Zurich International Life

Online Portfolio Management

Designed to empower you

User guide

Start ▶

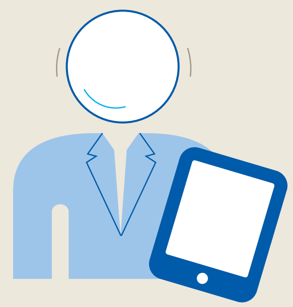
Online Portfolio Management

Introduction

This user guide walks you through the portfolio management options available on Zurich International Online (ZIO).

This guide is interactive so that you can easily find the information you need to help you create and review online portfolio management requests.

Click on your role to access the relevant guide.



I am a Financial Professional

I am a Policy Owner

Contents – Financial professionals

Simply click on the content section you need information on and you will be taken straight to the relevant page.

Use the home button in the bottom right hand corner of each page to return to the contents page at any time.

You can also scroll through the pages of this document or search for key words as required.

1 Introduction to online portfolio management

Zurich International Online (ZIO) Portfolio Management is a seamless way to manage policy investment funds.

You already have access to view your customers' policy details and investment performance on ZIO.

Now you will be able to create requests to switch funds and create new investment strategies online. Your requests will need to be authorised by the policy owner(s).

Policy owners can also create and submit switch and redirection requests directly to Zurich using their secure ZIO access.

You can access the all new online portfolio management options using your existing ZIO login. If you don't have access to ZIO, an authorised person in your administration team can create it for you. You can also contact your Zurich Account Manager for further assistance.

2 Accessing policy fund management options

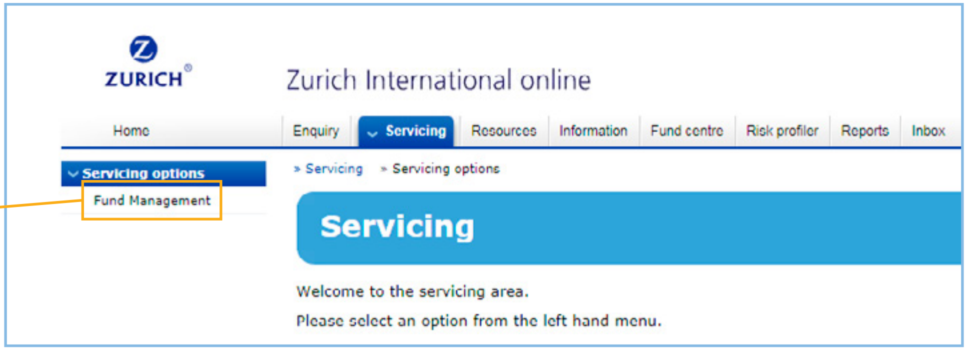
Option 1

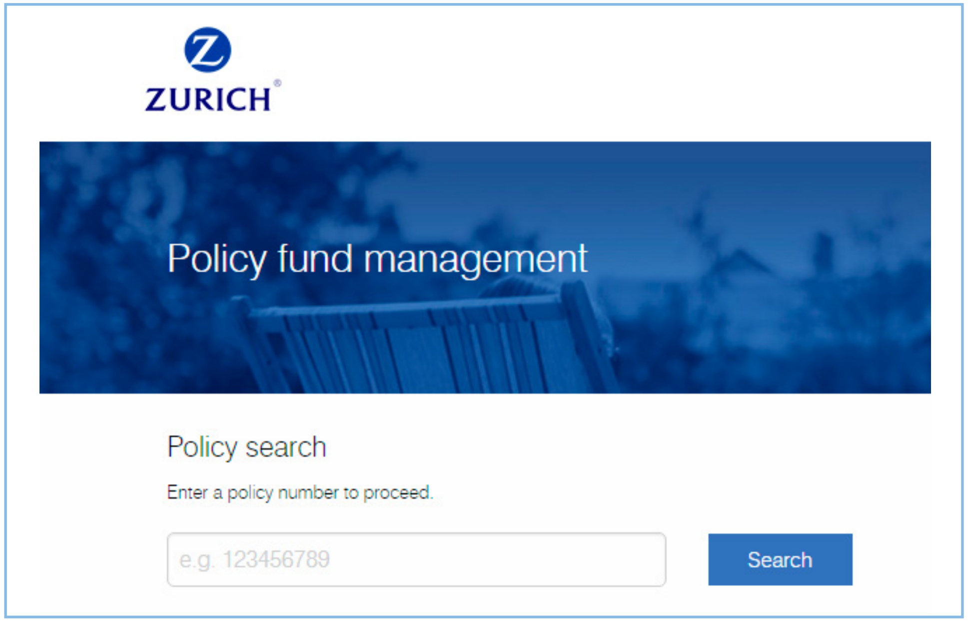
Log in to ZIO using your agent access.

On the home page:

- Click on the '**Servicing**' tab at the top left of the page.
- Under '**Servicing options**' click on '**Fund management**'.
- A new window will pop up for policy search.
- Enter the policy number and search for the policy you want to work on.

NEXT »





Accessing policy fund management options

Option 2

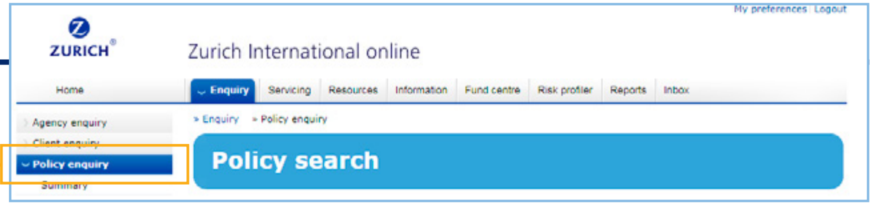
Using policy enquiry options

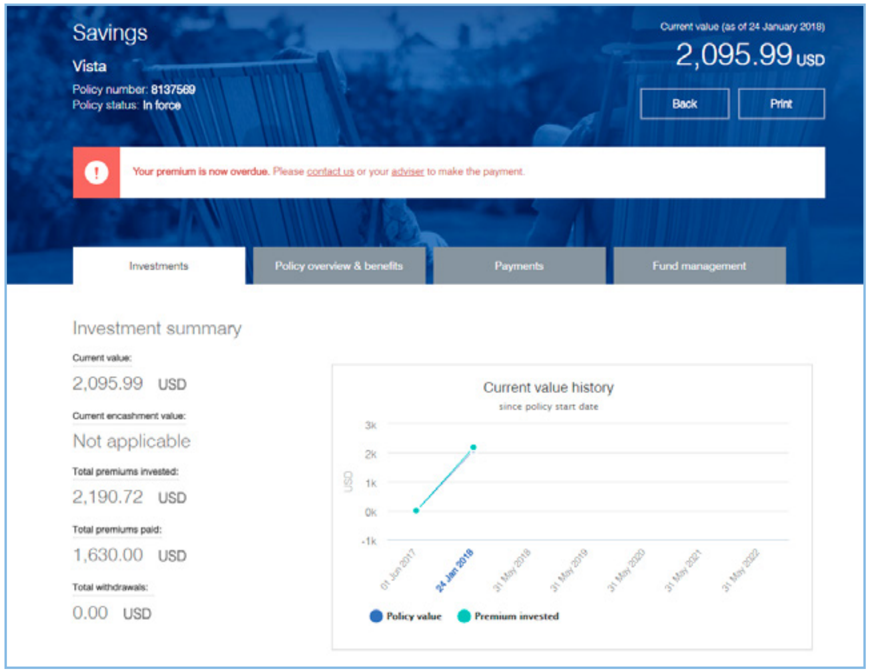
Alternatively you can access policy fund management options using the enquiry tab.

On the home page:

- Click on '**Enquiry**' tab at the top left of the page.
- Click on policy enquiry and search for the policy number or select the policy you would like to work on.
- On the policy summary page Click on the View policies button on the bottom right.
- Click on '**See more**' to see the policy information.
- Click on the '**Fund Management**' tab to access the policy portfolio management options.

NEXT »





Accessing policy fund management options

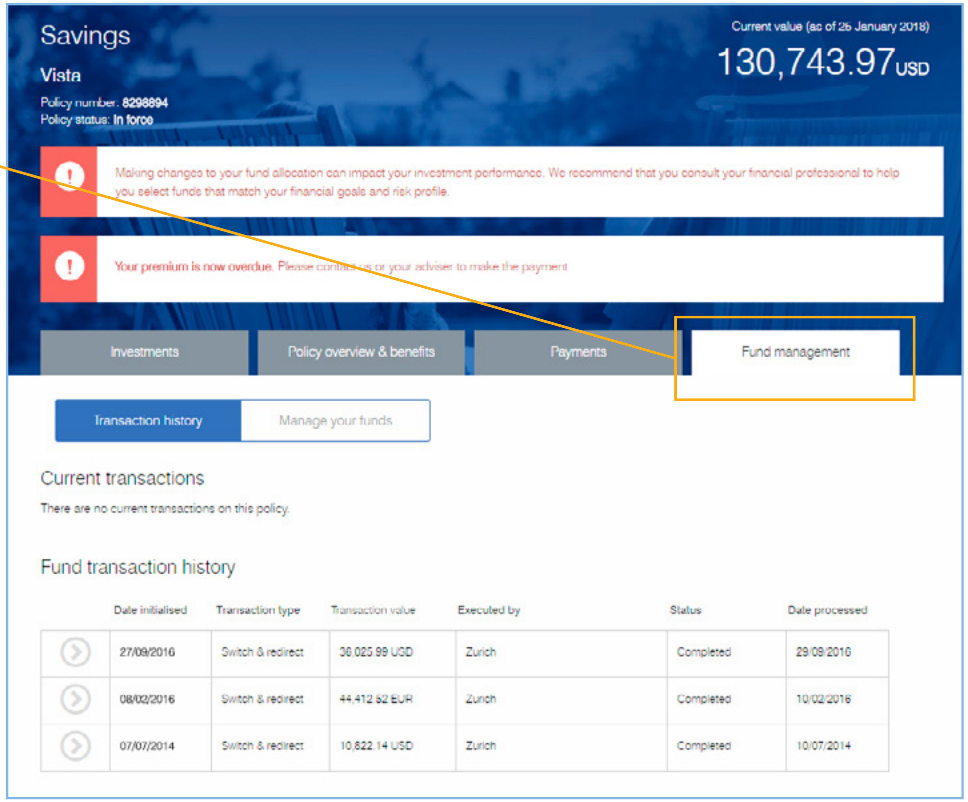
Step 2

Once you are in the policy click on the 'Fund management' tab

You will see two options:

- **Transaction history** – Use this option to view the status of current fund management requests in process or review previous transactions.
- **Manage your funds** – Use this option to create new requests to switch funds or redirect future premiums.

NEXT »



3 Viewing transaction history

Under the '**Transaction history**' tab you will see two sections.

Current transactions

You can view the status and details of all transactions under process or that require further action.

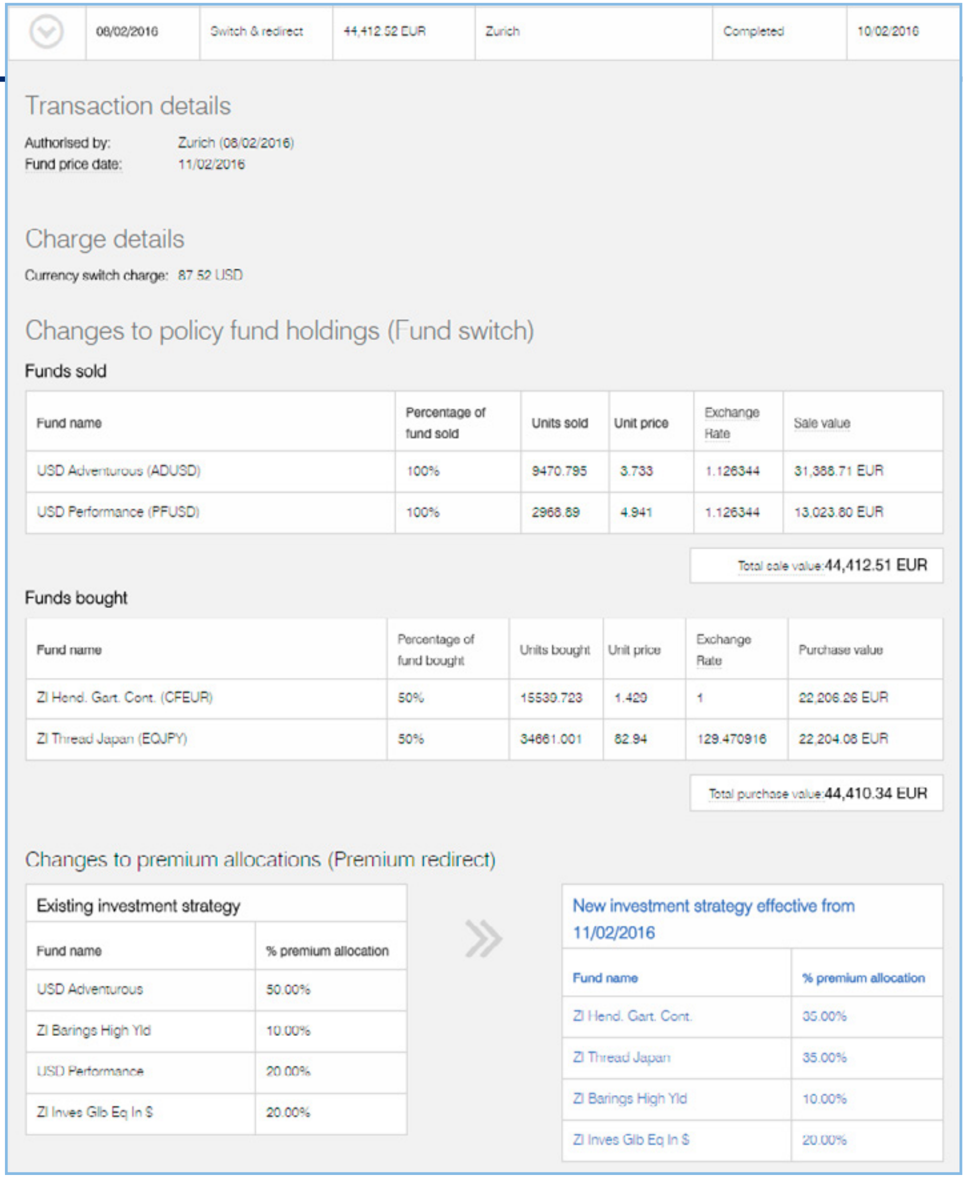
Click on the arrow button on the left to display detailed information of each transaction.

Fund transaction history

You can see all previous fund transactions here.

Click on the arrow button on the left to display detailed information of each transaction.

NEXT »



08/02/2016	Switch & redirect	44,412.52 EUR	Zurich	Completed	10/02/2016

Transaction details

Authorised by: Zurich (08/02/2016)
Fund price date: 11/02/2016

Charge details

Currency switch charge: 87.52 USD

Changes to policy fund holdings (Fund switch)

Funds sold

Fund name	Percentage of fund sold	Units sold	Unit price	Exchange Rate	Sale value
USD Adventurous (ADUSD)	100%	9470.795	3.733	1.126344	31,388.71 EUR
USD Performance (PFUSD)	100%	2968.69	4.941	1.126344	13,023.80 EUR

Total sale value: 44,412.51 EUR

Funds bought

Fund name	Percentage of fund bought	Units bought	Unit price	Exchange Rate	Purchase value
ZI Hend. Gart. Cont. (CFEUR)	50%	15539.723	1.429	1	22,206.26 EUR
ZI Thread Japan (EQJPY)	50%	34661.001	82.94	129.470916	22,204.08 EUR

Total purchase value: 44,410.34 EUR

Changes to premium allocations (Premium redirect)

Existing investment strategy

Fund name	% premium allocation
USD Adventurous	50.00%
ZI Barings High Yld	10.00%
USD Performance	20.00%
ZI Inves Glb Eq In $	20.00%

New investment strategy effective from 11/02/2016

Fund name	% premium allocation
ZI Hend. Gart. Cont.	35.00%
ZI Thread Japan	35.00%
ZI Barings High Yld	10.00%
ZI Inves Glb Eq In $	20.00%

4 Using the policy fund management options

Under Fund management:

Click the ‘**Manage your funds**’ tab to see all fund management options available

Fund Switch – Change existing funds

Sell all or some of the policy’s current fund holding to buy other funds.

Redirect funds – Change future investments

Create a new investment strategy and select funds where the future premiums will be invested. No changes to current fund holding is made when you use this option.

Fund centre

Click the ‘**View funds**’ button to open the fund centre and see all the funds available to the policy, details of each fund including their unit price and fund performance, which will help you select funds for the policy.

Advanced options

Use this to select a ‘**Managed investment strategy**’ for the policy. Managed investment strategies are a choice of risk rated, diversified and actively managed portfolios of funds. Managed strategies may not be available on all types of policies.

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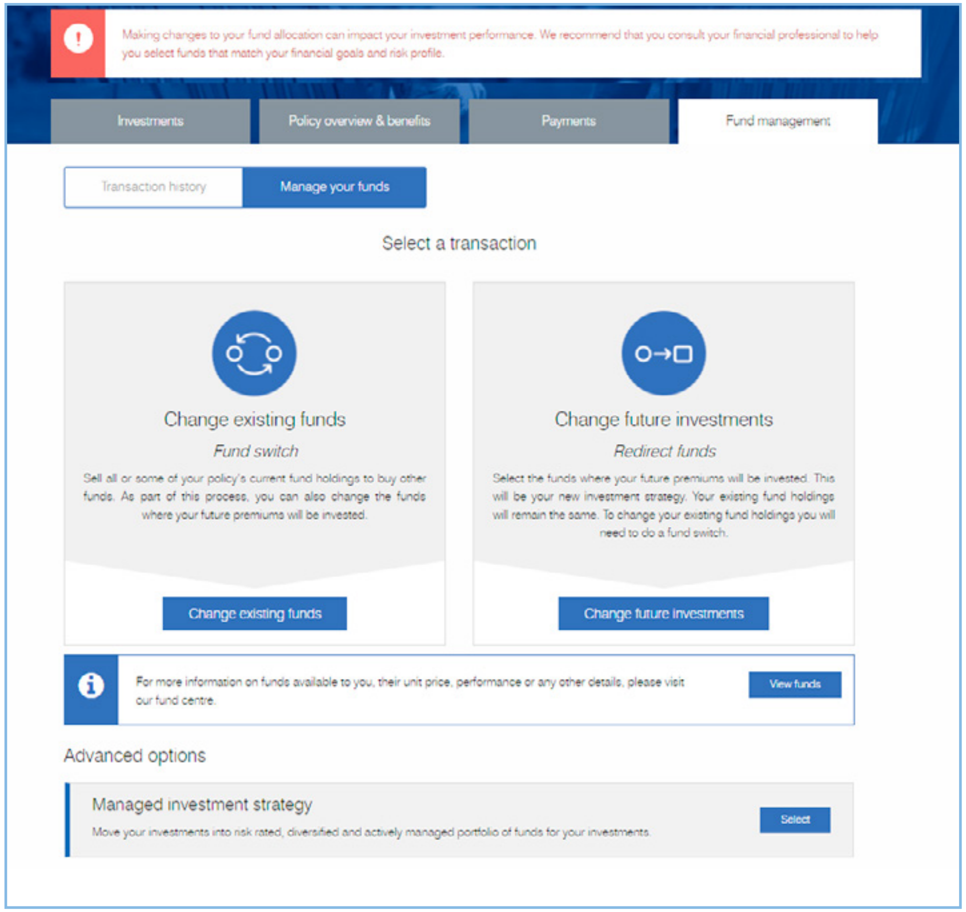

5 Fund Switch – Change existing funds

Use this option to change the policy's current fund holdings; sell some or all of the current fund holdings to buy other funds. As part of this process, you can also change the funds where the future premiums will be invested.

Step 1

Creating a 'Fund Switch' request

Under the fund management tab:

- Click on the '**Manage your funds**' button
- Then click on the '**Change existing funds**' button.

You will see the current fund holding details such as the units held, selling price, and you can also view the fund factsheet to help you decide which funds you want to sell.

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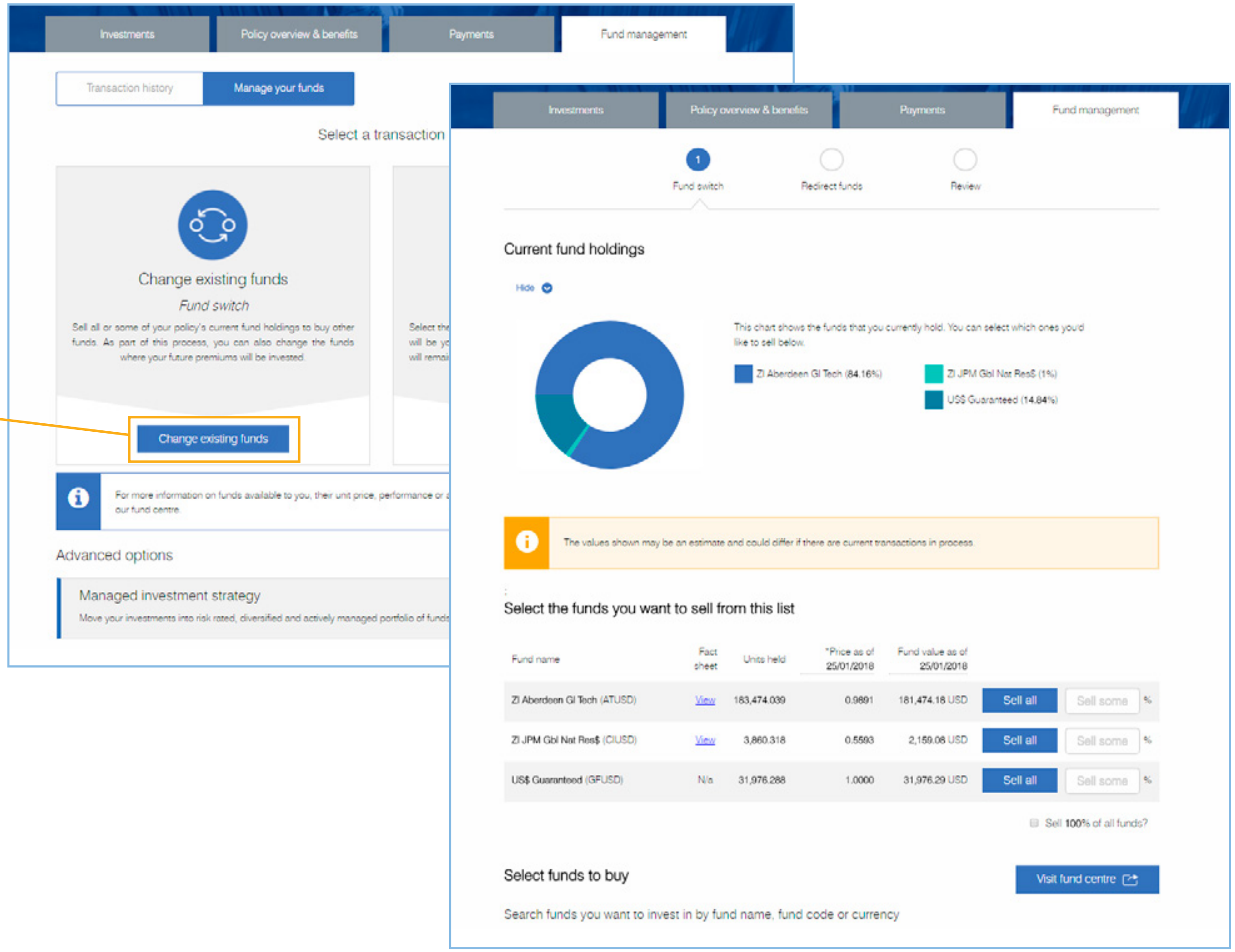


Fund Switch

Step 2

Selecting funds to sell

Here you will select the fund you want to sell and the percentage of the fund holding you want to sell.

The value of the funds you sell will need to be reinvested into the funds you buy.

In the sell section you have three options to choose how much of the fund holding you want to sell.

- ‘**Sell all**’ units of a fund – Simply click on the ‘**Sell all**’ button for the particular fund.
- ‘**Sell some**’ units of a fund – Enter the percentage of the fund holding you want to sell.
- ‘**Sell 100% of all funds**’ – click the check box if you want to sell the entire fund holding.

Step 3

Selecting funds to buy

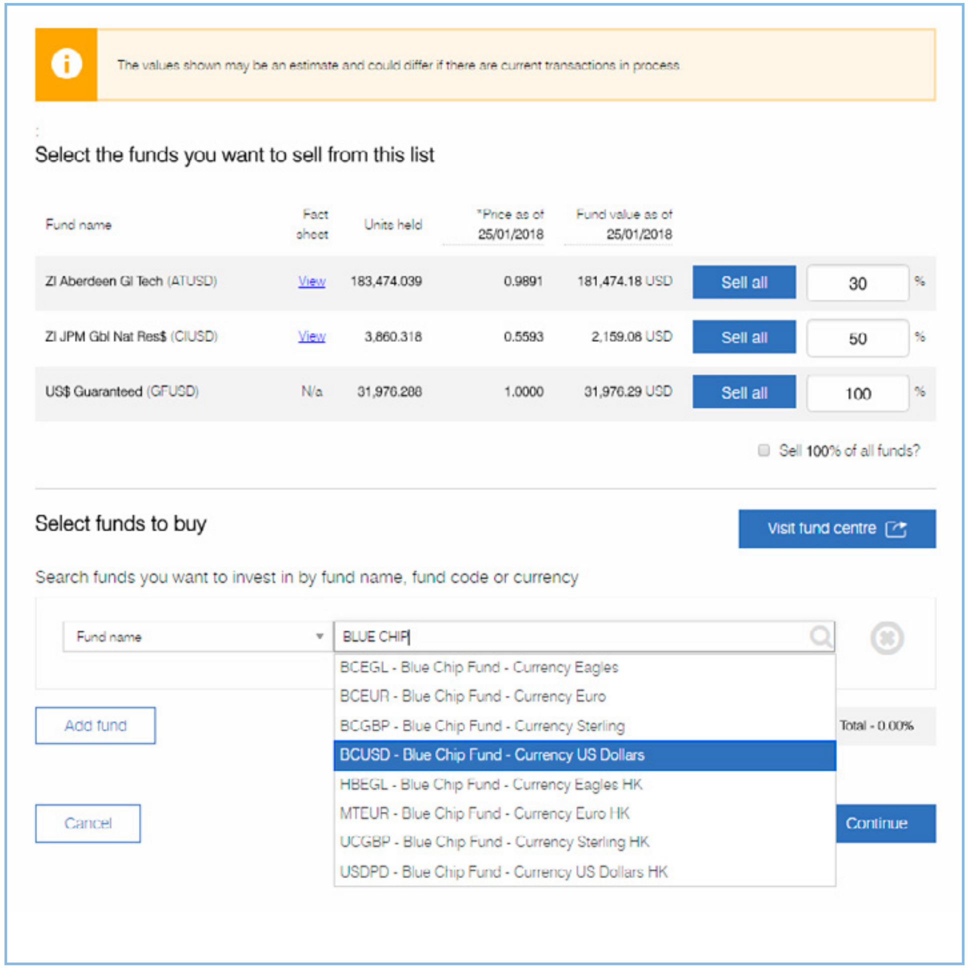
Here you will select the funds you want to buy from the value of the funds you are selling.

- In the buy section, click the ‘**Visit fund centre**’ button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.

Cancel

Note: Clicking on ‘**Cancel**’ will take you back to fund management options and you will have to create a new request.

NEXT »



Fund Switch

Step 3

Selecting funds to buy (continued)

- Click on '**Add fund**' button to add more funds.
- Click on the arrow button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.
- Ensure that the total of the percentage across all the funds you are buying add up to 100%.
- To remove a fund, click on the blue cross mark on the right.
- You can use the add fund button to search again.
- Once you have completed selecting funds to buy, click on '**Continue**'.

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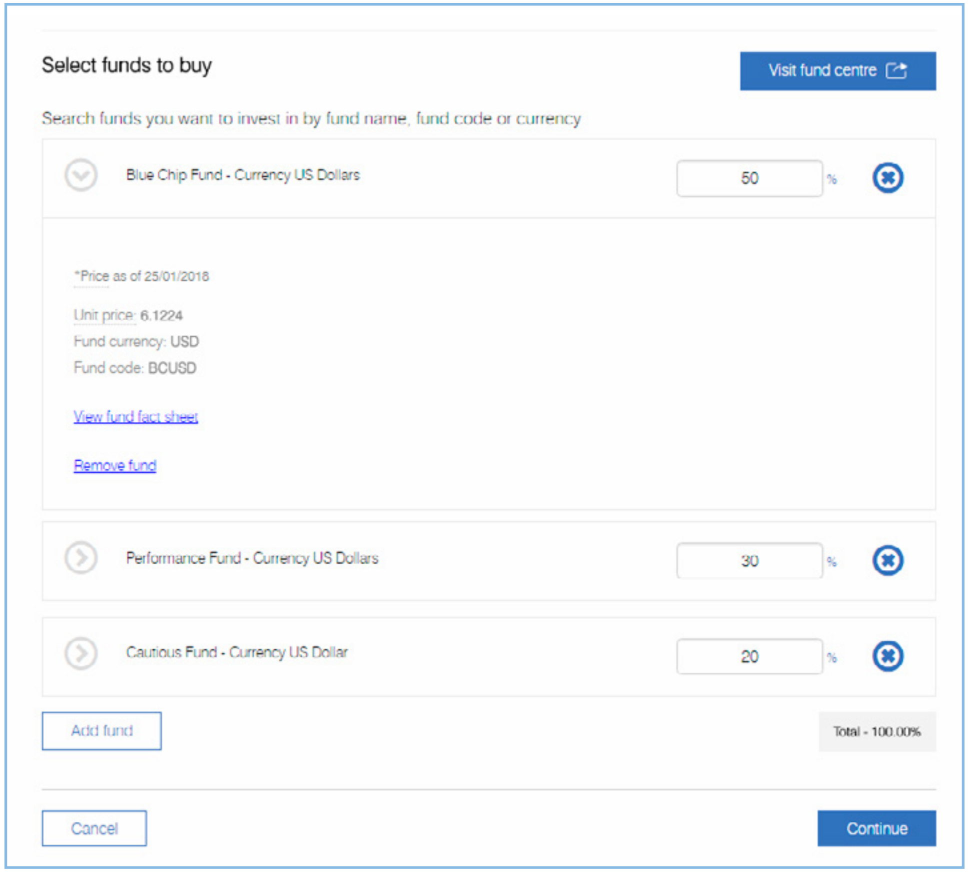


Fund Switch

Step 4

Redirecting future premiums

Here you have the option to choose how the future premiums will be invested.

You will see a chart that shows how the premiums are currently invested.

To proceed with the switch request you will need to **select** one of the redirection options

- **Match your new investment strategy to the fund switch** – Future premiums will be invested as per the funds and percentage you have selected to buy.
- **Create a new investment strategy** – Add or remove funds in your current investment strategy. (**See redirection**)
- **Keep your current investment strategy** – No changes to the way the future premiums will be invested.

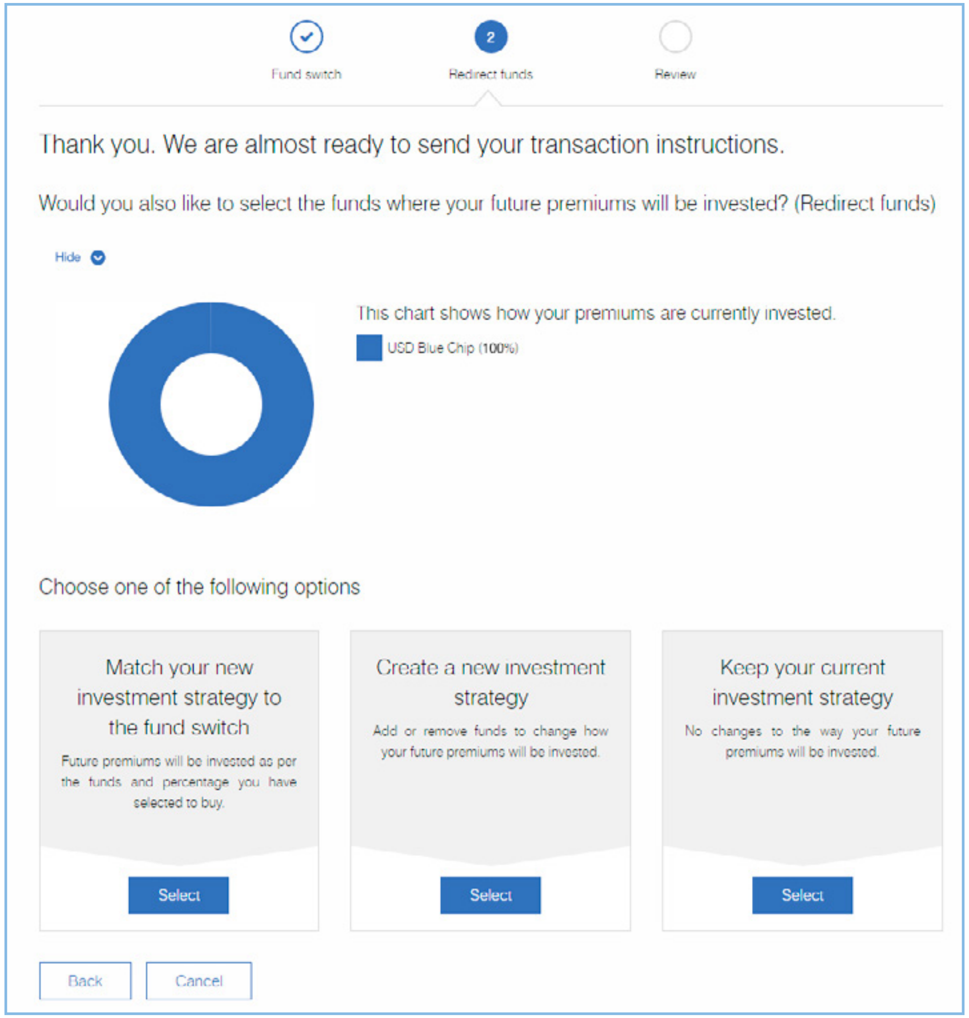
Click on the option you need and proceed to the review section.

Note:

Back — Clicking 'Back' will take you a step back to the fund switch section.

Cancel — Clicking on 'Cancel' will take you back to fund management options and you will have to create a new request.

NEXT »



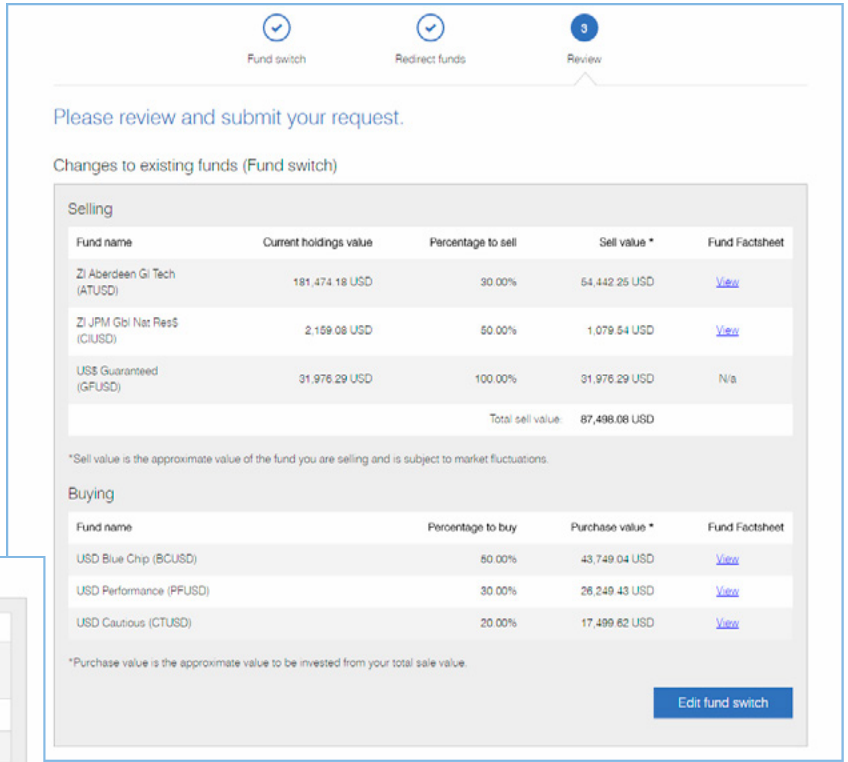
Fund Switch

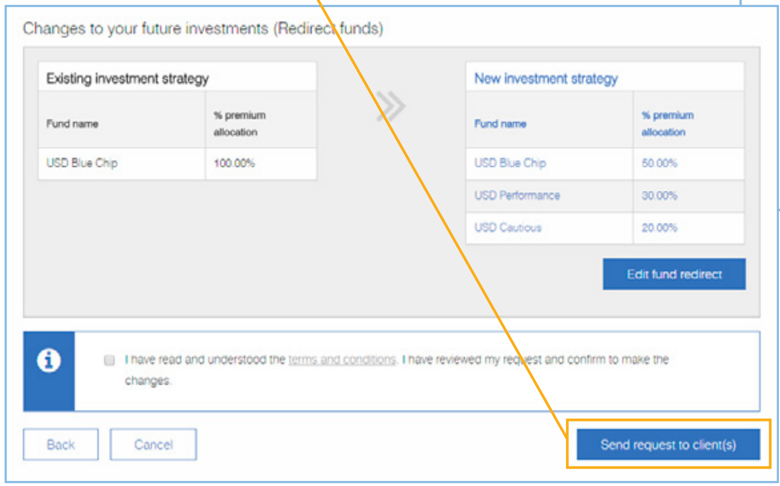
Step 5

Review – Submitting the request to the policy owner

Here you will see all the details of your switch and redirection request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the ‘**Edit fund switch**’ button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the ‘**Edit fund redirect**’ button.
- Once you have completed the review, click on the check box to acknowledge the terms and conditions, and then click the ‘**Send request to client**’ button.



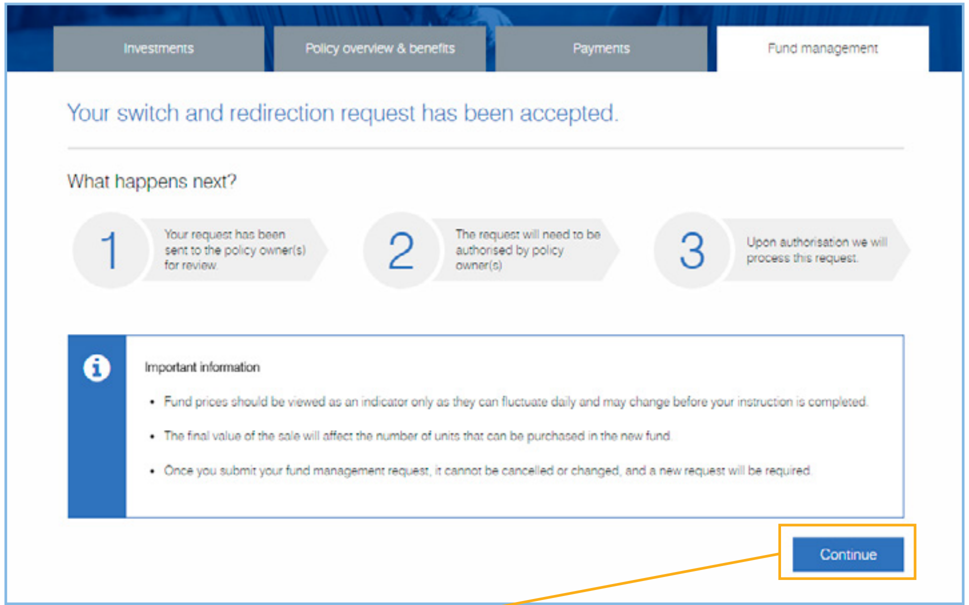


NEXT »

Fund Switch

Switch and Redirection submitted – Next steps

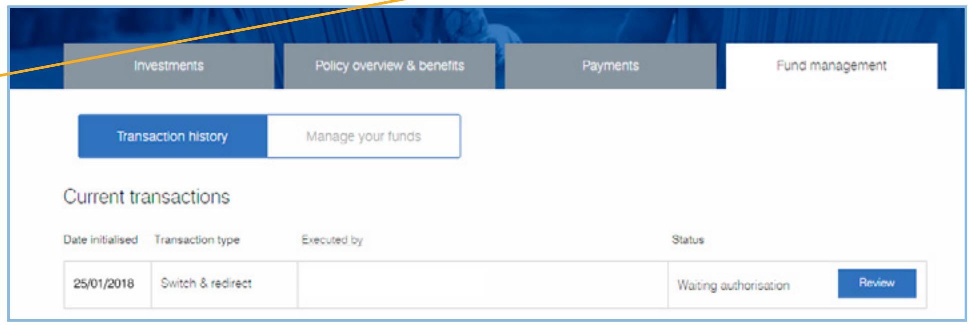
- The request will be sent to the policy owner(s) for authorisation.
- The request should be authorised within 72 hours or it will expire.
- The policy owner(s) will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Zurich will initiate the process of the switch and redirection only once the policy owner(s) authorise the request.
- If your request expires, you will need to create a new request, if required.



Step 6

Track and review your request:

- Click '**Continue**' to move back to the '**Fund management**' section.
- You will be able to view the request under '**Current transactions**'
- Click on the '**Review**' button to see the request details.



NEXT »

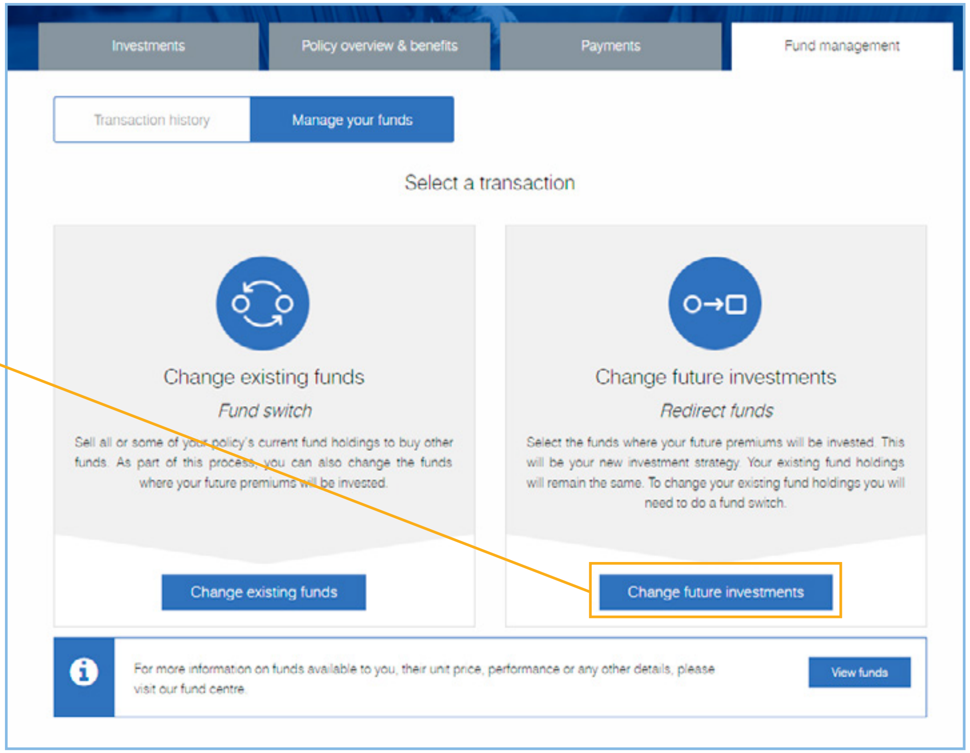
6 Redirecting future premiums

Step 1

Here you have the option to choose how the future premiums will be invested.

- Under the fund management tab, click on the '**Manage your funds**' button
- Click on the '**Change future investments**' button.

NEXT »



Redirecting future premiums

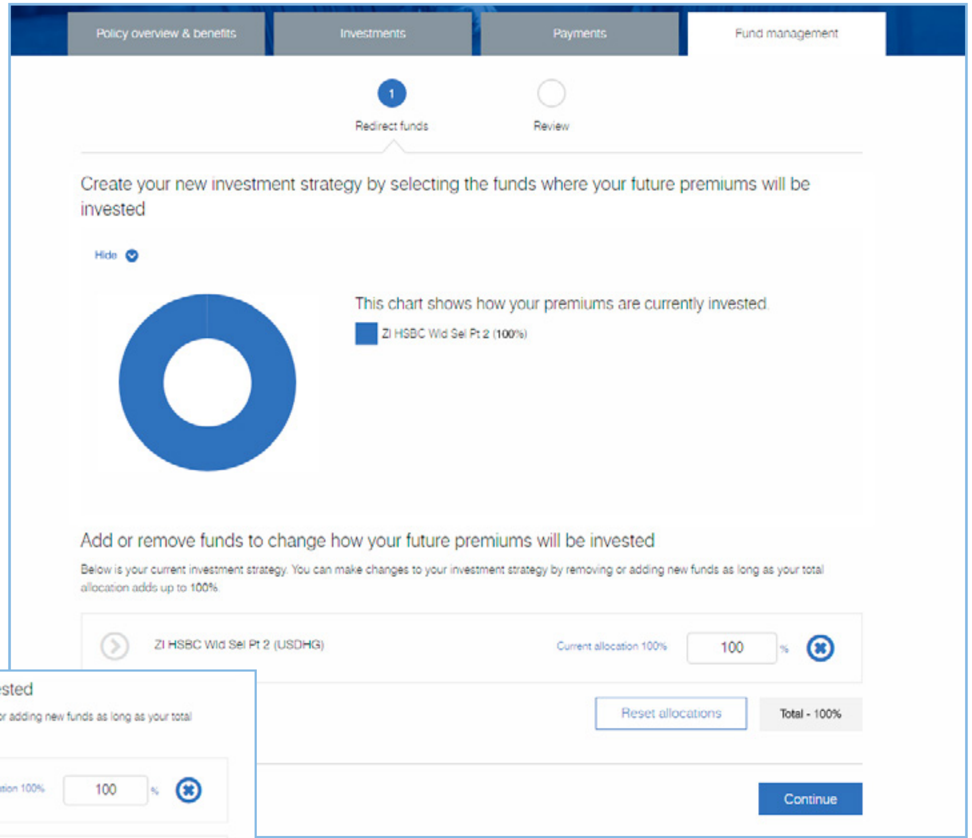
You will see the investment strategy which shows how the premiums are currently invested.

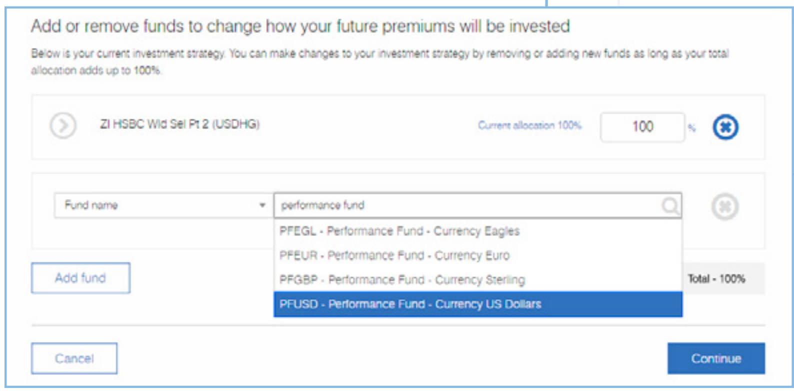
- Click on the arrow button to view fund details and the fact sheet
- You can make changes to the investment strategy by removing or adding new funds and resetting fund allocations.

Step 2

Adding new funds

- Click on '**Add fund**' to add more funds to the current investment strategy.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box.
- Click on the fund to select.
- Click on the arrow to view fund details and the fact sheet to ensure you want to keep the fund you have selected.
- To remove a fund, click on the blue cross mark on the right.





NEXT »

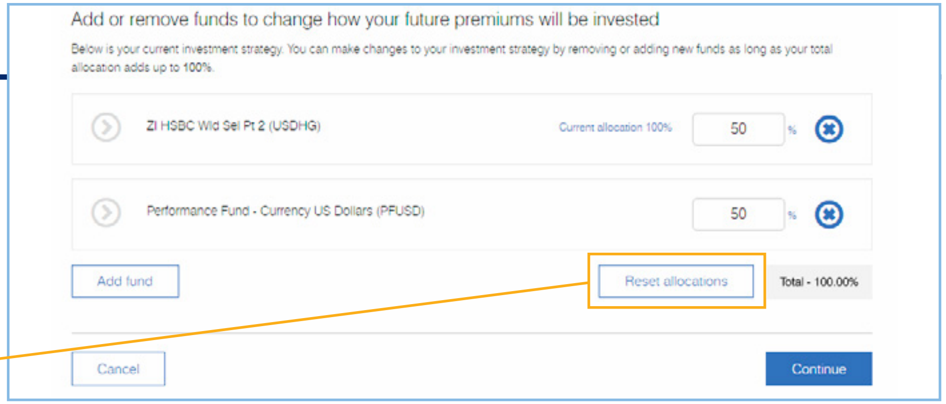
Redirecting future premiums

Step 3

Reset allocations

Once you have completed adding or removing funds to create an investment strategy, you will need to input the allocation rates for each fund. The allocation rate is the percentage of your future premiums you want to invest in to each fund.

- Click on the '**Reset allocations**' button and key in the new allocation rate.
- You must ensure the total allocation across all funds adds up to 100%.
- Once done, click on '**Continue**' to review your redirection request.

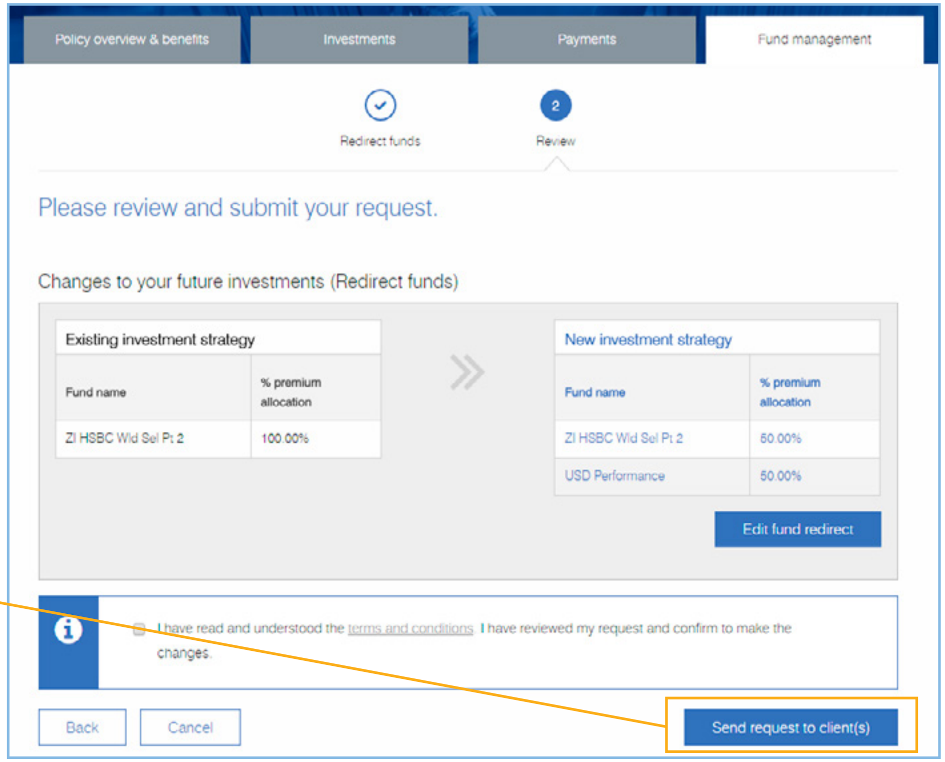


Step 4

Redirection – reviewing and submitting a request

On the '**Review**' page you will see the existing investment strategy and the new investment strategy.

- Carefully check the fund name and percentage of premium allocation for each fund.
- To make changes, click on '**Edit fund redirect**'.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Once you are happy with the proposed changes, click in the '**Send request to client**' button.



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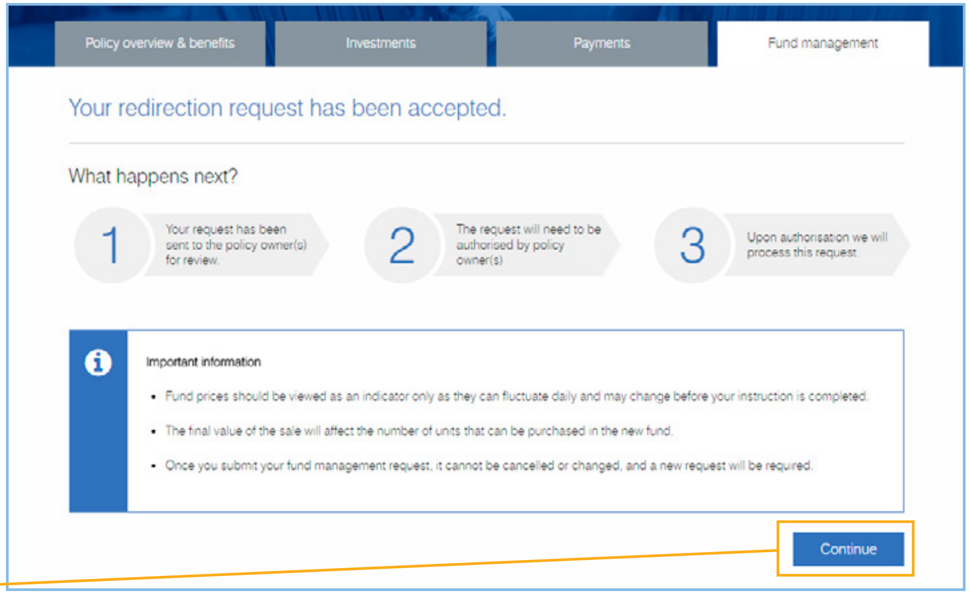
Redirecting future premiums

Step 5

Redirection request submitted

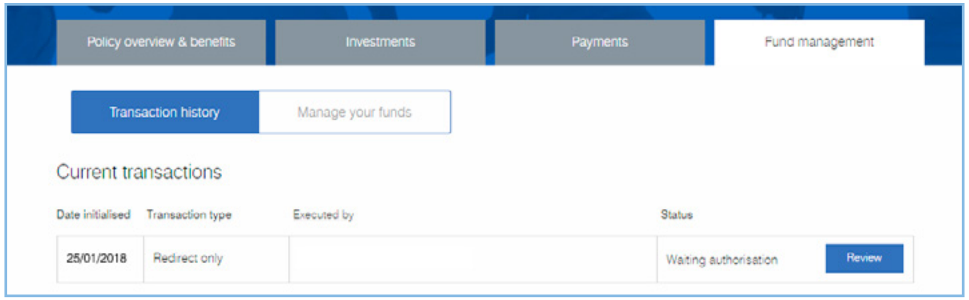
Upon successful submission, you will receive a confirmation page with details on next steps.

- The request will be sent to the policy owner(s) for authorisation.
- The request should be authorised within 72 hours or it will expire.
- The policy owner(s) will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Zurich will initiate the process of the redirection only once the policy owner(s) authorise the request.
- If your request expires, you will need to create a new request.



Click ‘**Continue**’ to move back to the ‘**Fund management**’ section.

You will be able to view the request under ‘**Current transactions**’.



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7 Managed Investment Strategy

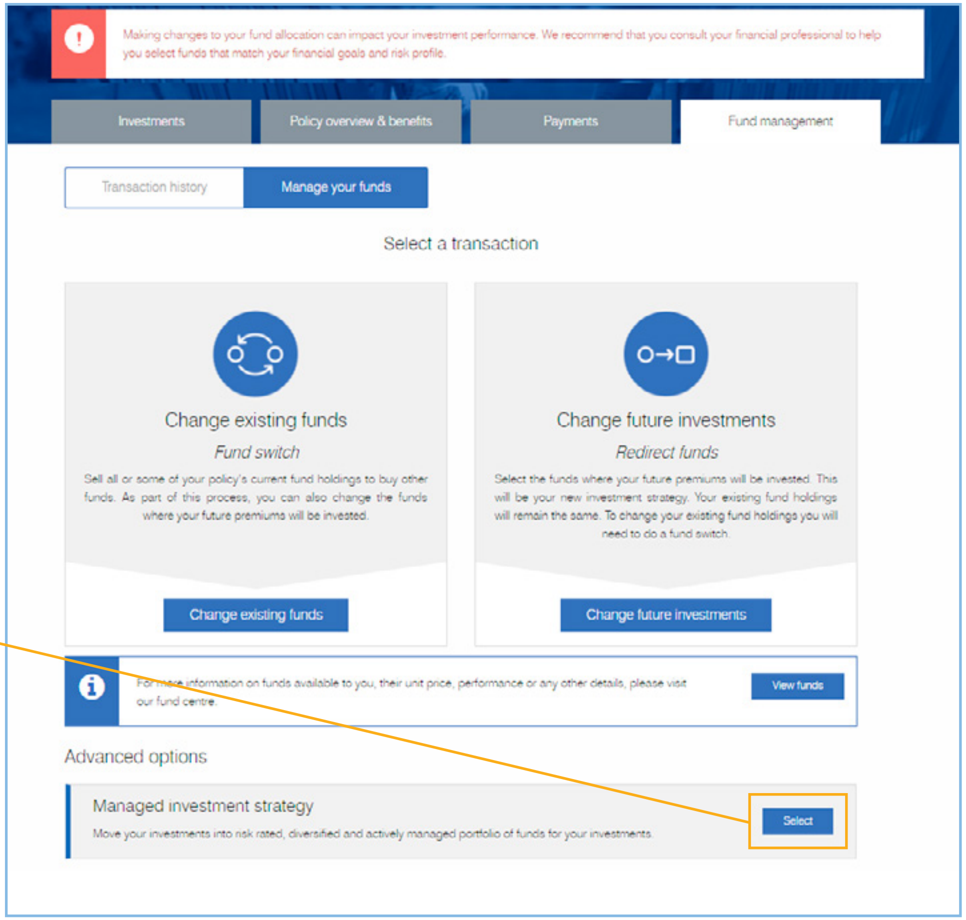
Managed investment strategies are risk rated, diversified, and actively managed portfolios. You can choose from one of the available managed investment strategies instead selecting individual funds and building a portfolio from scratch. This is a cost-effective and efficient investment option giving the peace of mind that the policy portfolio is being actively managed.

Step 1

Managed strategy option

- Under the fund management tab, click on the '**Manage your funds**' button
- Scroll down to '**Advanced options**'
- Here you will see '**Managed investment strategy**'.
- Click the '**Select**' button to proceed.

NEXT »



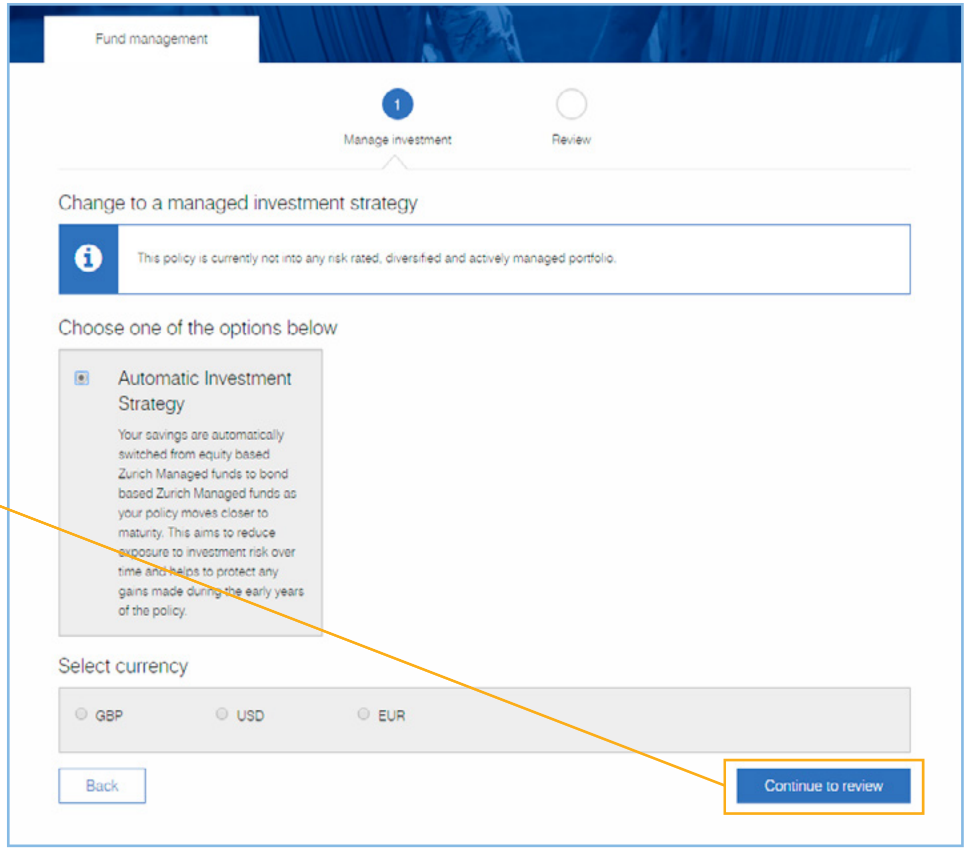
Managed Investment Strategy

Step 2

Selecting a managed investment strategy

You will see the managed investment strategies available for the policy.

- Click on the button to select the managed investment strategy.
- Select the currency of investment strategy.
- Click on the '**Continue to review**' button.



Note:

Back

Clicking '**Back**' will take you back to the 'Manage your funds' options.

NEXT »

Managed Investment Strategy

Step 3

Review managed strategy selection

- Carefully review the changes to the investment strategy.
- To change the selected managed strategy click on the '**Back**' button.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Then click on the '**Send request to client**' button.

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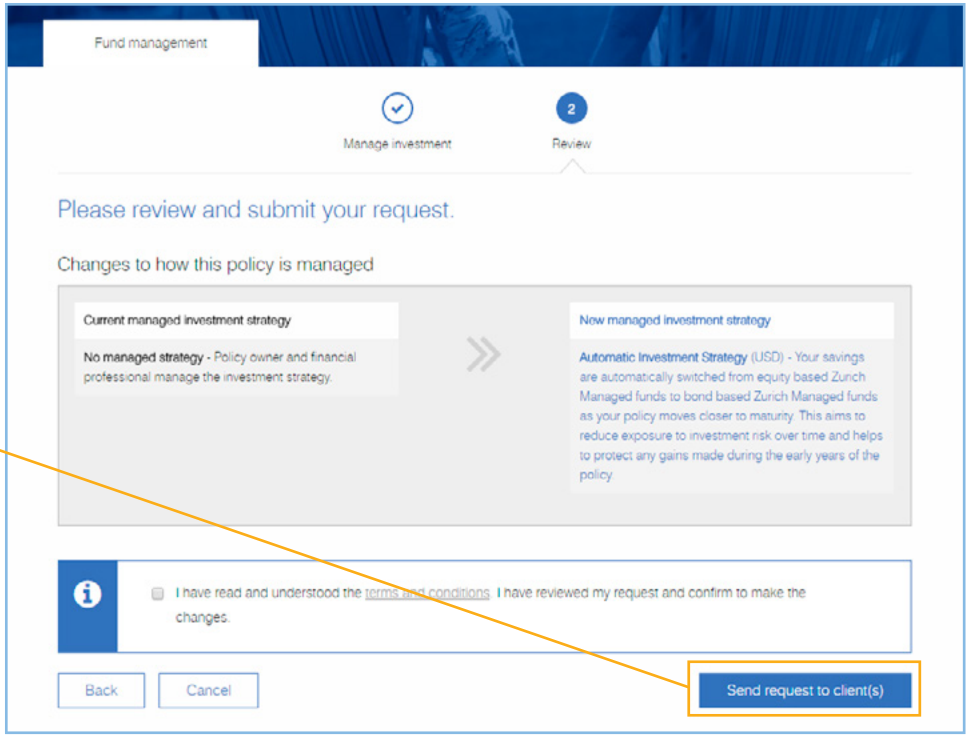
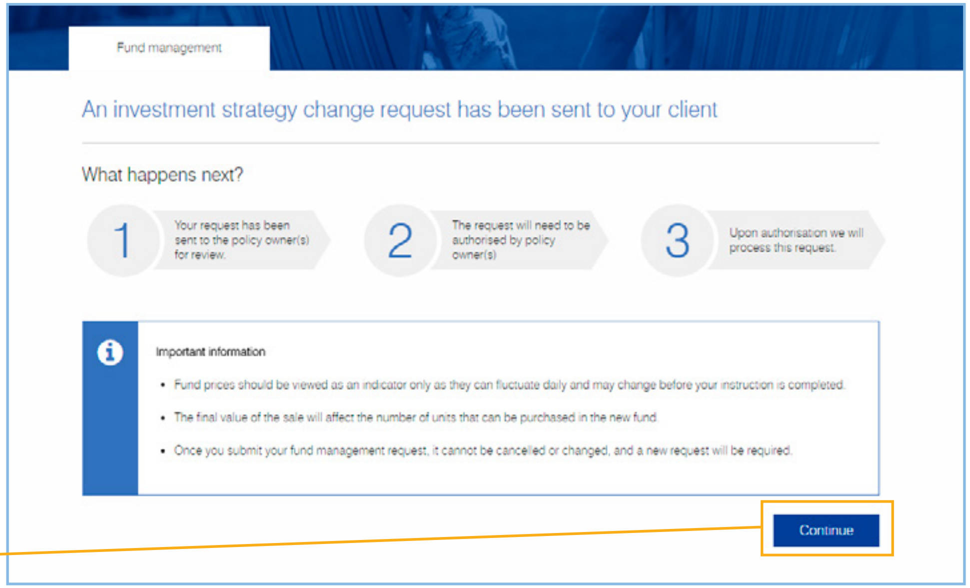


Managed Investment Strategy

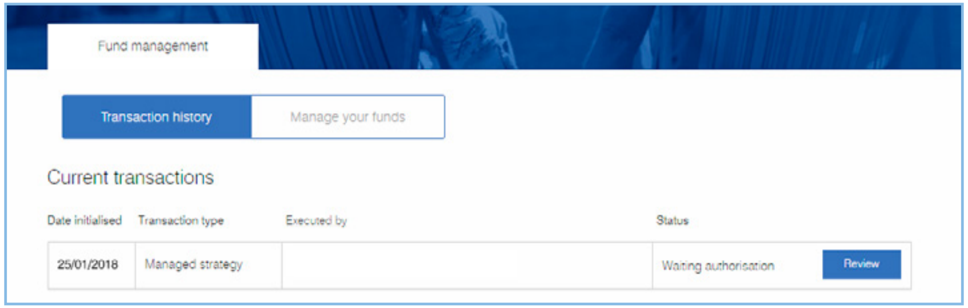
Step 4

Managed strategy selected – next steps

- The request will be sent to the policy owner(s) for authorisation.
- The request should be authorised within 72 hours or it will expire.
- The policy owner(s) will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Zurich will initiate the process of the switch and redirection to the managed strategy only once the policy owner(s) authorise the request.
- If your request expires, you will need to create a new request.



- Click ‘**Continue**’ to move back to the ‘**Fund management**’ section.
- You will be able to view the status of the request under ‘**Current transactions**’.



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8 Switching out of a Managed Investment Strategy

Here you are opting out of the Managed Investment Strategy by selling the funds and creating a bespoke investment strategy for the future premiums.

Step 1

Leaving a managed strategy

- Once you are in Fund management, Click on '**Manage your funds**' tab.
- Click on the '**Leave Managed Strategy**' button.
- You will now be asked to switch the funds. The sell section will be set to '**sell all**' by default as you will sell all the funds under the managed strategy.

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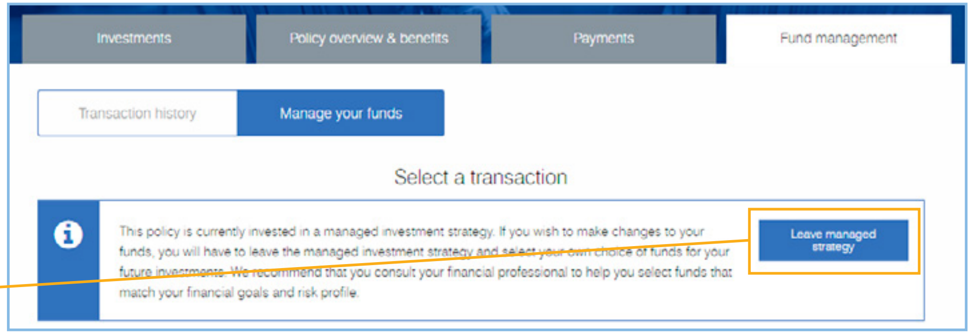

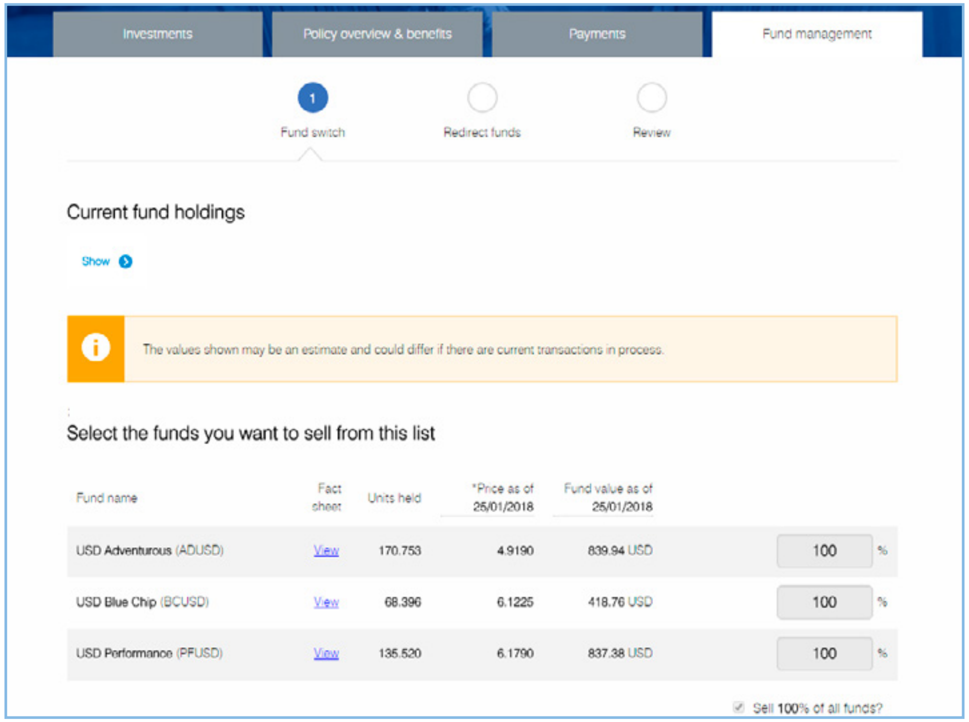

Switching out of a Managed Investment Strategy

Step 2

Selecting funds to buy

Here you will select the fund you want to buy from the value of the funds you are selling.

- In the buy section, click the '**Visit fund centre**' button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.
- Click on '**Add fund**' button to add more funds.
- Click on the arrow button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.

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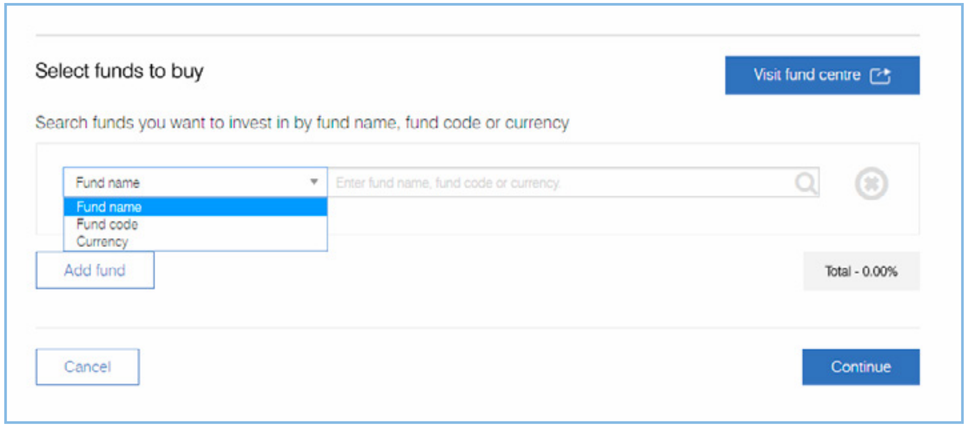
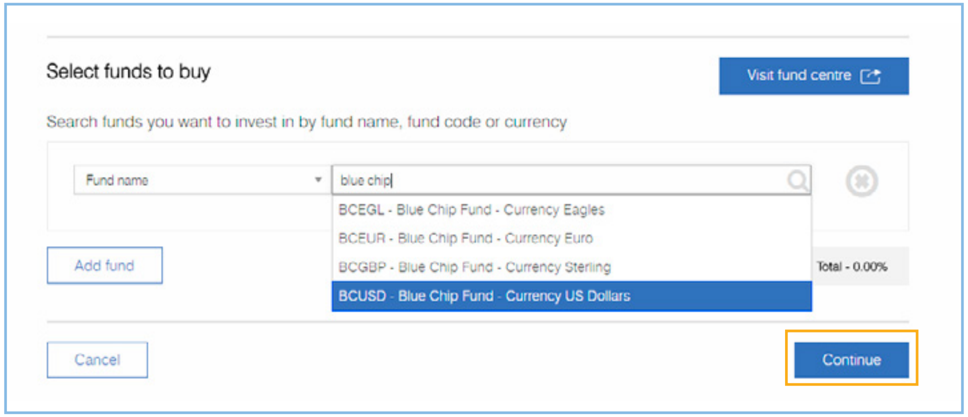




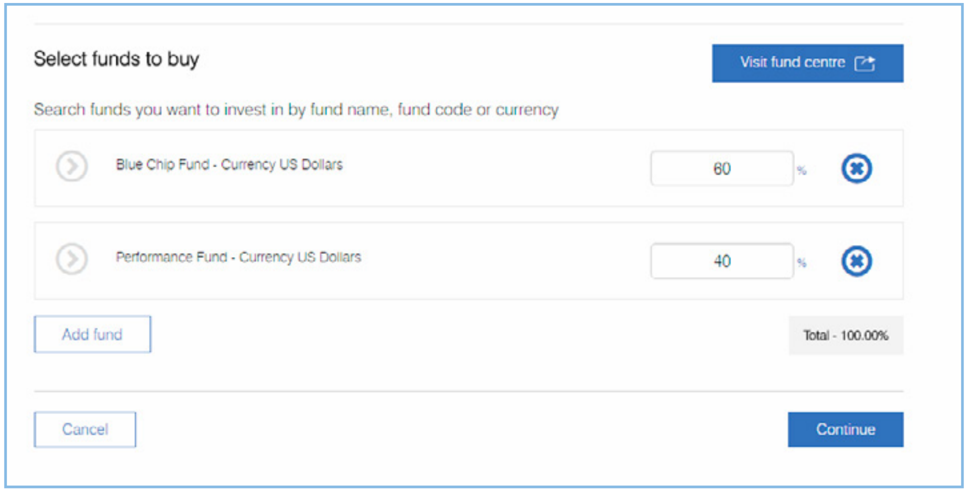
Switching out of a Managed Investment Strategy

Step 3

Selecting funds to buy

- Ensure that the total of the percentage across all the funds you are buying adds up to 100%.
- To remove a fund, click on the blue cross mark on the right.
- You can use the add fund button to search and add funds again.
- Once you have completed the buy section, click on '**Continue**' to view your options for redirection.

NEXT »



Switching out of a Managed Investment Strategy

Step 4

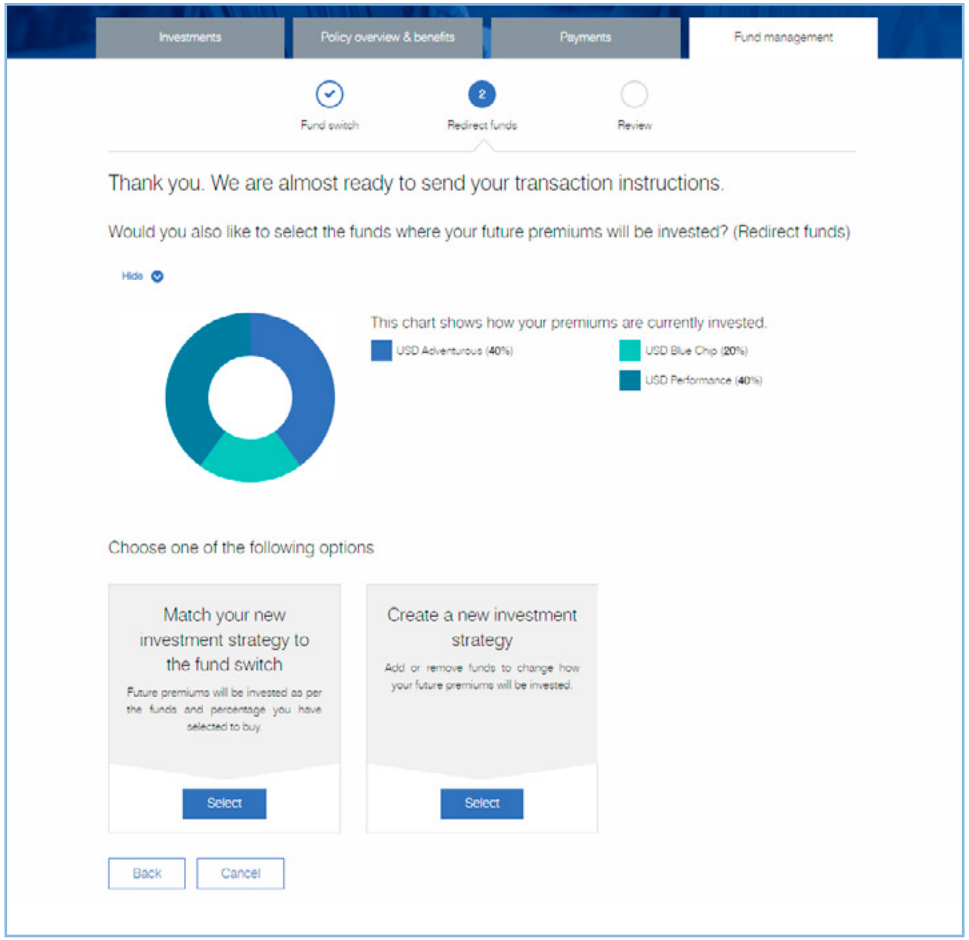
Redirecting future premiums

Here you have the option to choose how the future premiums will be invested.

To proceed with the switch request you will need to select one of the redirection options:

- Match your new investment strategy to the fund switch – Future premiums will be invested as per the funds and percentage you have selected to buy.
- Create a new investment strategy (**See redirection**)
- Click on the option you need to proceed.

NEXT »



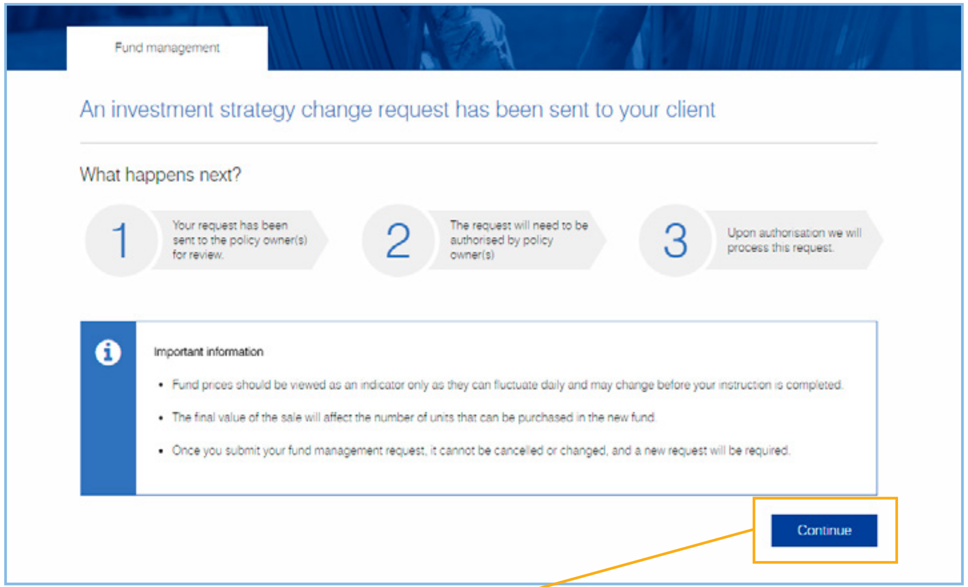
Switching out of a Managed Investment Strategy

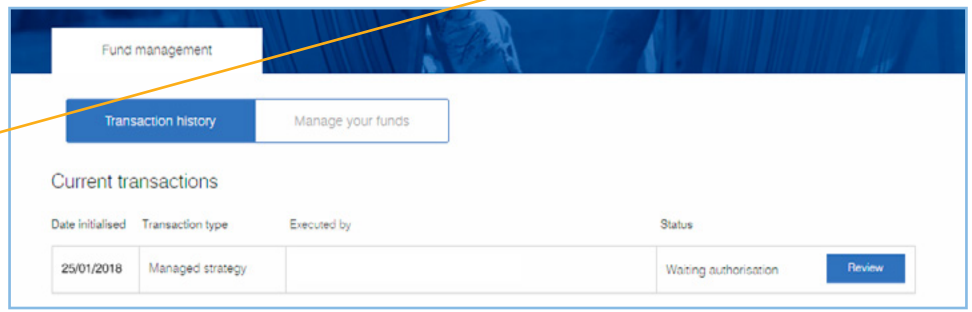
Step 5

Submitting the request to the policy owner

Here you will see all the details of your request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the '**Edit fund switch**' button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the '**Edit fund redirect**' button.
- To submit, acknowledge the terms and conditions by clicking the check box and then click the '**Send request to client**' button.
- The request will be sent to the policy owner for authorisation within 72 hours.
- The policy owner will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Upon successful submission, you will receive a confirmation page with details on next steps.
- Click '**Continue**' to move back to the '**Fund management**' section.
- You will be able to view the request under '**Current transactions**'.





We're happy to help

For more information on ZIO portfolio management, please log on to our website **advisersuite.zurich.com** where you can watch the 'How to' videos and read more about managing your customer's investments online.

If you need support on the Online Portfolio Management or have any questions, simply contact Zurich HelpPoint via email or phone using the contact details below.

Where	Email us at	Call us on	We're available from
UAE	helppoint.uae@zurich.com	+971 4 363 4567	Sunday to Thursday between 8am to 5pm
Bahrain	helppoint.bh@zurich.com	+973 1756 3321/2	Sunday to Thursday between 8am to 5pm
Qatar	helppoint.qa@zurich.com	+974 4496 7555	Sunday to Thursday between 8am to 5pm
Singapore	helppoint.singapore@zurich.com	+65 6876 6750	Monday to Friday between 9am to 5:30pm
Hong Kong	helppoint.hk@zurich.com	+852 3405 7150	Monday to Friday between 9am to 5:30pm
UK	helppoint.iom@zurich.com	+44 1624 691111	Monday to Friday between 9am to 5pm

Contents – Policy owners

Simply click on the content section you need information on and you will be taken straight to the relevant page.

Use the home button in the bottom right hand corner of each page to return to the contents page at any time.

You can also scroll through the pages of this document or search for key words as required.

1 Introduction to online portfolio management

Zurich International Online (ZIO) Portfolio Management is a seamless way to manage your policy investment funds.

You already have access to view your policy details and investment performance on ZIO.

You will now be able to create and submit your policy fund management requests online.

Your financial professional may also review your policy fund holdings and create requests to switch funds or change your investment strategy online. You can discuss the changes with your financial professional and authorise the request using your secure ZIO access.

2 Creating your Zurich International Online access

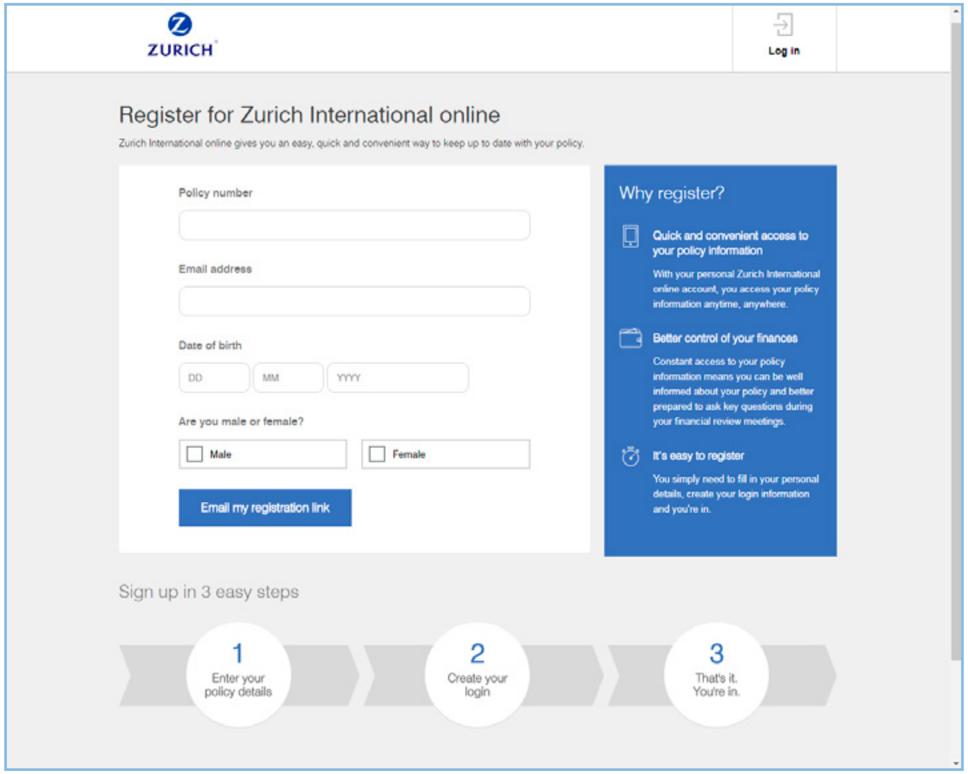
You can now access the all new ZIO Portfolio Management using your existing ZIO credentials.

If you have not, it's easy to sign up:

- Visit **www.zurich.ae**
- Click on '**ZIO account**' tab at the top of the screen and,
- Click on **Register today** and follow the 3 easy steps to create your login.

NEXT »

REGISTER NOW

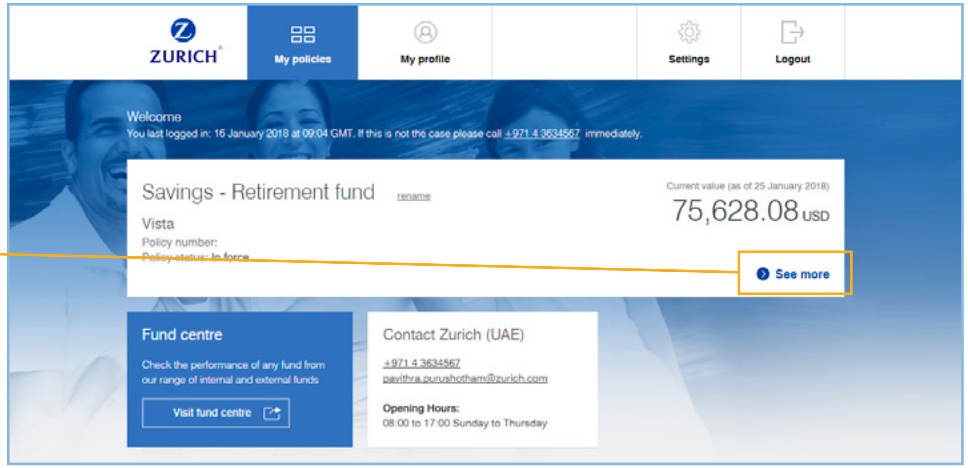


3 Accessing Fund management

Step 1

Access your policy

- Simply login to ZIO using your login information.
- You will see all your policies with Zurich.
- Click on '**See more**' on the policy you need to work with.

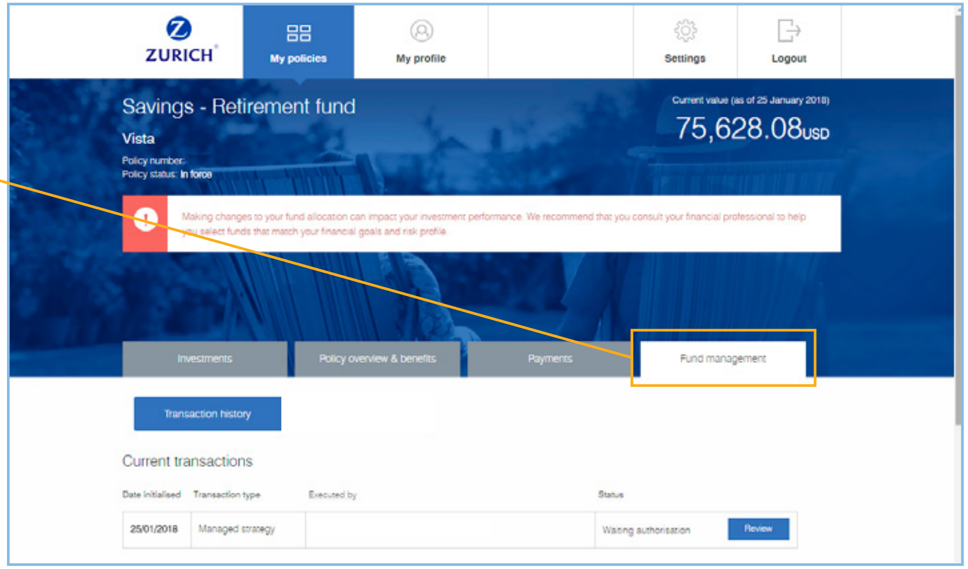


Step 2

Using fund management

- Go to the '**Fund Management**' tab to access the ZIO Portfolio Management.
- Under the transaction history tab you will see two sections.
- The '**Current transactions**' section displays all the open transactions which require further action.
- The '**Fund Transaction History**' section displays all historical fund transactions. You can click on the arrow button on the left to display detailed information for each transaction.

NEXT »

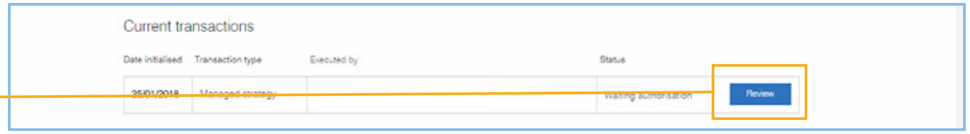


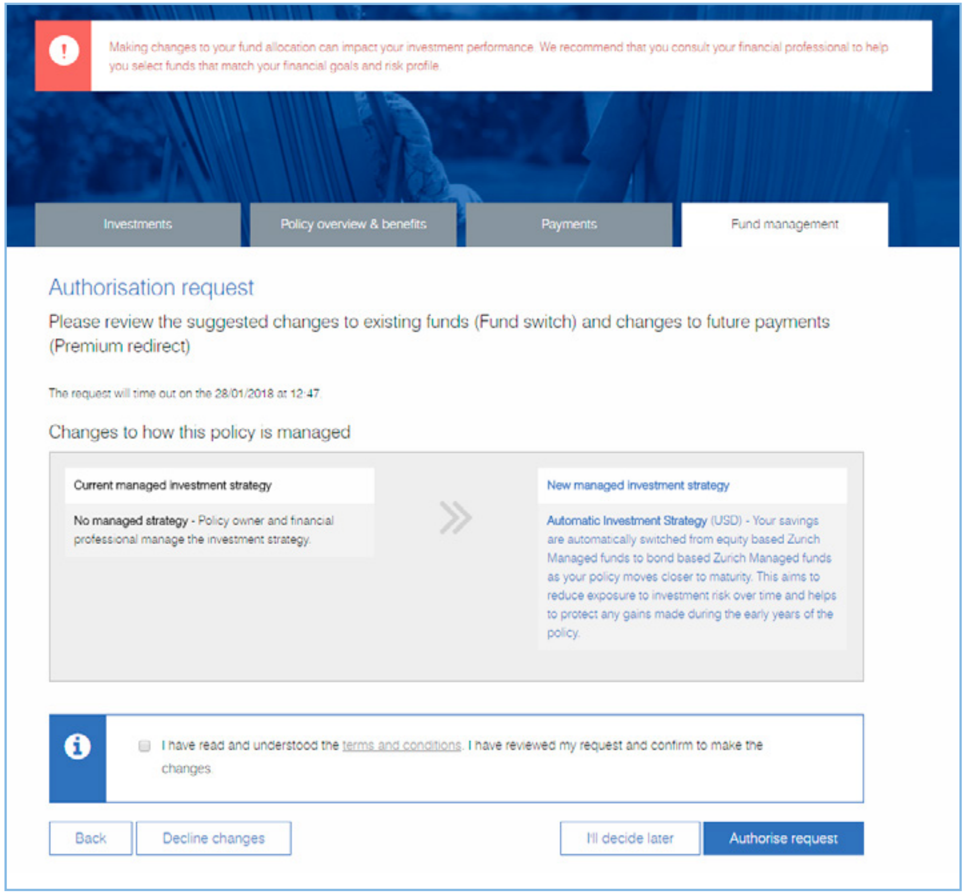
4 Reviewing and authorising transactions

Step 1

- Under ‘**Current transactions**’, click on the ‘**Review**’ button to view the transaction submitted by your Financial Professional.
- Review the changes requested by your financial professional.
- We recommend you give your financial professional a call if you have not discussed the changes in your policy portfolio.
- The request should be authorised within 72 hours or it will expire.
- Once happy with the recommended changes, confirm and click on the ‘**Authorise request**’ button to submit the request for processing.
- If you are not happy with the request or you wish to make any amendments through your financial professional, click on the ‘**Decline Changes**’ button.
- Please note, on a joint ownership policy, both the policy owners are required to login and authorise the request to be accepted for processing.
- If one of the policy owner declines the request, the request will be cancelled.

NEXT »



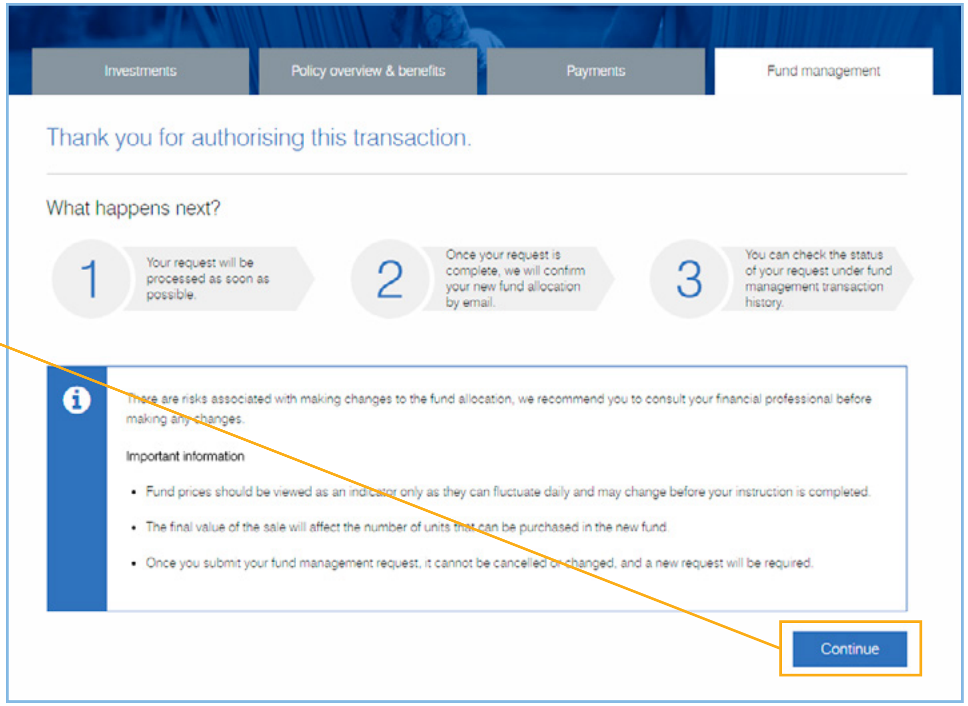


Reviewing and authorising transactions

Step 2

- Once you have authorized the request you will see the confirmation page.
- We will send you and your financial professional an email confirmation once the fund allocation is completed.
- Click on '**Continue**' to proceed to the transaction history section.
- You can check the status of the request anytime under the '**Transaction History**' on the '**Fund management**' tab of your policy. (**See Using fund management**)

NEXT »



5 Viewing transaction history

Under the ‘**Transaction history**’ tab you will see two sections.

Current transactions

You can view the status and details of all transactions under process or that require further action.

Click on the arrow button on the left to display detailed information of each transaction.

Fund transaction history

You can see all previous fund transactions here.

Click on the arrow button on the left to display detailed information of each transaction.

NEXT »

	08/02/2016	Switch & redirect	44,412.52 EUR	Zurich	Completed	10/02/2016

Transaction details

Authorised by: Zurich (08/02/2016)
Fund price date: 11/02/2016

Charge details

Currency switch charge: 87.52 USD

Changes to policy fund holdings (Fund switch)

Funds sold

Fund name	Percentage of fund sold	Units sold	Unit price	Exchange Rate	Sale value
USD Adventurous (ADUSD)	100%	9470.795	3.733	1.126344	31,388.71 EUR
USD Performance (PFUSD)	100%	2968.89	4.941	1.126344	13,023.80 EUR

Total sale value: **44,412.51 EUR**

Funds bought

Fund name	Percentage of fund bought	Units bought	Unit price	Exchange Rate	Purchase value
ZI Hend. Gart. Cont. (CFEUR)	50%	15539.723	1.429	1	22,206.26 EUR
ZI Thread Japan (EQJPY)	50%	34661.001	82.94	129.470916	22,204.08 EUR

Total purchase value: **44,410.34 EUR**

Changes to premium allocations (Premium redirect)

Existing investment strategy

Fund name	% premium allocation
USD Adventurous	50.00%
ZI Barings High Yld	10.00%
USD Performance	20.00%
ZI Inves Glb Eq In $	20.00%

»

New investment strategy effective from 11/02/2016

Fund name	% premium allocation
ZI Hend. Gart. Cont.	35.00%
ZI Thread Japan	35.00%
ZI Barings High Yld	10.00%
ZI Inves Glb Eq In $	20.00%

6 Using the policy fund management options

Under Fund management:

Click the ‘**Manage your funds**’ tab to see all fund management options available

Fund Switch – Change existing funds

Sell all or some of your policy’s current fund holding to buy other funds.

Redirect funds – Change future investments

Create a new investment strategy and select funds where your future premiums will be invested. No changes to current fund holding is made when you use this option.

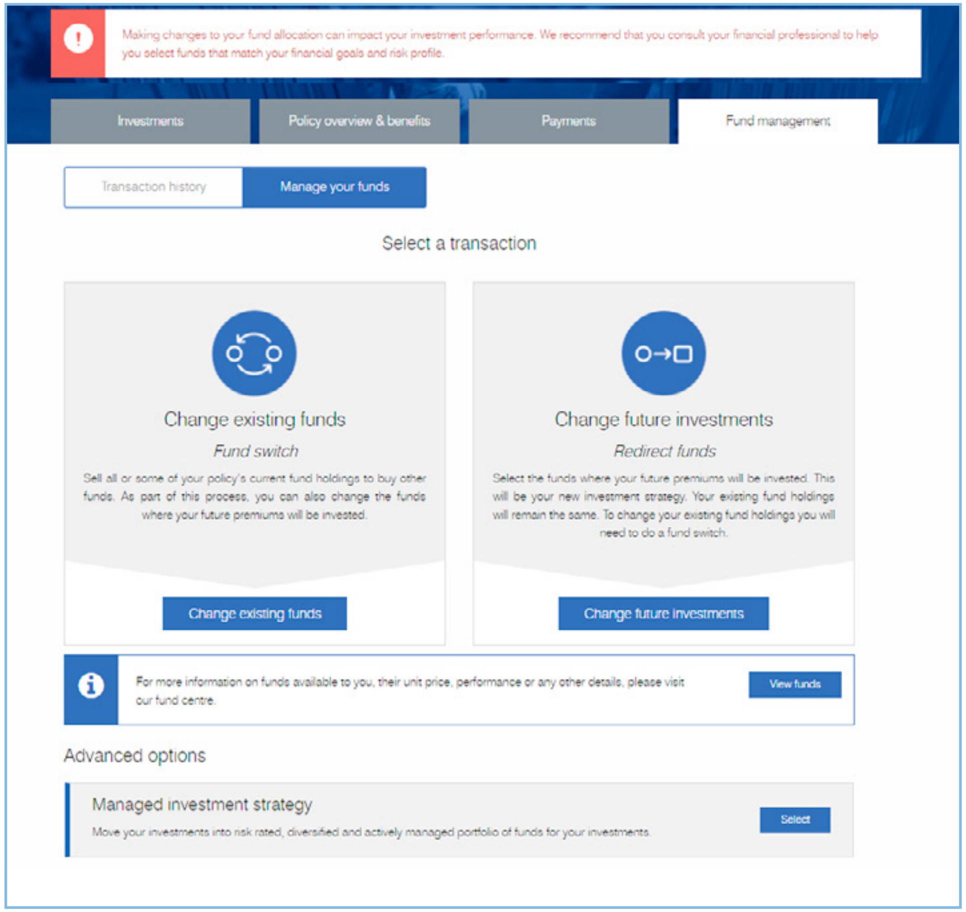
Fund centre

Click the ‘**View funds**’ button to open the fund centre and see all the funds available to your policy, details of each fund including their unit price and fund performance, which will help you select funds for your policy.

Advanced options

Use this to select a ‘**Managed investment strategy**’ for your policy. Managed investment strategies are a choice of risk rated, diversified and actively managed portfolios of funds. Managed strategies may not be available on all types of policies.

NEXT »



7 Fund Switch – Change existing funds

Use this option to change your policy's current fund holdings; sell some or all of the current fund holdings to buy other funds. As part of this process, you can also change the funds where your future premiums will be invested.

Step 1

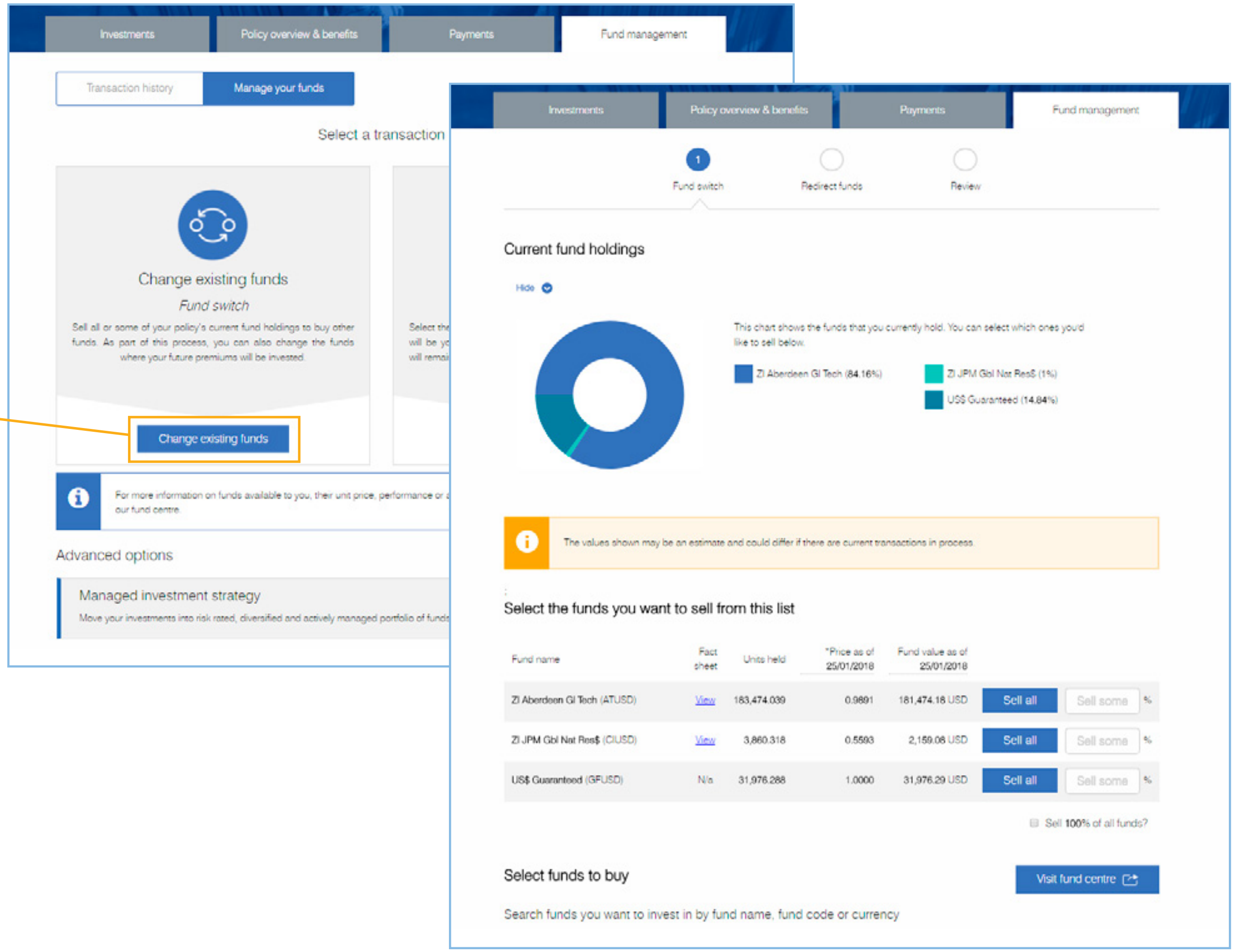
Creating a 'Fund Switch' request

Under the fund management tab:

- Click on the '**Manage your funds**' button
- Then click on the '**Change existing funds**' button.

You will see the current fund holding details such as the units held, selling price, and you can also view the fund factsheet to help you decide which funds you want to sell.

NEXT »



Fund Switch

Step 2

Selecting funds to sell

Here you will select the fund you want to sell and the percentage of the fund holding you want to sell.

The value of the funds you sell will need to be reinvested into the funds you buy.

In the sell section you have three options to choose how much of the fund holding you want to sell.

- ‘**Sell all**’ units of a fund – Simply click on the ‘**Sell all**’ button for the particular fund.
- ‘**Sell some**’ units of a fund – Enter the percentage of the fund holding you want to sell.
- ‘**Sell 100% of all funds**’ – click the check box if you want to sell the entire fund holding.

Step 3

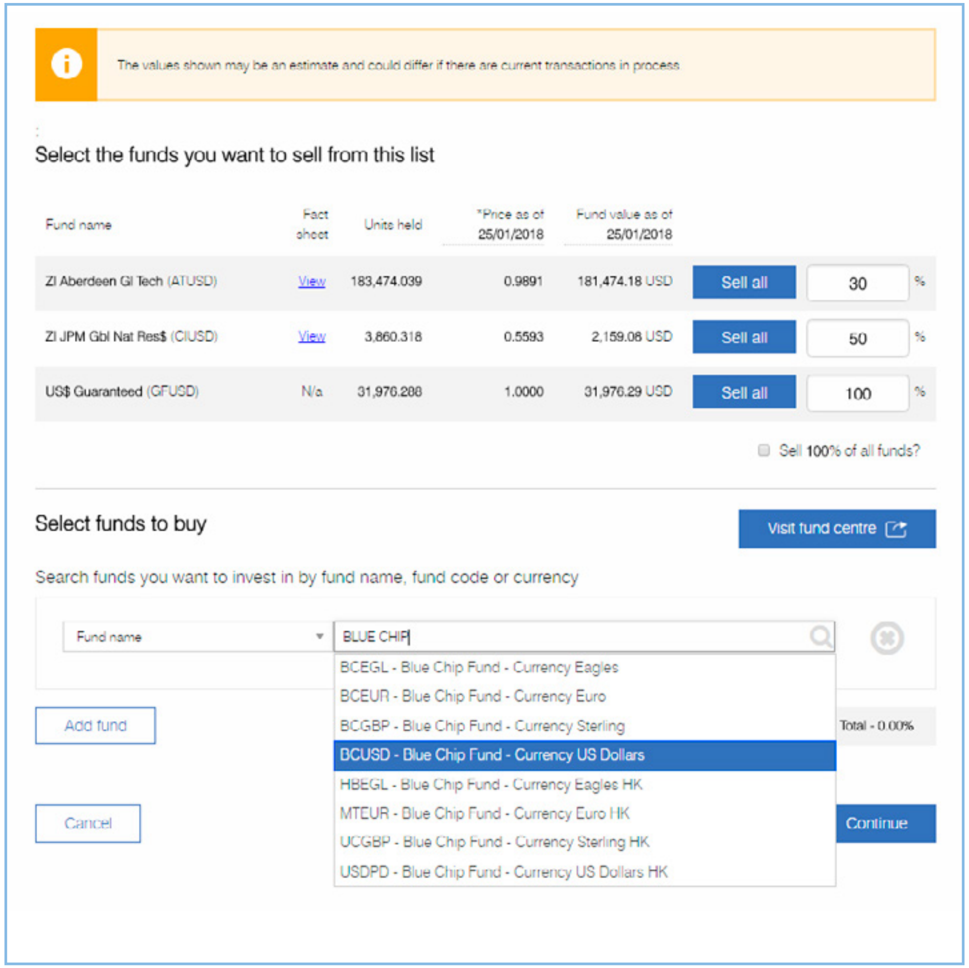
Selecting funds to buy

Here you will select the funds you want to buy from the value of the funds you are selling.

- In the buy section, click the ‘**Visit fund centre**’ button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.

Cancel **Note:** Clicking on ‘**Cancel**’ will take you back to fund management options and you will have to create a new request.

NEXT »



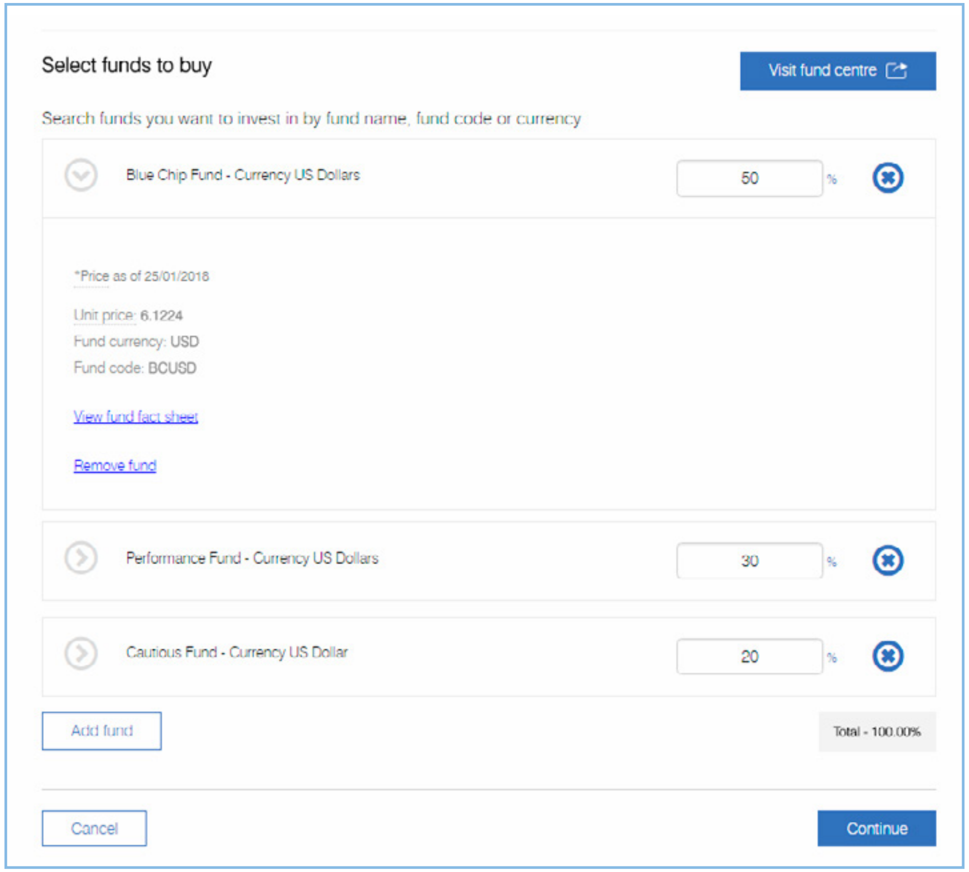
Fund Switch

Step 3

Selecting funds to buy (continued)

- Click on ‘**Add fund**’ button to add more funds.
- Click on the arrow button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.
- Ensure that the total of the percentage across all the funds you are buying add up to 100%.
- To remove a fund, click on the blue cross mark on the right.
- You can use the add fund button to search again.
- Once you have completed selecting funds to buy, click on ‘**Continue**’.

NEXT »



Fund Switch

Step 4

Redirecting future premiums

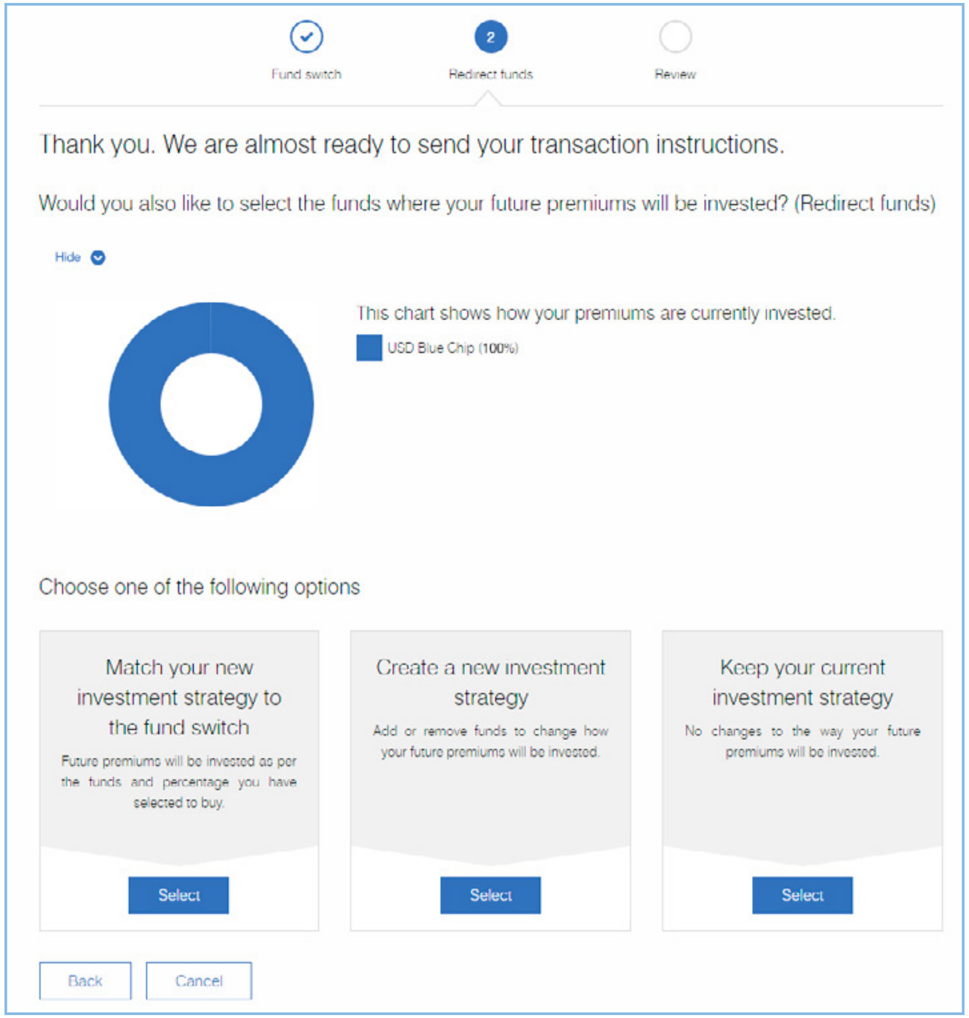
Here you have the option to choose how your future premiums will be invested.

You will see a chart that shows how your premiums are currently invested.

To proceed with the switch request you will need to **select** one of the redirection options

- **Match your new investment strategy to the fund switch** – Future premiums will be invested as per the funds and percentage you have selected to buy.
- **Create a new investment strategy** – Add or remove funds in your current investment strategy. (**See Section 8: Redirecting future premiums**)
- **Keep your current investment strategy** – No changes to the way the future premiums will be invested.

Click on the option you need and proceed to the review section.



Note:

Back — Clicking ‘Back’ will take you a step back to the fund switch section.

Cancel — Clicking on ‘Cancel’ will take you back to fund management options and you will have to create a new request.

NEXT »

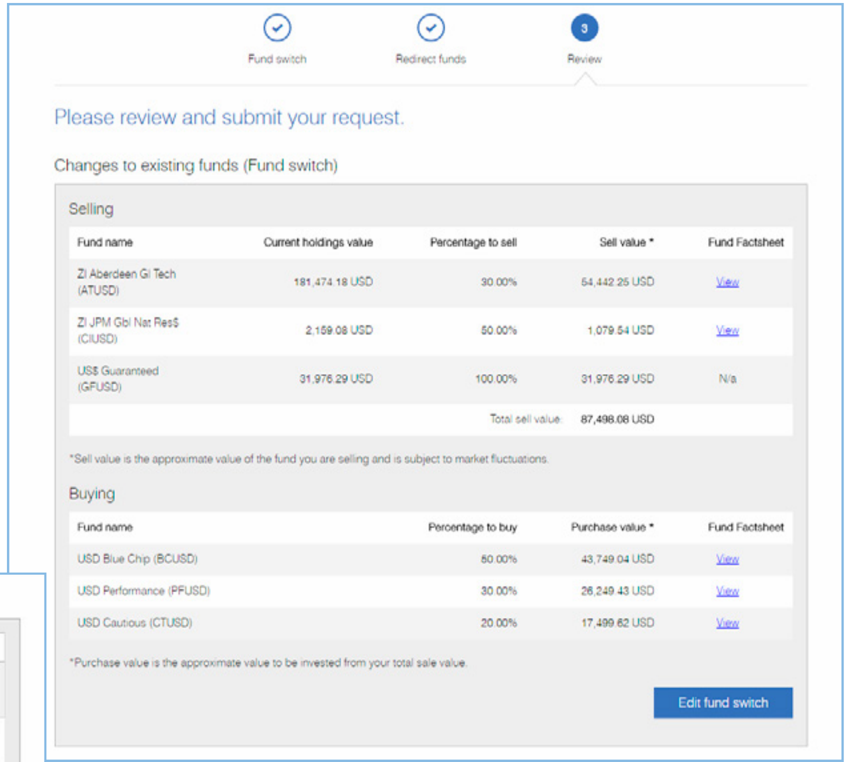
Fund Switch

Step 5

Review and submit your request

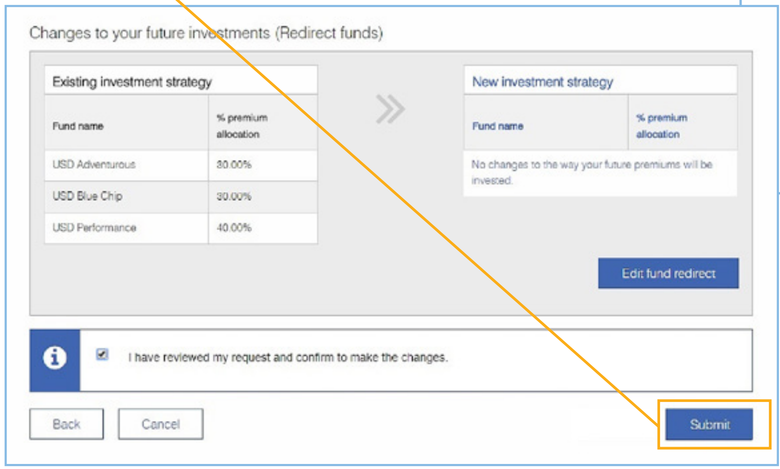
Here you will see all the details of your switch and redirection request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the ‘**Edit fund switch**’ button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the ‘**Edit fund redirect**’ button.
- Once you have completed the review, click on the check box to acknowledge the terms and conditions, and then click the ‘**Submit**’ button.



Note:

For joint ownership policies, your request will be sent to the joint policy owner for authorisation.



NEXT »

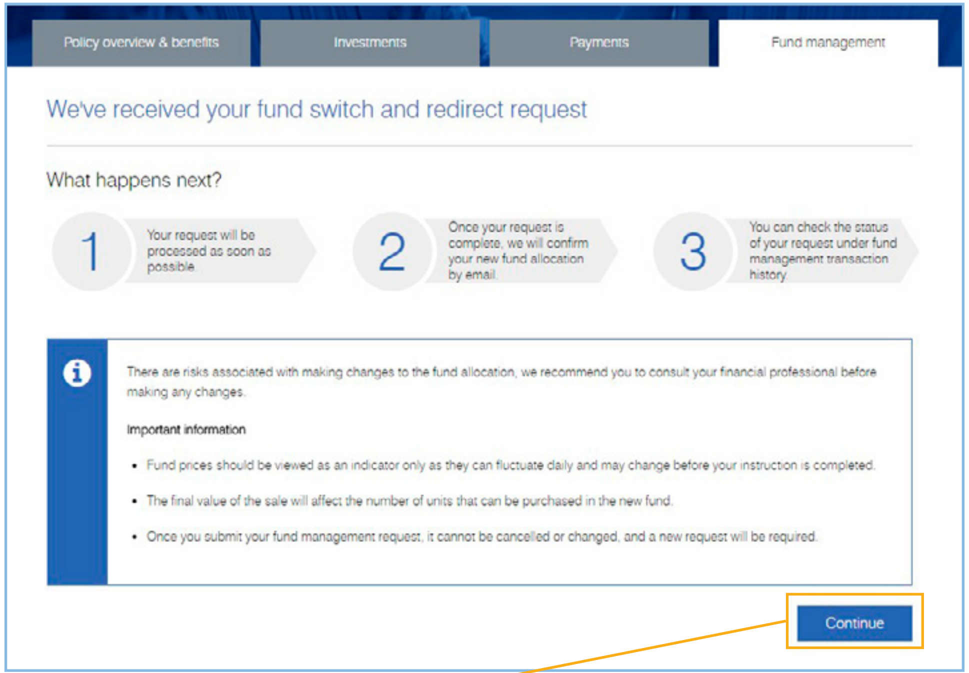
Fund Switch

Switch and Redirection submitted – Next steps

- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund management transaction history.

For joint ownership policies:

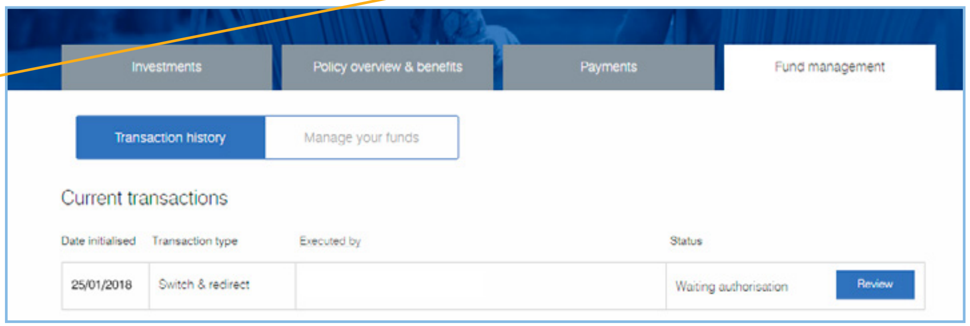
- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the switch and redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.



Step 6

Track and review your request:

- Click ‘**Continue**’ to move back to the ‘**Fund management**’ section.
- You will be able to view the request under ‘**Current transactions**’
- Click on the ‘**Review**’ button to see the request details.



NEXT »

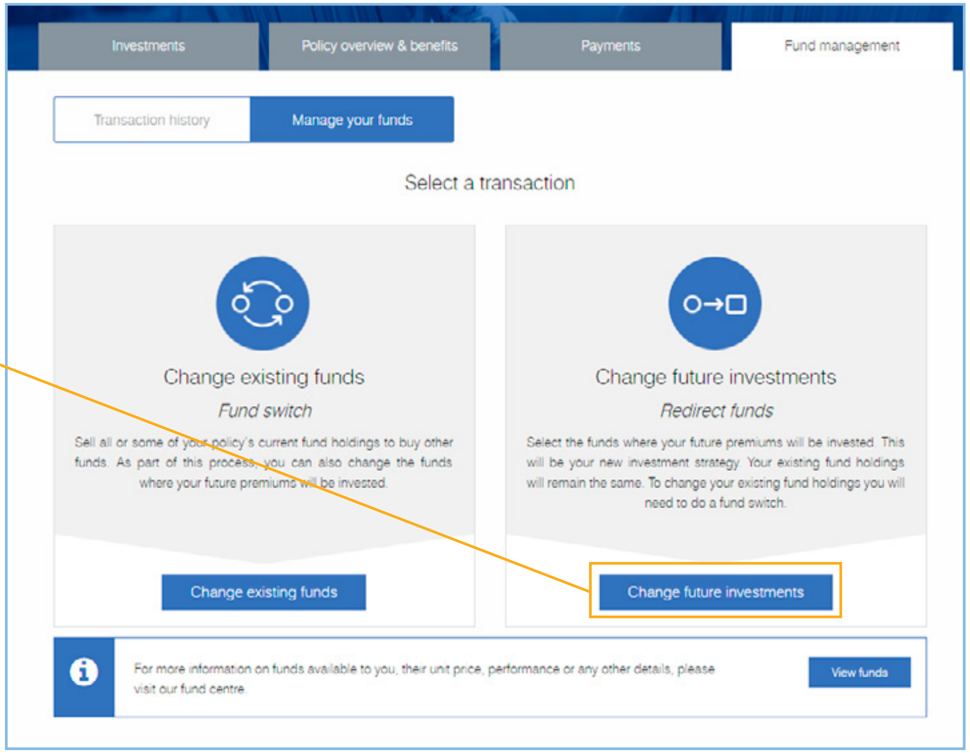
8 Redirecting future premiums

Step 1

Here you have the option to choose how your future premiums will be invested.

- Under the fund management tab, click on the ‘**Manage your funds**’ button
- Click on the ‘**Change future investments**’ button.

NEXT »



Redirecting future premiums

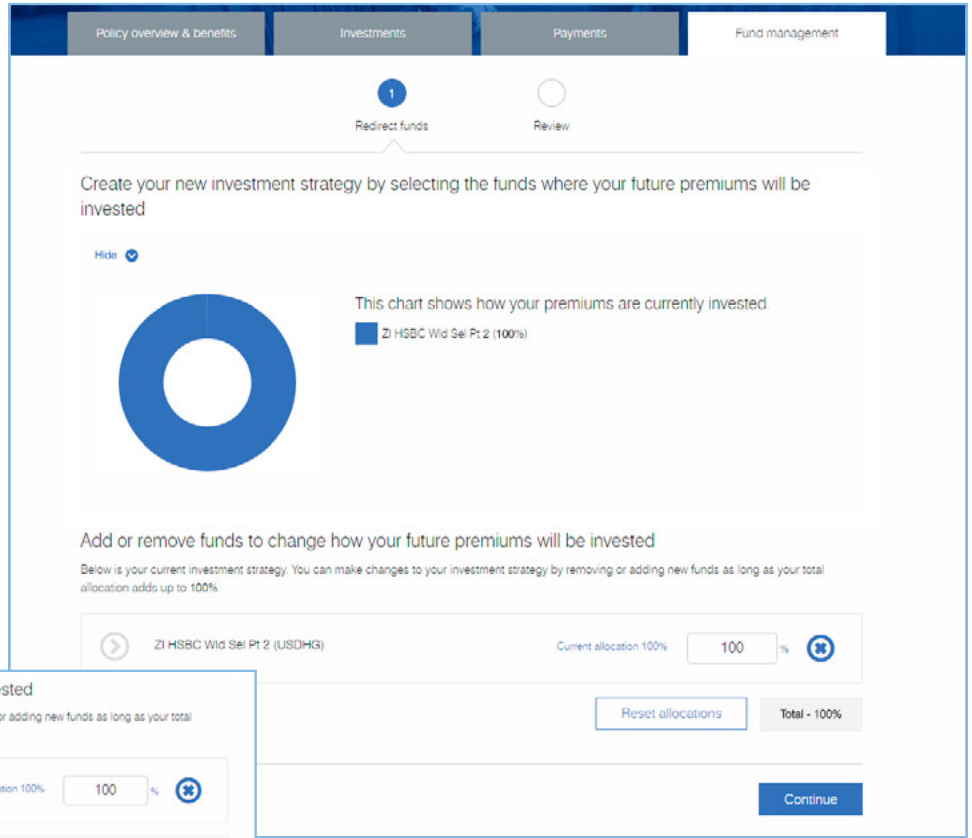
You will see the investment strategy which shows how your premiums are currently invested.

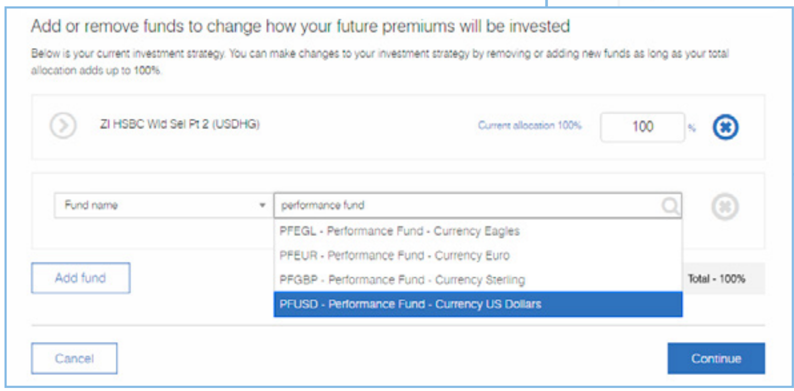
- Click on the arrow button to view fund details and the fact sheet
- You can make changes to the investment strategy by removing or adding new funds and resetting fund allocations.

Step 2

Adding new funds

- Click on ‘**Add fund**’ to add more funds to the current investment strategy.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box.
- Click on the fund to select.
- Click on the arrow to view fund details and the fact sheet to ensure you want to keep the fund you have selected.
- To remove a fund, click on the blue cross mark on the right.





NEXT »

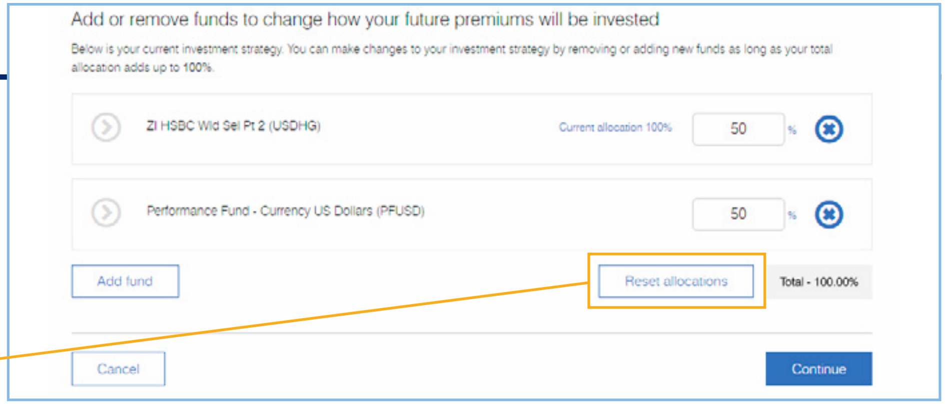
Redirecting future premiums

Step 3

Reset allocations

Once you have completed adding or removing funds to create your new investment strategy, you will need to input the allocation rates for each fund. The allocation rate is the percentage of your future premiums you want to invest in to each fund.

- Click on the '**Reset allocations**' button and key in the new allocation rate.
- You must ensure the total allocation across all funds adds up to 100%.
- Once done, click on '**Continue**' to review your redirection request.

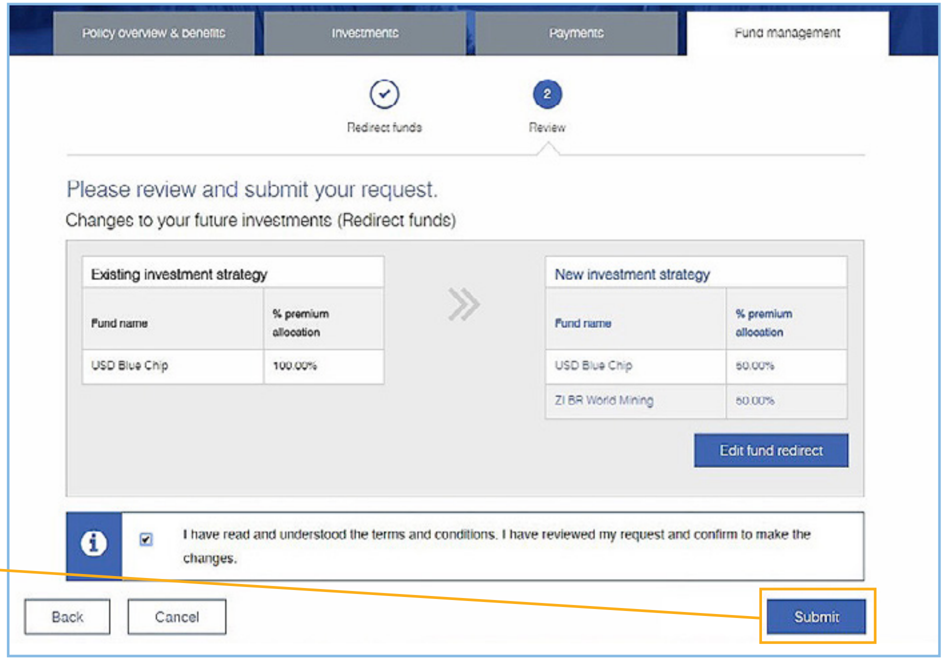


Step 4

Redirection – reviewing and submitting your request

On the '**Review**' page you will see the existing investment strategy and the new investment strategy.

- Carefully check the fund name and percentage of premium allocation for each fund.
- To make changes, click on '**Edit fund redirect**'.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Once you are happy with the proposed changes, click in the '**Submit**' button.



Note:

For joint ownership policies, your request will be sent to the joint policy owner for authorisation.

NEXT »

Redirecting future premiums

Step 5

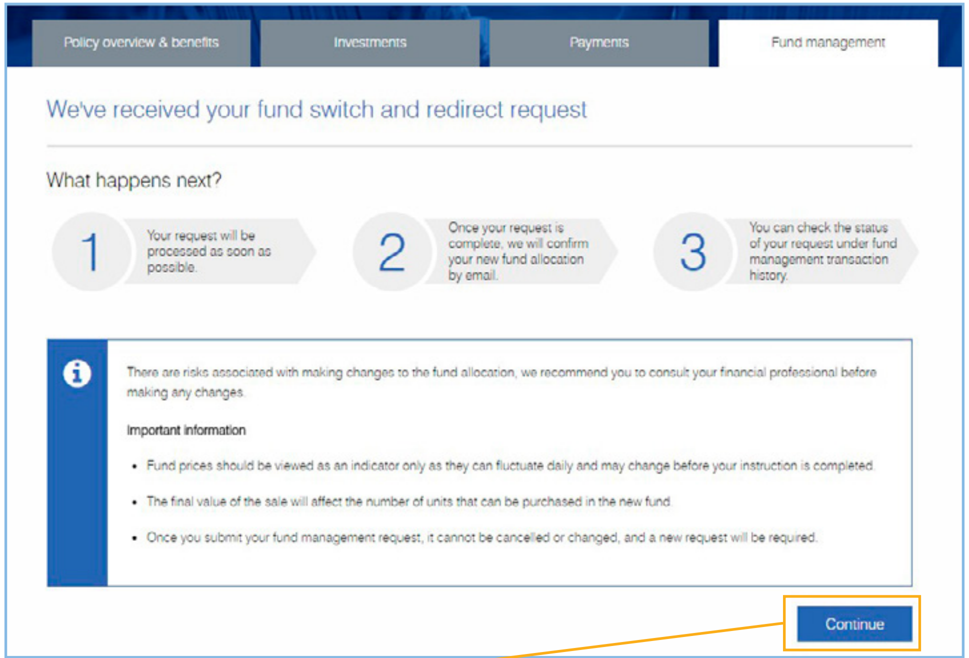
Redirection request submitted

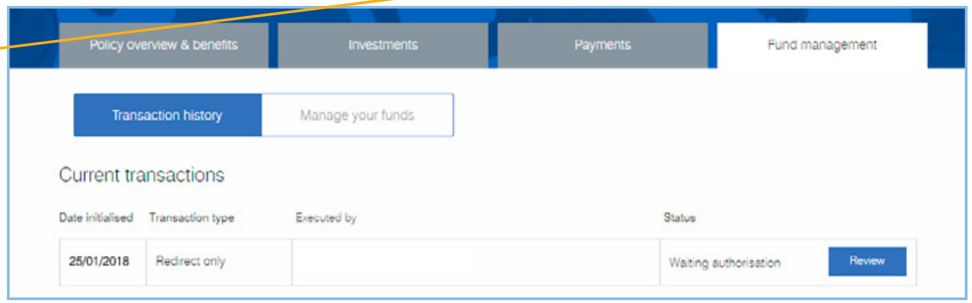
Upon successful submission, you will receive a confirmation page with details on next steps.

- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund management transaction history.

For joint owner policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.





Click '**Continue**' to move back to the '**Fund management**' section.

You will be able to view the request under '**Current transactions**'.

NEXT »

9 Managed Investment Strategy

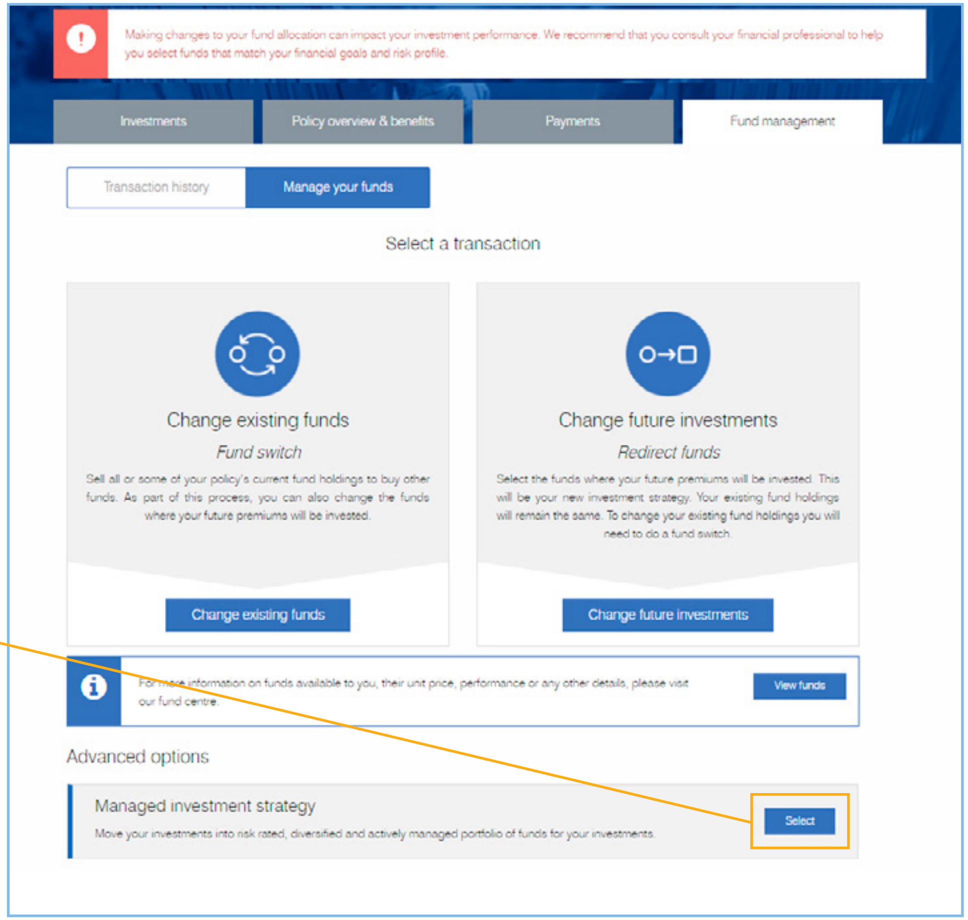
Managed investment strategies are risk rated, diversified, and actively managed portfolios. You can choose from one of the available managed investment strategies instead selecting individual funds and building a portfolio from scratch. This is a cost-effective and efficient investment option giving the peace of mind that the policy portfolio is being actively managed.

Step 1

Managed strategy option

- Under the fund management tab, click on the '**Manage your funds**' button
- Scroll down to '**Advanced options**'
- Here you will see '**Managed investment strategy**'.
- Click the '**Select**' button to proceed.

NEXT »



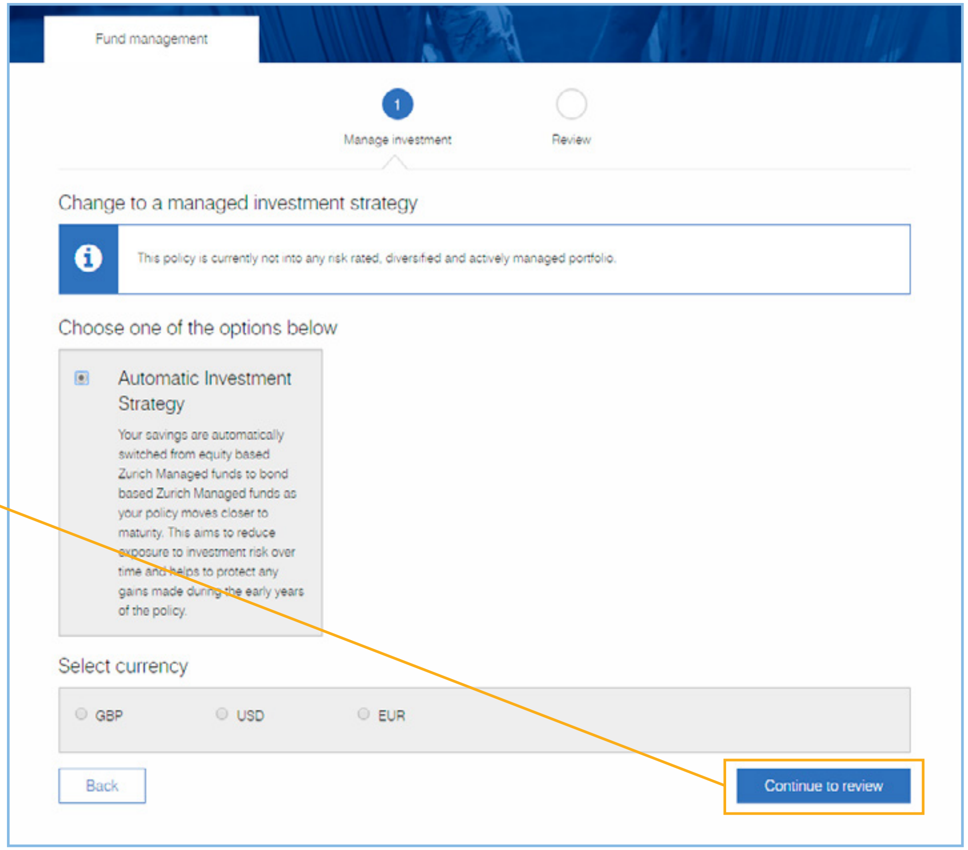
Managed Investment Strategy

Step 2

Selecting a managed investment strategy

You will see the managed investment strategies available for your policy.

- Click on the button to select the managed investment strategy.
- Select the currency of investment strategy.
- Click on the ‘**Continue to review**’ button.



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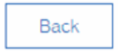


Clicking ‘**Back**’ will take you back to the ‘Manage your funds’ options.

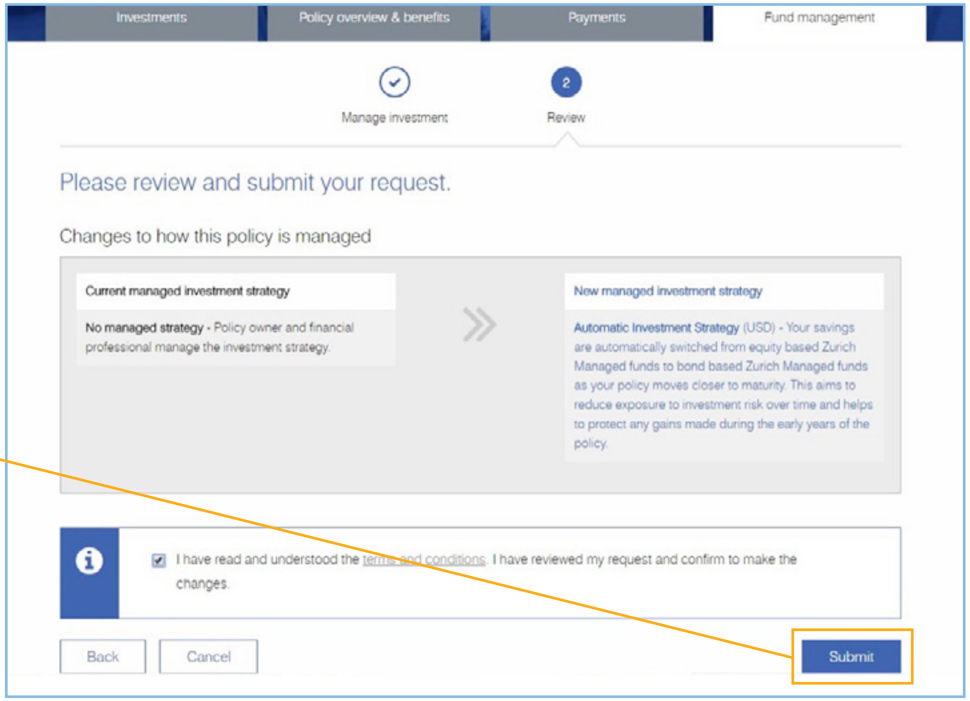
NEXT »

Managed Investment Strategy

Step 3

Review managed strategy selection

- Carefully review the changes to the investment strategy.
- To change the selected managed strategy click on the ‘**Back**’ button.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Then click on the ‘**Submit**’ button.



Note:

For joint ownership policies, your request will be sent to the joint policy owner for authorisation.

NEXT »

Managed Investment Strategy

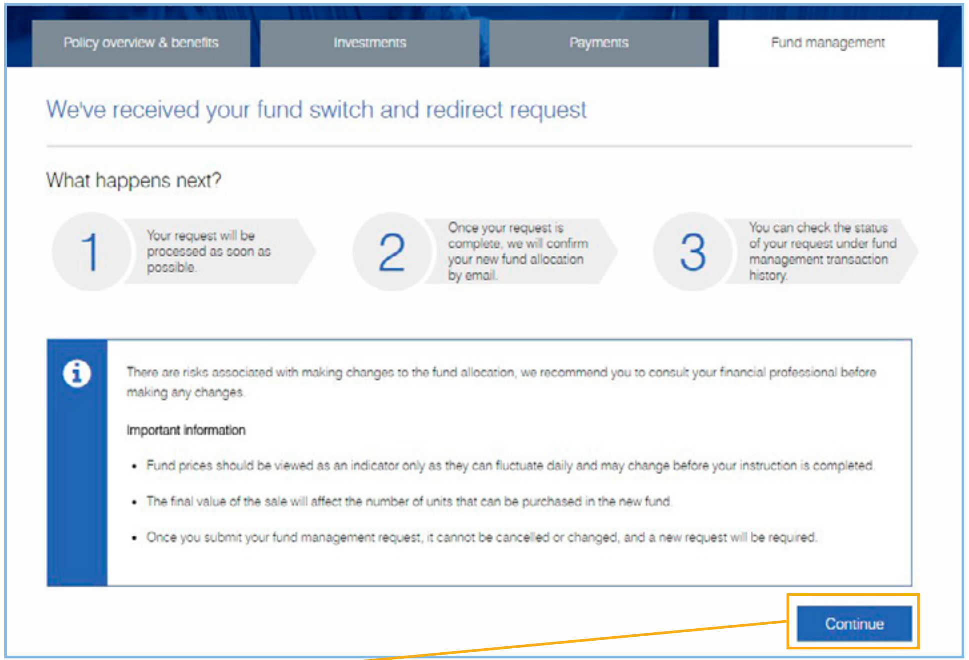
Step 4

Managed strategy selected – next steps

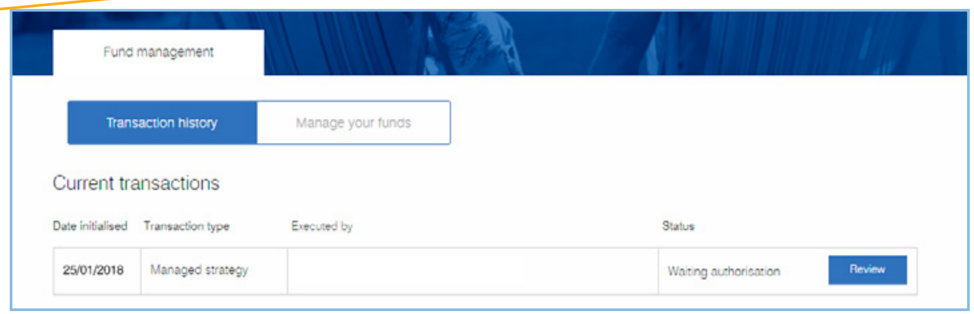
- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund management transaction history.

For joint owner policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the switch and redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.



- Click '**Continue**' to move back to the '**Fund management**' section.
- You will be able to view the status of the request under '**Current transactions**'.



NEXT »

10 Switching out of a Managed Investment Strategy

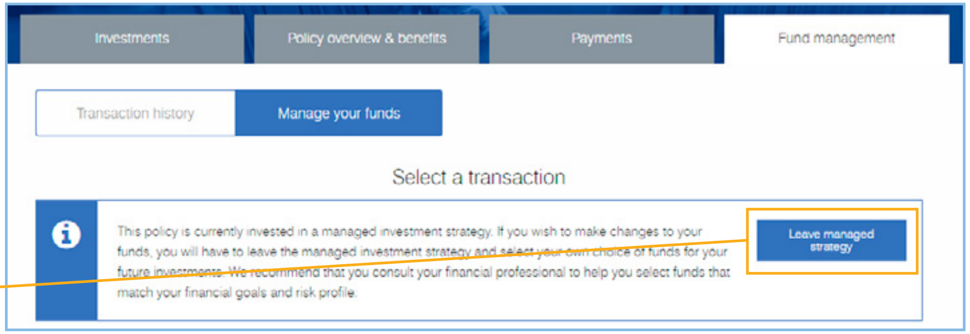
Here you are opting out of the Managed Investment Strategy by selling the funds and creating a bespoke investment strategy for the future premiums.

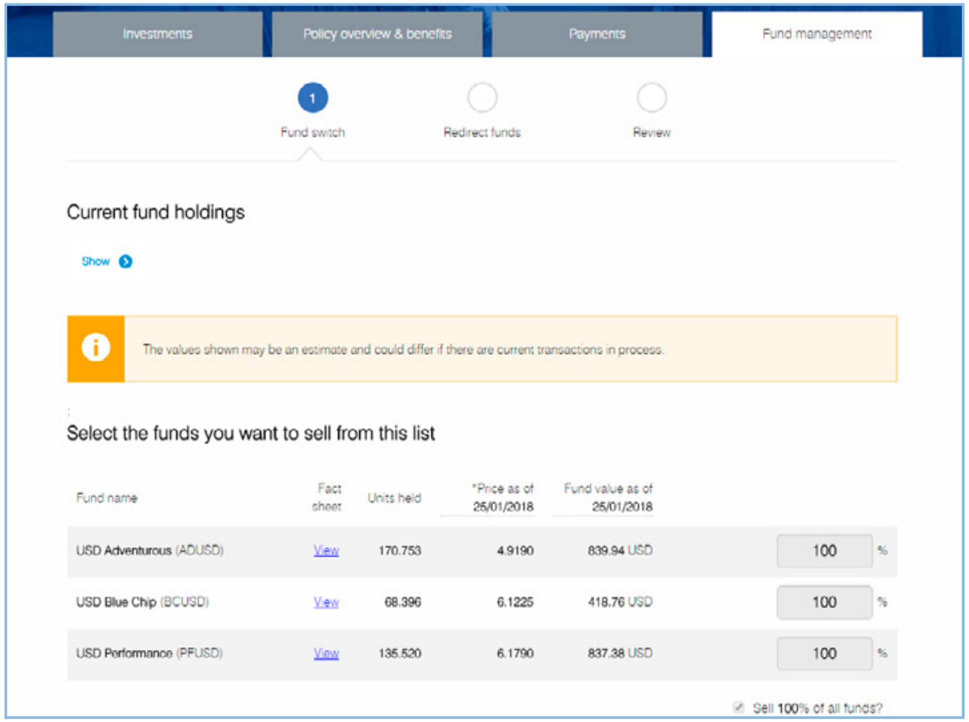
Step 1

Leaving a managed strategy

- Once you are in Fund management, Click on ‘**Manage your funds**’ tab.
- Click on the ‘**Leave Managed Strategy**’ button.
- You will now be asked to switch the funds. The sell section will be set to ‘**sell all**’ by default as you will sell all the funds under the managed strategy.

NEXT »





Switching out of a Managed Investment Strategy

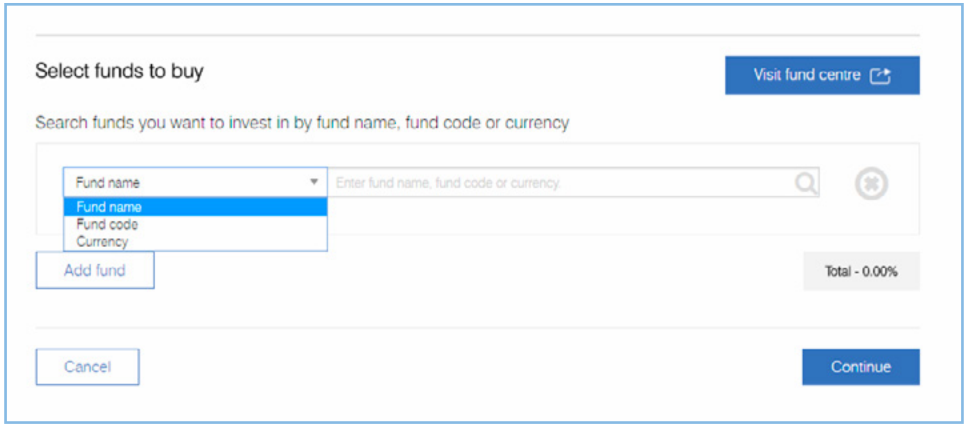
Step 2

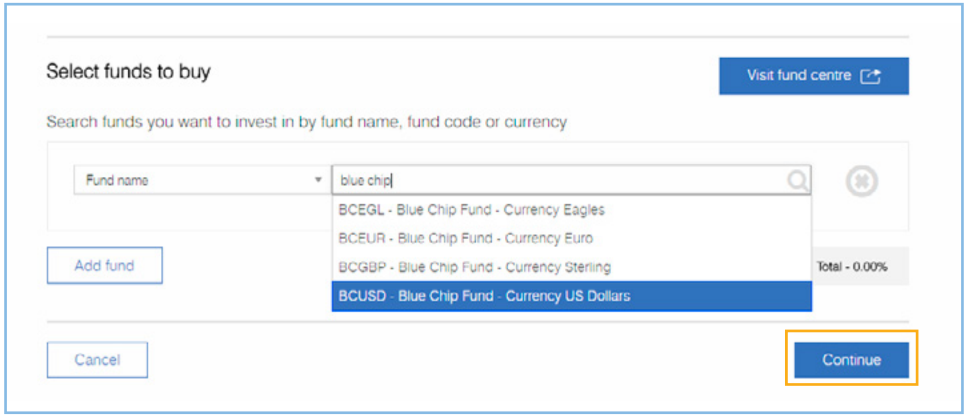
Selecting funds to buy

Here you will select the fund you want to buy from the value of the funds you are selling.

- In the buy section, click the '**Visit fund centre**' button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.
- Click on '**Add fund**' button to add more funds.
- Click on the arrow button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.

NEXT »





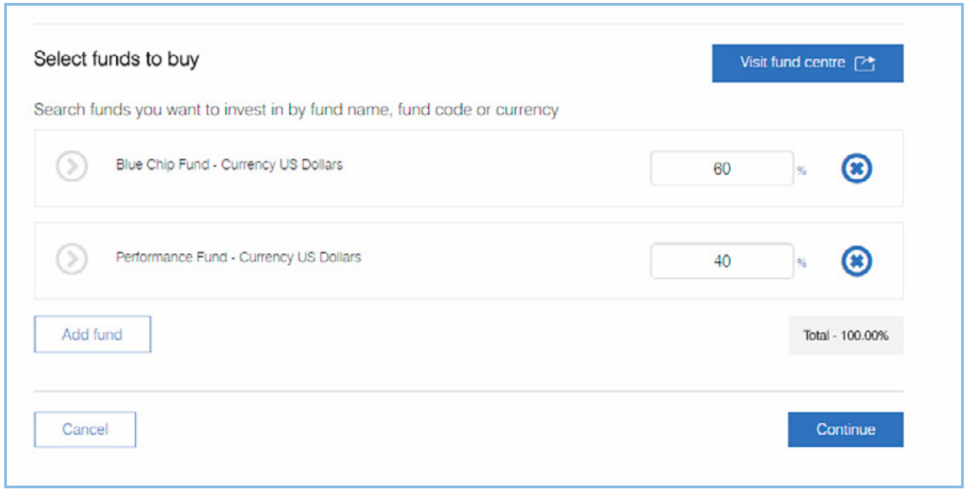
Switching out of a Managed Investment Strategy

Step 3

Selecting funds to buy

- Ensure that the total of the percentage across all the funds you are buying adds up to 100%.
- To remove a fund, click on the blue cross mark on the right.
- You can use the add fund button to search and add funds again.
- Once you have completed the buy section, click on '**Continue**' to view your options for redirection.

NEXT »



Switching out of a Managed Investment Strategy

Step 4

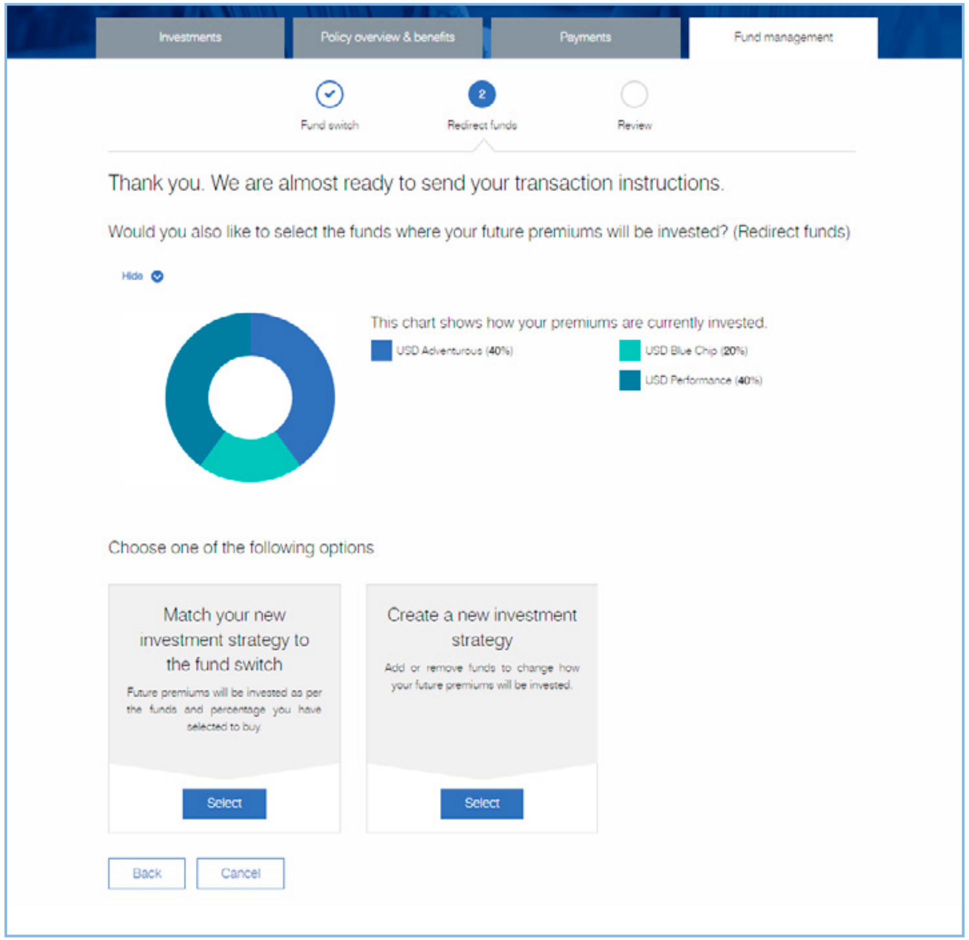
Redirecting future premiums

Here you have the option to choose how your future premiums will be invested.

To proceed with the switch request you will need to select one of the redirection options:

- Match your new investment strategy to the fund switch – Future premiums will be invested as per the funds and percentage you have selected to buy.
- Create a new investment strategy (**See Section 8: Redirecting future premiums**)
- Click on the option you need to proceed.

NEXT »



Switching out of a Managed Investment Strategy

Step 5

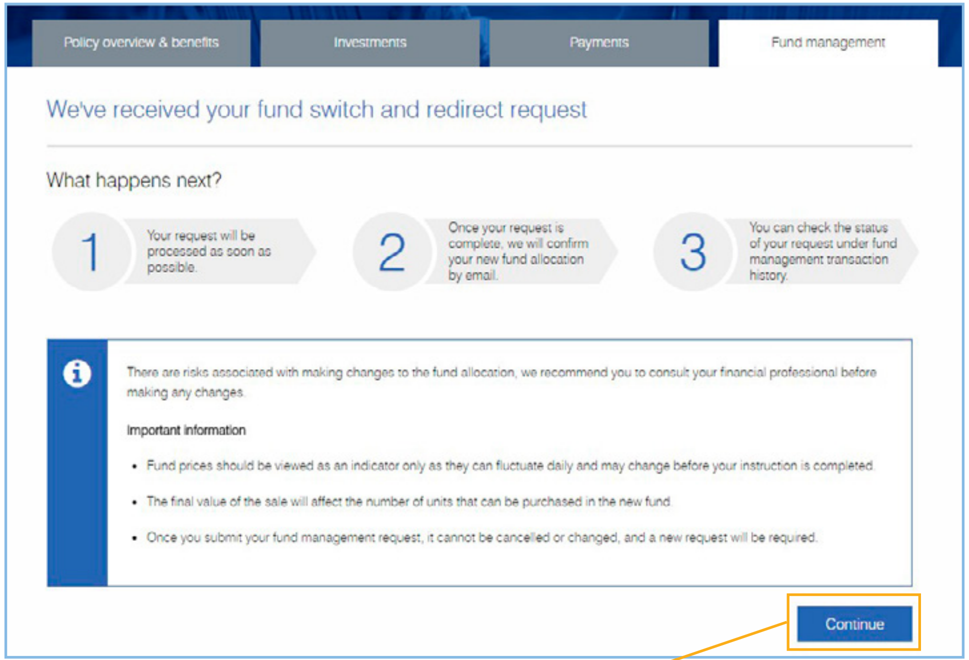
Submitting the request

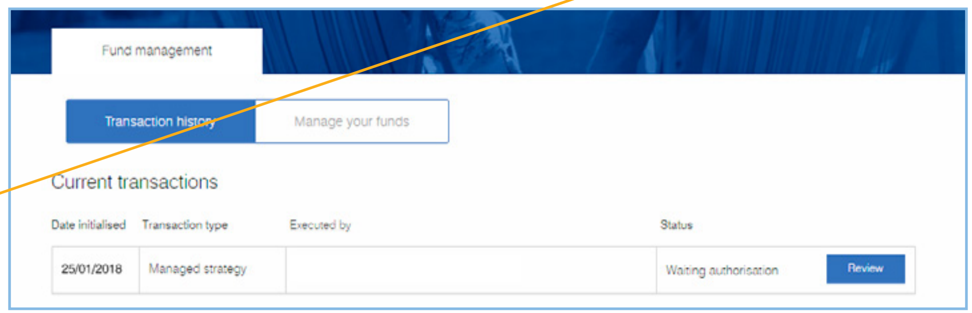
Here you will see all the details of your request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the '**Edit fund switch**' button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the '**Edit fund redirect**' button.
- To submit, acknowledge the terms and conditions by clicking the check box and then click the '**Submit**' button.
- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund Management transaction history.

For joint owner policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the switch and redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.
- Upon successful submission, you will receive a confirmation page with details on next steps.
- Click '**Continue**' to move back to the '**Fund management**' section.
- You will be able to view the request under '**Current transactions**'.





We’re happy to help

For more information on ZIO portfolio management, please log on to our website **zurich.ae** where you can watch the ‘How to’ videos and read more about managing your investments online.

If you need support on the Online Portfolio Management or have any questions, simply contact Zurich HelpPoint via email or phone using the contact details below. You can also contact your financial professional for assistance.

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