,500
CHF	100,000	12,500
USD	60,000	7,500

Eligibility and entry age

The International Wealth Account is available to individuals on a single or joint owner basis, trustees and companies.

Planholders must be aged at least 18 years and there is no maximum age.

Lives insured must be aged at least 2 years and there is no maximum age.

For joint or multiple life cases the plan is written on a last death basis.

Joint ownership will be on a joint tenancy basis. The plan is automatically transferred to the surviving owner and passes to the estate of the last owner upon his/her death.

How to apply

You will need to complete and sign an application form, stating the sub-funds chosen and the percentages of the contribution to be invested in the selected sub-funds.

How units are allocated

Units in each sub-fund have an offer price and a bid price. The offer price is always greater than or equal to the bid price. Units are always bought at the offer price and sold at the bid price.

Units will be allocated at the offer price, at the relevant valuation point immediately following the issue of the policy.

If we receive instructions and contributions before 4pm (Singapore time), units will be allocated at the prices set at the following valuation point. If we receive instructions and contributions after 4pm (Singapore time), units will be allocated at the prices set on the next business day.

Switching is always performed on a bid-to-offer basis. This means that units are sold from the sub-funds being switched out of at bid price and their value (less the switch charge, if applicable) buys units in the sub-funds being switched into at offer price.

Example of unit allocation

The number of units allocated to each International Wealth Account will depend on which of the establishment charge or initial charge options has been selected. The following example is based on the minimum initial contribution payable to the International Wealth Account of SGD100,000.

Establishment charge

- Allocation rate 100%
- Amount of contribution used to purchase units SGD100,000
- Unit offer price SGD3.00
- Number of units allocated 33,333.333

Initial charge

- Allocation rate 93%
- Amount of contribution used to purchase units SGD93,000
- Unit offer price SGD3.00
- Number of units allocated 31,000

The majority of fees and charges (outlined in the 'Fees and charges' section, page two) are subsequently payable through the cancellation of units. External fund manager charges are accounted for within the sub-fund unit price calculations.

How units are surrendered

The International Wealth Account allows both regular withdrawals to provide an 'income' and ad-hoc withdrawals as requested. The minimum regular withdrawal is SGD500 when the payment method is Singapore Giro and SGD1,000 for non-automated payment methods.

Units can be surrendered by instructing Zurich International Life in writing. Payments will be made in the plan currency selected on the application form unless an alternative currency is selected at the time of the surrender. Payments can be made in any other freely convertible currency and will be at the prevailing exchange rate available to Zurich International Life.

Units are cancelled at the bid price at the valuation point immediately following acceptance of the instructions. Once we have received the redemption proceeds, your surrender value will normally be paid to you within five days.

If we receive instructions before 4pm (Singapore time), units will be cancelled at the prices set at the next valuation point. If we receive instructions after 4pm (Singapore time), units will be cancelled at the prices set on the next business day.

Example of unit cancellation

Using the examples above, the effect of cancelling 1,000 units is as follows:

Establishment charge

- Unit allocation at policy commencement 33,333.333
- Unit bid price at date of cancelling units SGD2.97
- Monetary amount of surrender SGD2,970
- Balance of units remaining 32,333.333

Initial charge

- Unit allocation at policy commencement 31,000
- Unit bid price at date of cancelling units SGD2.97
- Monetary amount of surrender SGD2,970
- Balance of units remaining 30,000

Note: These examples do not take into account any reduction in the unit holding due to plan charges.

Where the surrender amount is payable in a different currency to the underlying fund currency, a currency conversion will occur before the proceeds are released.

Switching of units

Switching between sub-funds can be requested at any time by instructing us in writing using the switch form.

If we receive instructions before 4pm (Singapore time), switches will be allocated at the prices set at the next valuation point. If we receive instructions after 4pm (Singapore time), switches will be allocated at the prices set at the subsequent valuation point.

All switches will take place on a bid to offer basis. We reserve the right to charge for switches under certain conditions. Please refer to the plan terms and conditions for full details.

The first 25 switches per plan year are free and after that a switch charge of the greater of 1% of the value of the switch or SGD125 is payable.

Switching to a sub-fund denominated in a different currency may involve a cost associated with the currency conversion.

Deferral of cancellation of units and suspension of dealing

We reserve the right to defer the cancellation of units for up to one month. Deferral can occur if we are unable to accurately value or deal in sub-fund assets due to circumstances which may be beyond our control. Any decision to suspend unit pricing will be communicated to you as appropriate however, we may not be able to provide any advance communication of deferral of cancellation of units or suspension of dealing. In the event of a deferral, the price of units applying to transactions will be determined on the working day prior to the date of cancellation.

We also reserve the right to defer the cancellation of units in the following circumstances.

- i) In respect of Company sub-funds for up to six months where a sub-fund holds assets (whether with or without other assets) the value of which depends directly or indirectly on the value of land or buildings. In the event of deferral the price of units applying to transactions will be determined by the sub-fund valuation on the working day prior to the date of cancellation.
- ii) In respect of Company sub-funds for the period to the next dealing date, or the maturity date if appropriate, of a sub-fund. In the event of deferral the price of units applying to transactions will be those determined by the sub-fund valuation on the working day prior to the date of cancellation.
- iii) In respect of all sub-funds, except the Company sub-funds, where the sub-fund manager of the sub-funds has deferred cancellation for whatever reason. In these circumstances, units will be cancelled at the unit price determined at the next available point where the sub-fund manager allows cancellation.

Deferral of policy benefit payments and sub-fund switching

We reserve the right to defer the payment of policy benefits and to defer the purchase of units when switching between sub-funds when the sub-fund manager defers payment to us for any reason. We will make payment to you when the full amount is received from the sub-fund manager but there will be no interest payable.

Obtaining prices of units

Unit prices may be obtained from our website at www.zurichinternational.com.

Soft dollar commissions

Zurich International Life receives fund management charge rebate payments from the sub-fund managers.

Conflicts of interest

Zurich International Life does not have any conflicts of interest, which may exist or arise in relation to the underlying sub-fund(s) and its management.

Free look period

Within thirty (30) days of receipt of the plan, you may write to us to cancel your plan. We will refund the contributions you have paid after deducting any amount, which we will determine at our discretion to represent any decline in the market value. If there has been an increase in the market value, we do not have to pay you any gains accrued to the sub-funds.

The contract

This summary provides you with an overview of the International Wealth Account. For more information please refer to the plan schedule and plan terms and conditions.

Point-of-sale documents

A copy of the following documents are given at the point-of-sale:

- Benefit illustration
- Product summary
- Main brochure ('A global investment choice – your personal preference')
- Key features document
- Your guide to life insurance
- Applicable fund summaries
- International Wealth Account – guide to your investments
- Fact find (as provided by your relevant financial professional)

A copy of the plan terms and conditions is available upon request.

Reports

The financial year-end of the ILP sub-funds will be 31 December. Zurich International Life will make available semi-annual reports and annual audited reports of the ILP sub-funds within two months and three months of the respective periods.

In addition, Zurich International Life will make available financial reports of the underlying sub-funds as they become available from the sub-fund manager. Investors can access these reports via Zurich International Life's website at www.zurichinternational.com or request the information is provided by post.

Specialised ILP sub-funds

Please refer to the relevant prospectus of the underlying sub-fund(s) for important disclosures.

Other material information

The ILP sub-funds are not offered as collective investment schemes under the Securities and Futures Act. Before proceeding with an investment, you should read and understand this product summary, and the underlying sub-fund prospectuses.

Any underlying sub-fund prospectus sent to you by Zurich International Life is **not** to be construed as an offer to directly sell or distribute the sub-fund to which the prospectus relates.

Please note that any prospectus is given to you only for information about the underlying sub-funds available through the Zurich International Life International Wealth Account.

Some of the underlying sub-funds may be available only for direct investment on a restricted basis and if you need further information, please contact your relevant financial professional.

Appendix

Sub-fund details

Sub-fund code	Sub-fund name
AKSGD	Aberdeen Asia Pacific
NOGBP	Aberdeen Ethical World
PHUSD	Aberdeen GF Asian Bond
WUUSD	Aberdeen Global Asia Pacific Equity
IDUSD	Aberdeen Global Chinese Equity
AHUSD	Aberdeen Global Emerging Markets Smaller Companies
WTUSD	Aberdeen Global Technology
VBUSD	Allianz PIMCO Bondselect USD
UJEUR	Allianz PIMCO Euro Bond Total Return
NNGBP	Allianz PIMCO Sterling Total Return
JFUSD	Allianz RCM Oriental Income
FFUSD	Allianz RCM Thailand
XEUSD	Allianz RCM Total Return Asian Equity
LSGBP	Artemis Capital
MMGBP	Artemis European Growth
KEGBP	Artemis High Income
LQGBP	Artemis Income
MSGBP	Artemis UK Smaller Companies
LYGBP	Artemis UK Special Situations
VCUSD	AXA WF Framlington Health
VZUSD	Baring GUF Eastern Europe
VTUSD	Baring GUF High Yield Bond
BBUSD	Baring Hong Kong China
BKGBP	BlackRock Balanced Portfolio
MPGBP	BlackRock European Dynamic
MLGBP	BlackRock Global Equity
ACGBP	BlackRock Global Funds Emerging Europe
XFUSD	BlackRock Global Funds Emerging Europe
XAEUR	BlackRock Global Funds European Opportunities
TOEUR	BlackRock Global Funds European Value
MNUSD	BlackRock Global Funds European Value
ZKUSD	BlackRock Global Funds Global Allocation
AMSGD	BlackRock Global Funds Global Allocation
STUSD	BlackRock Global Funds Global Enhanced Equity Yield
CMUSD	BlackRock Global Funds Global Government Bond

Sub-fund code	Sub-fund name
ASEUR	BlackRock Global Funds Global Government Bond
XXUSD	BlackRock Global Funds Japan Opportunities
ABGBP	BlackRock Global Funds Latin America
YDUSD	BlackRock Global Funds Latin America
XVUSD	BlackRock Global Funds New Energy
BLUSD	BlackRock Global Funds Pacific Equity
NHGBP	BlackRock Global Funds United Kingdom
ZHUSD	BlackRock Global Funds US Basic Value
WOUSD	BlackRock Global Funds US Core Bond
UFUSD	BlackRock Global Funds US Flexible Equity
WXUSD	BlackRock Global Funds US Focused Value
ZBUSD	BlackRock Global Funds US Small Cap Value
YQUSD	BlackRock Global Funds World Energy
YYUSD	BlackRock Global Funds World Gold
AKSGD	BlackRock Global Funds World Mining
AEGBP	BlackRock Global Funds World Mining
VDUSD	BlackRock Global Funds World Mining
MHGBP	BlackRock Gold & General
DGEUR	BlackRock ICS Euro Government
MAGBP	BlackRock UK Dynamic
LGGBP	BlackRock UK Smaller Companies
MBGBP	BlackRock UK Special Situations
UIUSD	BlackRock World Financials
SSGBP	Cazenove European
BJGBP	Cazenove UK Growth and Income
KYGBP	CF 7IM Adventurous
KXGBP	CF 7IM Balanced
KOGBP	CF 7IM Income
LAGBP	CF 7IM Moderately Adventurous
KRGBP	CF 7IM Moderately Cautious
AFGBP	CF Midas Balanced Growth
AGGBP	CF Midas Balanced Income
SGUSD	DWS Global Agribusiness
SFUSD	DWS Global Thematic
UDUSD	DWS Noor Precious Metal Securities

Sub-fund code	Sub-fund name
JMSGD	Fidelity ASEAN
THUSD	Fidelity ASEAN
FLUSD	Fidelity China Focus
DXEUR	Fidelity Currency – EUR
BYGBP	Fidelity Currency – GBP
PAUSD	Fidelity Currency – USD
JOSGD	Fidelity Emerging Markets
JPSGD	Fidelity Emerging Markets Debt
WCEUR	Fidelity Euro Balanced
ZUEUR	Fidelity European Smaller Companies
ZEUSD	Fidelity Funds America
FFEUR	Fidelity Funds Emerging Europe, Middle East and Africa
YNEUR	Fidelity Funds European Aggressive
YTEUR	Fidelity Funds European Growth
ZOEUR	Fidelity Funds Germany
JISGD	Fidelity Funds International
ZNUSD	Fidelity Funds International
LBGBP	Fidelity Global Property
NLGBP	Fidelity Global Special Situations
XMEUR	Fidelity Global Technology
FPUSD	Fidelity India Focus
JJSGD	Fidelity International Bond
VLUSD	Fidelity International Bond
PRGBP	Fidelity Investment Funds American
SKGBP	Fidelity Investment Funds European
KBJPY	Fidelity Investment Funds Japan
RCGBP	Fidelity Investment Funds Managed International
QHGBP	Fidelity Japan
XUUSD	Fidelity Korea
TIUSD	Fidelity Malaysia
RAGBP	Fidelity Moneybuilder Income
DSUSD	Fidelity Multi Manager SICAV Natural Resources
KSGBP	Fidelity MultiManager Distribution Portfolio
KNGBP	Fidelity MultiManager Growth Portfolio
KTGBP	Fidelity MultiManager Income Portfolio
AMUSD	Fidelity MultiManager SICAV Asia High Alpha

Sub-fund code	Sub-fund name
AJUSD	Fidelity MultiManager SICAV Balanced
TTEUR	Fidelity MultiManager SICAV Balanced
TPEUR	Fidelity MultiManager SICAV Diversified
ALUSD	Fidelity MultiManager SICAV Diversified
TQEUR	Fidelity MultiManager SICAV European High Alpha
AKUSD	Fidelity MultiManager SICAV Global High Alpha
TREUR	Fidelity MultiManager SICAV Global High Alpha
TSEUR	Fidelity MultiManager SICAV Global High Income
JXSEK	Fidelity Nordic
JNSGD	Fidelity Pacific
SZUSD	Fidelity Pacific
JLSGD	Fidelity Singapore
KLGBP	Fidelity South East Asia
LWGBP	Fidelity Special Situations
TJUSD	Fidelity Thailand
WSUSD	Fidelity US Bond
RDGBP	Fidelity Wealthbuilder
AHEUR	Fidelity World
YBUSD	First State Asian Equity Plus
YAUSD	First State China Growth
RUGBP	First State Global Opportunities
REGBP	First State Global Resources
XZUSD	First State Hong Kong Growth
PCGBP	Foreign and Colonial Managed Distribution
NTGBP	Foreign and Colonial Multi-Manager Balanced
NPGBP	Foreign and Colonial Multi-Manager Growth
XIUSD	Fortis L Fund Bond Asia ex Japan
YOUUSD	Fortis L Fund Bond Best Selection World Emerging
CUEUR	Fortis L Fund Bond Europe plus
NEUSD	Fortis L Fund Bond USD
VAUSD	Fortis L Fund Equity Brazil
MYUSD	Fortis L Fund Equity China
ZGUSD	Fortis L Fund Equity Growth USA
CQEUR	Fortis L Fund Equity Russia

Sub-fund code	Sub-fund name
CSEUR	Fortis L Fund Equity Utilities World
LUUSD	Fortis L Fund Equity World Emerging
UEUSD	Fortis L Fund Opportunities USA
MGGBP	Framlington Biotech
LRGBP	Framlington Monthly Income
LZGBP	Framlington UK Growth Trust
MDGBP	Framlington UK Select Opportunities
PDGBP	Framlington UK Smaller Companies
TKUSD	Franklin Asian Flex Cap
UVUSD	Franklin Global Growth
TLUSD	Franklin India
LNUSD	Franklin MENA
CJEUR	Franklin MENA
WKUSD	Franklin Mutual Beacon
TMUSD	Franklin Mutual European
WWUSD	Franklin US Equity
YEUSD	Franklin US Government
PWGBP	Gartmore Cautious Managed
QOGBP	Gartmore Corporate Bond
YHEUR	Gartmore SICAV Continental European
ZWUSD	Gartmore SICAV Global Bond
YJEUR	Gartmore SICAV Pan European
PQGBP	Gartmore SICAV Sterling Bond
ZDUSD	Gartmore SICAV US Opportunities
ZCUSD	Gartmore SICAV US Smaller Companies
AQUSD	Henderson Horizon Asia Pacific Property Equities
NIGBP	Henderson Horizon Global Property GBP Equities
WAUSD	Henderson Horizon Global Property USD Equities
NKGBP	Henderson Strategic Bond
YPUSD	HSBC Amanah Global Equity Index
AUGBP	HSBC American Index
CRUSD	HSBC BRIC Market Equity
VXUSD	HSBC Chinese Equity
SMGBP	HSBC European Index
AWGBP	HSBC FTSE 100 Index
LIUSD	HSBC GIF Global Emerging Markets Bond
VVUSD	HSBC GIF Global Equity

Sub-fund code	Sub-fund name
BHUSD	HSBC GIF Global Equity SRI
HEUSD	HSBC GIF New World Income
VWUSD	HSBC Hong Kong Equity
VYUSD	HSBC Indian Equity
SRUSD	HSBC International Select – Adventurous
TFEUR	HSBC International Select – Adventurous
SNUSD	HSBC International Select – Balanced
TEEUR	HSBC International Select – Balanced
TDEUR	HSBC International Select – Cautious
SIUSD	HSBC International Select – Cautious
WQUSD	HSBC IS Emerging Market Bond
UQEUR	HSBC IS European Value
WLUSD	HSBC IS Global USD Bond
NGGBP	HSBC IS UK Equity
WDUSD	HSBC IS US Large Cap
WBUSD	HSBC IS US Small Cap
SJGBP	HSBC Pacific Index
VOUSD	HSBC Thai Equity
MVGBP	HSBC UK Growth & Income
CSUSD	Insight Investment Global Diversified Return
AVEUR	Insight Investment Global Diversified Return
RYUSD	Invesco Asia Infrastructure
VMUSD	Invesco Asian Equity Core
ZZUSD	Invesco Bond
YXUSD	Invesco Energy
DHEUR	Invesco Euro Corporate Bond
ZIEUR	Invesco European Bond
MFGBP	Invesco Gilt
AIEUR	Invesco Global Bond
DAUSD	Invesco Global High Income
ZMUSD	Invesco Japanese Equity
JYJPY	Invesco Nippon Select Equity
IGUSD	Invesco Pan European 130/30 Equity
TZEUR	Invesco Pan European Equity
QRGBP	Invesco Perpetual Corporate Bond
SQGBP	Invesco Perpetual European Equity
RZGBP	Invesco Perpetual Global Smaller Companies
PIGBP	Invesco Perpetual High Income
PKGBP	Invesco Perpetual Income

Sub-fund code	Sub-fund name
QGGBP	Invesco Perpetual Japanese Smaller Companies
OUGBP	Invesco Perpetual UK Aggressive
PJGBP	Invesco Perpetual UK Growth
KIGBP	Invesco Perpetual World Growth Portfolio
XSUSD	Invesco PRC Equity
OXGBP	Invesco Sterling Bond
OWGBP	Invesco UK Equity
ODUSD	JPMorgan Africa Equity
TYEUR	JPMorgan Euroland Equity
NBGBP	JPMorgan Europe
MRGBP	JPMorgan Europe Dynamic ex UK
UKEUR	JPMorgan Europe Small Cap
BAEUR	JPMorgan Global Capital Preservation
CYUSD	JPMorgan Global Capital Preservation
VIUSD	JPMorgan Global Dynamic
KJGBP	JPMorgan Global Equity Income
CXUSD	JPMorgan Global Natural Resources
TUEUR	JPMorgan Global Natural Resources
DIEUR	JPMorgan Highbridge Statistical Market Neutral
OEUSD	JPMorgan Highbridge Statistical Market Neutral
MZGBP	JPMorgan Japan
VHUSD	JPMorgan Japan Equity
DQUSD	JPMorgan JF India
TNUSD	JPMorgan JF Pacific Technology
SWUSD	JPMorgan JF Singapore
DPUSD	JPMorgan JF Taiwan
VNUSD	JPMorgan Middle East Equity
MIGBP	JPMorgan Natural Resources
MWGBP	JPMorgan Premier Equity Growth
VFUSD	JPMorgan US Dynamic
ZYUSD	Legg Mason Brandywine Global Opportunities Bond
HWUSD	Legg Mason Royce US Small Cap
SHGBP	Legg Mason Sterling Corporate Plus Bond
XTUSD	Legg Mason Value
UTEUR	Legg Mason WA Euro Core Bond
KFGBP	M&G American
SYGBP	M&G Gilt & Fixed Interest

Sub-fund code	Sub-fund name
LCGBP	M&G Global Basics
DJEUR	M&G Global Leaders
OFUSD	M&G Global Leaders
LJUSD	MFS Emerging Markets Debt
CGEUR	MFS Meridian European Equity
YZUSD	Morgan Stanley Investment Funds Asian Property
AVUSD	Morgan Stanley Investment Funds Emerging Markets Equity
YWEUR	Morgan Stanley Investment Funds Euro Strategic Bond
XBEUR	Morgan Stanley Investment Funds European Property
AWEUR	Morgan Stanley Investment Funds FX Alpha Plus RC 400
MQUSD	Morgan Stanley Investment Funds FX Alpha Plus RC 400
AXEUR	Morgan Stanley Investment Funds FX Alpha Plus RC 800
ZXUSD	Morgan Stanley Investment Funds Global Bond
KAJPY	Morgan Stanley Investment Funds Japanese Value Equity
XWUSD	Morgan Stanley Investment Funds US Value Equity
KMGBP	New Star European Growth
LPUSD	New Star GIF Asian Opportunities
YLEUR	New Star GIF European Growth
LFGBP	Old Mutual Corporate Bond
DDEUR	Pictet Funds Absolute Return Global Conservative
DFEUR	Pictet Funds Absolute Return Global Diversified
WVUSD	Pioneer Global Sustainable Equity
MUGBP	Rathbone Income
MOGBP	Schroder European Alpha Plus
MEGBP	Schroder Gilt and Fixed Interest
NJGBP	Schroder Global Property Securities
VQUSD	Schroder ISF Asian Bond
WNUSD	Schroder ISF BRIC
OJUSD	Schroder ISF Emerging Markets Debt Absolute Return
DKEUR	Schroder ISF Emerging Markets Debt Absolute Return
TXEUR	Schroder ISF Euro Equity

Sub-fund code	Sub-fund name
TVEUR	Schroder ISF European Equity Alpha
DMUSD	Schroder ISF Global Climate Change Equity
VKUSD	Schroder ISF Global Equity
CIEUR	Schroder ISF Global Inflation Linked Bond
LMUSD	Schroder ISF Global Inflation Linked Bond
VPUSD	Schroder ISF US Dollar Bond
WFUSD	Schroder STS Aggressive Growth Portfolio
WJUSD	Schroder STS Balanced Portfolio
WHUSD	Schroder STS Conservative Portfolio
WIUSD	Schroder STS Income and Growth Portfolio
MKGBP	Schroder Tokyo
MCGBP	Schroder UK Mid 250
LHGBP	Schroder UK Smaller Companies
VRUSD	Templeton Asian Growth
UPEUR	Templeton Asian Growth
WRUSD	Templeton BRIC
YCUSD	Templeton Emerging Markets
UHUSD	Templeton Global
UGUSD	Templeton Global Balanced
XDUSD	Templeton Global Bond
XYUSD	Templeton Global Smaller Companies
XCUSD	Templeton Global Total Return
NYGBP	Threadneedle American
OGGBP	Threadneedle American Select
XGUSD	Threadneedle American Select
OKGBP	Threadneedle Asia
XLUSD	Threadneedle Asia
PXGBP	Threadneedle Defensive Bond
SXGBP	Threadneedle Dollar Bond
BEUSD	Threadneedle Dollar Bond
AXUSD	Threadneedle Emerging Markets Bond
SVGBP	Threadneedle Emerging Markets Bond
PTGBP	Threadneedle Equity & Bond
OOGBP	Threadneedle European
WYEUR	Threadneedle European
ZAEUR	Threadneedle European Bond
SUGBP	Threadneedle European Bond
XOEUR	Threadneedle European High Yield Bond
OTGBP	Threadneedle European Select

Sub-fund code	Sub-fund name
WZEUR	Threadneedle European Select
OLGBP	Threadneedle European Smaller Companies
XPEUR	Threadneedle European Smaller Companies
SBGBP	Threadneedle Global Bond
PSGBP	Threadneedle Global Equity
PYGBP	Threadneedle Global Equity and Bond
OIGBP	Threadneedle Global Select
XHUSD	Threadneedle Global Select
QPGBP	Threadneedle High Yield Bond
OHGBP	Threadneedle Japan
XRUSD	Threadneedle Latin America
PPGBP	Threadneedle Sterling Bond
QZGBP	Threadneedle Strategic Bond
NWGBP	Threadneedle UK
QQGBP	Threadneedle UK Corporate Bond
OZGBP	Threadneedle UK Equity Income
PBGBP	Threadneedle UK Growth & Income
NXGBP	Threadneedle UK Select
NVGBP	Threadneedle UK Smaller Companies
ZVEUR	ZI Euro Money
KDJPY	ZI Japanese Yen Money
JWSGD	ZI Singapore Dollar Money
ANGBP	ZI Sterling Money
XNUSD	ZI US Dollar Money

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