

Vista

Conquer your future



The easy way to plan for your future

This document is meant to provide a clear overview of the Vista product. Please read this together with your Key Features Document and your Policy Terms and Conditions for the complete details.

Good plans shape good decisions. That's why good planning can help make your dreams come true.

Those dreams may include early retirement, ensuring your children or grandchildren are well educated, arranging a wedding, taking a career break or travelling the world. Making these dreams a reality depends on your willingness to plan and save.

If you start saving with our regular savings policy Vista, your future plans could be closer than you think. With Vista, you have the flexibility to build an investment portfolio that can adapt and respond to support your ever-changing circumstances.

Benefits to you

We understand that your circumstances can change quickly. As a result any financial investments you make need to evolve to suit your new situation, without compromising the diversity and strength of your investment portfolio. For such a versatile and flexible savings policy, Vista is very simple.

Let's take a closer look at the benefits that a Vista savings policy brings

- Allows you to save on a regular basis with the aim of reaching your savings goals.
- Gives you a welcome bonus when you save more. You can also earn a loyalty bonus every five years to help give your savings a regular boost, and when your policy matures a maturity bonus is paid.
- Lets you decide how often you want to save, and for how long.
- Lets you choose how much and in which currency you want to invest.
- Lets you pay in additional single premiums.
- Gives you access to your capital by allowing regular withdrawals or partial surrenders. For full details on withdrawals, please refer to your Vista Policy Terms and Conditions.
- Aims to increase the value of the money you invest and meet your investment objectives over the medium to long term.
- Helps to secure your future through adding optional benefits such as additional life cover, accidental death benefit and waiver of premium benefit.
- Offers a wide range of investment funds.
- Pays a lump sum on the death of the life insured.

Vista is suitable if you are able to commit to a savings plan for at least five years and you are seeking capital growth or regular income, or a combination of both. Vista helps you to save and invest to build up your capital towards a future goal, while offering the flexibility to adapt should your aspirations change.

You can re-balance your portfolio whenever you need to, either by adjusting existing investments or exploring new options. Vista provides access to the world's investment markets through a diverse range of funds. Your payment, investment and withdrawal options are also flexible.

Your flexible investment solution

We've all seen changes in the financial landscape over the past decade. This has led to customers forming a different relationship with their money and becoming increasingly aware of how they spend and invest.

Across these varying market cycles, our customers' need to plan for their future has remained constant.

Before deciding where to invest, you will need to consider these questions:

- What would you like to achieve from your savings?
- How long do you plan to invest for?
- How much risk are you prepared to take with your money?

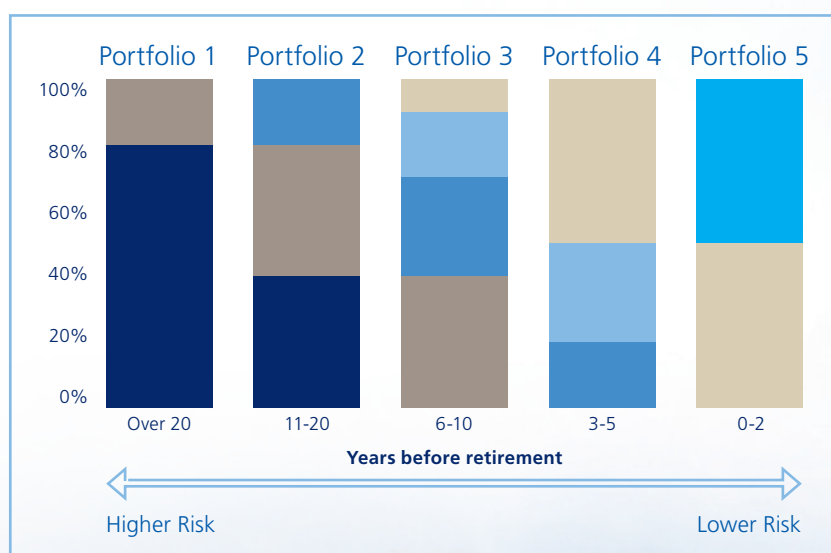
Zurich International Life has negotiated agreements with world-leading investment management organizations to select a range of funds chosen for a combination of investment expertise and performance.

We believe that talented, experienced and well resourced fund managers are able to improve investment returns over the long term.

Peace of mind

At Zurich we understand the need for peace of mind when planning investment portfolios. This is why we offer the AIS – a unique solution – as an investment option.

The Automatic Investment Strategy (AIS) is available in US dollars, Sterling and Euros. By choosing AIS, your savings are automatically switched from equity based Zurich Managed funds to bond based Zurich Managed funds as you move closer to policy maturity. Here's an illustration showing how it works.



■ Adventurous fund ■ Performance fund ■ Blue Chip fund ■ Cautious fund
■ Defensive fund ■ Money Market fund

The Automatic Investment Strategy (AIS) gives you exposure to the stock market, where there is the highest potential for your investments to grow. However, as the end of your Vista approaches, the value is protected against sudden investment volatility by moving your money into more stable, lower risk investments.

With Vista you can switch your fund holdings at any time to reflect changes to your circumstances, your attitude to risk, your time horizon or your personal expectations. You can find full details of the range of investment funds and their charges in our **'Investments – Your guide'** and **'Mirror funds – Your guide'** brochures.



How much does Vista cost?

Here is a summary of the charges that apply to your Vista.

Regular premium charges

- An expense recoupment charge is taken for setting up your policy. We will take this monthly throughout the term of your policy from the units you buy during the first 18 months of your Vista. If you increase your payments, further expense recoupment charge(s) will be taken.
- An ongoing policy management charge is deducted from the value of your savings account.
- There is a monthly fee to administer your policy, which is deducted from the value of your savings account.
- Each fund you invest in has management charges attached to it, which cover the running of the fund. These charges will be reflected in the unit price of the fund.
- If you choose to take out waiver of premium benefit, the charge will depend on the personal circumstances of the first life insured and the level of the regular premiums.

Single premium charges

- Lump sum premiums paid into your Vista are charged differently to regular premiums. There is a one-off allocation charge.
- The expense recoupment charge does not apply to lump sum premiums.
- The surrender penalty for encashments or suspended policies does not apply to lump sums.
- All other charges apply.

Full details of all the charges can be found in the 'Vista – Policy Terms and Conditions'



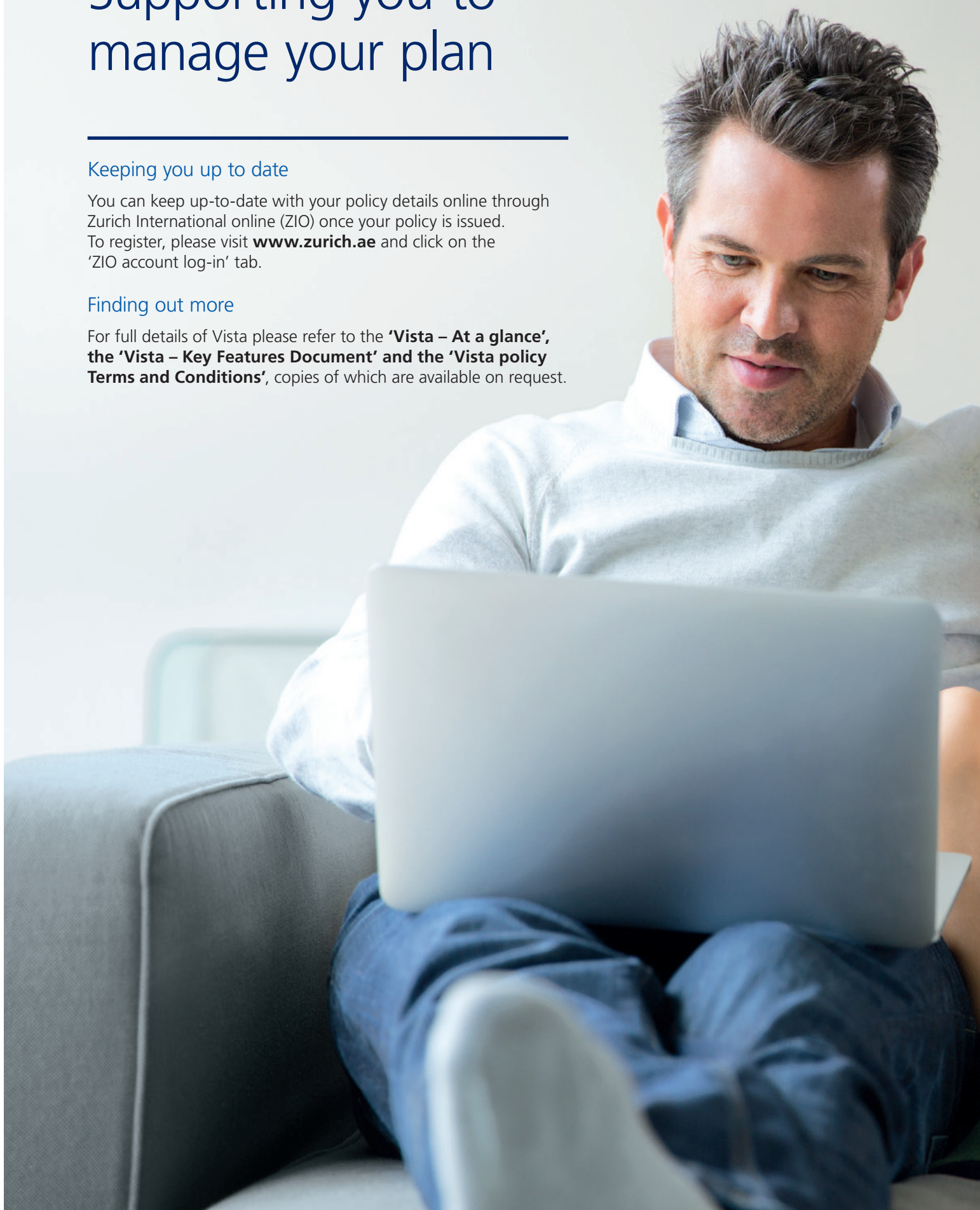
Supporting you to manage your plan

Keeping you up to date

You can keep up-to-date with your policy details online through Zurich International online (ZIO) once your policy is issued. To register, please visit **www.zurich.ae** and click on the 'ZIO account log-in' tab.

Finding out more

For full details of Vista please refer to the **'Vista – At a glance'**, the **'Vista – Key Features Document'** and the **'Vista policy Terms and Conditions'**, copies of which are available on request.





Committed to the international investor

At Zurich International Life we are committed to the international investor and strive to be an outstanding provider of international savings and investment products and to offer excellent service and value. We are a major player in the world of international products and are well known and trusted in the marketplace

Zurich International Life is part of the Zurich Insurance Group which is headquartered in Zurich, Switzerland. The Group is a global insurer with superior financial strength, a talented workforce and a highly valued brand. Acting as one team with one purpose we take a global approach to resources and capabilities. The Group applies these strengths to help our individual, commercial and corporate customers understand and protect themselves from risk.

The Isle of Man

As a base for your investments, the Isle of Man offers distinct benefits.

The island is a thriving financial centre with stringent legislation under the Isle of Man Insurance Act and the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations to protect policy owners – authorised companies must demonstrate the soundness and expertise of their management.

The parliament in the Isle of Man is one of the longest standing in the world, and the island has enjoyed the stability of its own government for more than 1,000 years.

We do not pay capital gains tax or income tax on investments held on behalf of our investors. You should note that the value of tax benefits depends on your individual circumstances and can change.





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

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, 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 policy owners, up to 90% of the liability to the protected policy owners will be met.

The protection only 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 policy.

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

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