



International Wealth Account

Technical factsheet

Overview

Name	International Wealth Account. For full details of the International Wealth Account please refer to the product brochure, product summary and the plan terms and conditions, copies of which are available on request.								
Description	Whole of life, single contribution, life assurance plan.								
Life status	<ul style="list-style-type: none"> • Single life; • joint life/last survivor; • multiple life/last survivor (maximum of five lives); • life of another. 								
Investor status	Individual investors, trustees and corporations.								
Age limit	Planholder: minimum age 18 at entry, no maximum Life assured: minimum age two at entry, no maximum								
Frequency of contribution	Single contribution but additional contributions allowed at any time.								
Minimum investments	<table border="0"> <tr> <td>Initial investment</td> <td>SGD100,000</td> </tr> <tr> <td>Additional investment</td> <td>SGD12,500</td> </tr> <tr> <td>Investment per fund</td> <td>SGD2,500</td> </tr> <tr> <td>Remain invested in plan</td> <td>SGD25,000</td> </tr> </table>	Initial investment	SGD100,000	Additional investment	SGD12,500	Investment per fund	SGD2,500	Remain invested in plan	SGD25,000
Initial investment	SGD100,000								
Additional investment	SGD12,500								
Investment per fund	SGD2,500								
Remain invested in plan	SGD25,000								
Maximum investments	None.								
Number of policies	100 mini-policies.								
Payment method	Cheque or telegraphic transfer.								
Plan currency	The International Wealth Account can be denominated in Singapore dollars, Australian dollars, Japanese yen, Hong Kong dollars, sterling, euros, Swiss francs or US dollars.								
Investment choice	<p>Over 300 specially selected, externally managed funds, covering most of the risk spectrum, with a wide choice of asset types and industrial and geographical sectors.</p> <p>For full details of the range of funds and their charges, please refer to the 'International Wealth Account – Guide to your investments' booklet, a copy of which is available on request.</p>								
Death benefit	101% of surrender value following satisfactory notification of death of the last surviving life assured.								
Surrender	Partial surrenders can be requested at any time.								
Dealing	The first 25 switches a year are free, after that we will charge the greater of 1% of the value of the switch or SGD125.								
Withdrawal	Regular withdrawals may be made either proportionally across all your funds or from a fund (or funds) of your choice.								
Frequency of withdrawals	Monthly, quarterly, half-yearly or yearly.								
Minimum withdrawal	SGD500 via Singapore Giro. SGD1,000 if paid by cheque.								
Statements	A statement will be issued every six months and up to 12 additional valuations can be requested each plan year free of charge. For the 13th and subsequent additional valuations each plan year, we will charge SGD75.								

Charges

Yearly management charge (% of account value)	Contribution level (SGD)	Yearly management charge
	Up to 374,999	0.50% p.a.
	375,000-624,999	0.35% p.a.
	625,000-1,249,999	0.25% p.a.
	1,250,000+	0.20% p.a.
Yearly plan charge	SGD250 per year deducted monthly in advance	
Switching charge	See 'Dealing' section	
Valuation charge	See 'Statements' section	
Initial charge option		
Contribution allocation rate	93% of your contribution will be invested into your chosen funds.	
Establishment charge (% of contribution)	Year 1 – 0% Year 2 – 0% Year 3 – 0% Year 4 – 0% Year 5 – 0%	
Surrender penalty (% of contribution)	Year 1 – 0% Year 2 – 0% Year 3 – 0% Year 4 – 0% Year 5 – 0%	
Establishment charge option		
Contribution allocation rate	100% of your contribution will be invested into your chosen funds.	
Establishment charge (% of contribution)	Year 1 – 2% Year 2 – 2% Year 3 – 1% Year 4 – 1% Year 5 – 1%	
Surrender penalty (% of contribution)	Year 1 – 8.25% Year 2 – 6.00% Year 3 – 4.00% Year 4 – 2.00% Year 5 – 1.00%	

Key facts

Taxation	<p>Zurich International Life does not accept responsibility for any actions or inaction resulting from this document.</p> <p>The tax and legislative information contained within this document is based on Zurich International Life's understanding as of December 2007 and may change in the future. Zurich International Life is unable to provide individual tax guidance and recommend that your client always seeks professional tax advice.</p>
Tax on Zurich International Life Limited	<p>Zurich International Life Limited is an insurance company based in the Isle of Man that does not pay any capital gains tax or income tax on investments held on behalf of its investors.</p> <p>There may be a small element of withholding tax on investments made in certain countries, in reality the effect of the taxes will be minimal.</p>
Planholder protection	<p>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 planholders, up to 90% of the liability to the protected planholder will be met.</p> <p>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 plan.</p>
Anti-money laundering	<p>The Isle of Man regulatory bodies uphold the highest standard of regulation in relation to the prevention of money laundering through a comprehensive set of regulatory rules. This level of regulation ensures that Zurich International Life protects itself from all forms of financial crime and the consequences to company money if it is subsequently found that planholder's funds originated from the proceeds of crime. In order to do so the regulations stipulate we must ensure:</p> <ul style="list-style-type: none">• we 'know the customer' and have the relevant documentary evidence to substantiate who this may be;• the source and origin of funds is known to Zurich International Life. <p>Further details of these rules are available from the following website www.gov.im/ipa.</p>
How do I get more information	<p>For further information please contact your relevant financial professional.</p>
Jurisdiction	<p>The plan is underwritten by Zurich International Life Limited, an Isle of Man based insurance company, distributing products in the UK, UAE, Bahrain, Hong Kong and Singapore.</p>
Complaints	<p>If you are dissatisfied with our service you have a right to complain. In the first instance, complaints should be addressed to Zurich International Life Limited, Singapore Land Tower #23-02, 50 Raffles Place, Singapore 048623. Telephone +65 6876 6750.</p>

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Important information

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

This document is not intended as an offer to invest.

Zurich International Life is fully authorised under the Isle of Man Insurance Act 1986 which ensures that the Company has sound and professional management and provision has been made to protect planholders.

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 planholders, up to 90% of the liability to the protected planholder 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 plan.

Zurich International Life is only able to give information on the products of Zurich International Life Limited.

Zurich International Life Limited is authorised by the Monetary Authority of Singapore to conduct life insurance business in Singapore.

Not for sale to residents of the USA.

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.

Registered in the Isle of Man number 20126C.

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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.