

Do you want to enjoy the highest returns possible?

Vista

When considering how to make the most of your savings, there are a number of factors you should consider. One of the most important factors is paying premiums continuously throughout the term of your policy.

Flexibility

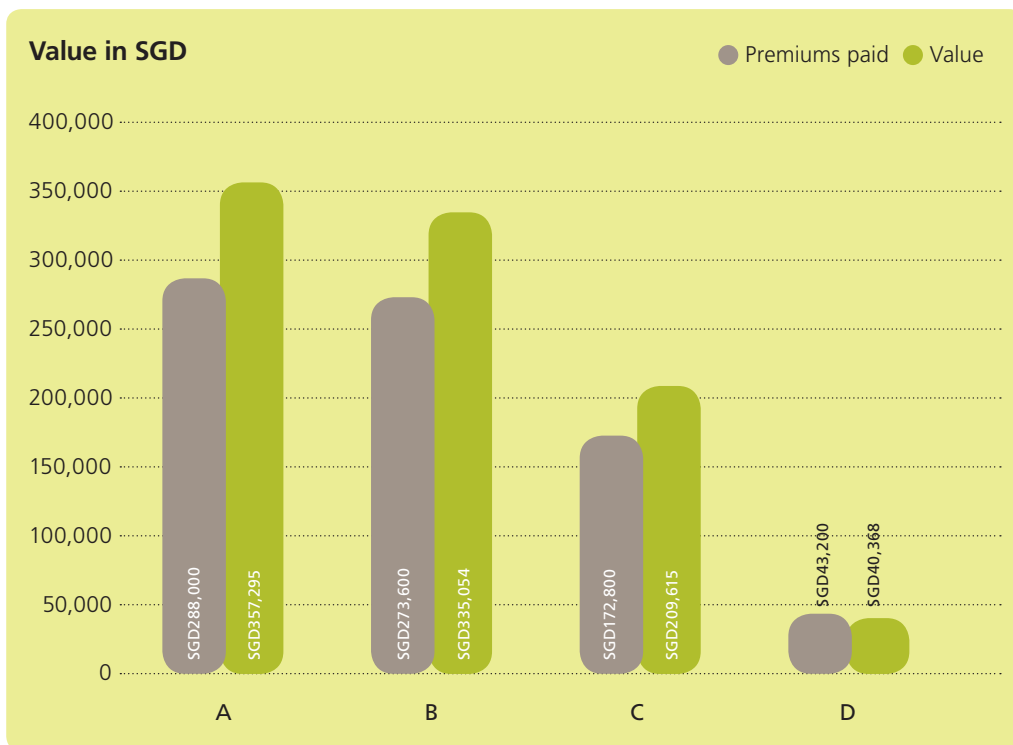
Whilst Vista is designed to offer you the flexibility to change your premium levels and even stop premiums altogether for a period of time, it is worth considering the impact this can have on your policy value.

To enjoy the highest possible returns you should aim to pay premiums throughout the term of your policy – but unfortunately circumstances may sometimes be out of your control. For example, a customer takes out a policy paying premiums of SGD1,200 a month. After 36 months the customer is made redundant and has to stop paying his premiums. It takes him one year to find a new job; he then has several options:

1. to restart premiums at the original level
2. to restart premiums at a reduced level
3. not to restart premiums.

We have illustrated these scenarios below to demonstrate the effect of the different choices on the policy value; this should help you better consider the longer term implications of any decisions you make regarding premium levels.

- A = all premiums paid throughout term until maturity (i.e. if the customer was able to maintain premium payment despite being made redundant)
- B = premiums paid for the first 36 months then stopped for one year before restarting and paying for the remaining term until maturity
- C = premiums paid for the first 36 months then stopped for one year before restarting at a reduced premium of SGD675 per month for the remaining term until maturity
- D = premiums paid for the first 36 months then stopped until maturity



This illustration is based on a starting premium of SGD1,200 a month on a 20 year policy and assumes that the policy achieves a gross rate of return of 5% per annum less a 1.5% fund annual management charge. All product charges are taken into consideration. The figures shown are for illustration purposes only. 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.

The table below shows the importance of this decision and the effect it can have on the growth your policy could achieve.

Scenario	Profit
A	SGD69,295
B	SGD61,454
C	SGD36,815
D	SGD-2,832

One further option the customer could take is to increase his premiums when he restarts payments to achieve the same potential maturity value as Scenario A. However, to do this he would have to increase his monthly premiums to USD1,297.82, therefore paying over SGD4,361 more over the lifetime of the policy to achieve the same potential outcome.

Importance of restarting premium payments

If you do have to stop paying premiums for a short period of time you should carefully consider when you recommence paying premiums in order to enjoy the most rewarding returns.

If you do stop paying premiums, please be aware that you may incur charges and your end policy value will be lower than if you maintained premium payments.

Should you wish to discuss your options we recommend you speak to your relevant financial professional in the first instance. Our Customer Options team are also available to discuss your options with you, whether it be premium holidays, decreasing or restarting premium contributions. You can contact them on the numbers below:

Zurich HelpPoint contact numbers

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