

Maturity and reinvestment form

Guidance notes

Now that your policy is reaching its full term, it is important that you tell us what you want to do with your proceeds.

Please use this form for any Zurich International Life investment policy that has a maturity or termination date.

The 'Your maturity options' section outlines three potential choices. We strongly recommend that you consult your relevant financial professional or authorised consultant before making a decision. When the maturity/normal retirement date is reached, your policy comes to an end. At this point, we will hold the policy value securely, pending your instructions for payment. It is therefore in your interest to complete and return this form prior to the maturity/normal retirement date.

If you are not satisfied with our handling of your claim, please refer to our complaints procedure.

Completing this form

Please complete this form in English, in blue or black ink and in **CAPITAL** letters. All policy owners/trustees should sign the form. Once you have completed the form, please include all the required documentation and information because if anything is missing, we will have to return the form to you for clarification.

General points to note

Any withdrawal will affect the future capital growth of your initial investment.

All payments will be subject to any applicable trade or economic sanctions.

The amount you receive may be less than the dealing amount.

A withdrawal may cause a chargeable event for UK income tax. For further information, please contact your financial professional.

Automatic Exchange of Tax Information (AEOI)

AEOI is a standard through which tax authorities in different countries can routinely exchange information about financial accounts held by taxpayers. These standards include Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS).

AEOI is the result of a broader OECD initiative to prevent tax evasion. It is a powerful tool that helps tax authorities to identify and confirm whether a financial account holder is complying with the tax laws of their country of tax residence.

Zurich as a financial Institution must identify and report any of its account holders who are taxpayers in other countries in accordance with the AEOI agreements.

Once tax information is exchanged, the tax authority in each country compares that information with the customers own declaration of financial accounts.

If there is a discrepancy between the two sets of information, the tax authority may investigate.

1. Policy details

Policy number

Policy owner 1

Title Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Please give details of any previous names or aliases used (including maiden name)

Place of birth (town or city)

Nationality

Do you hold nationality in another country?

Yes No

If 'Yes', please confirm the country

Policy details (continued)

Current residential address

Telephone number (include international country code)

Mobile number (include international country code)

Country of telephone number

Country of mobile number

Is this a US* based telephone number?

Yes No

Are you a US* tax payer?

Yes No

Are you a US* citizen?

Yes No

*The definition of US includes the 50 United States of America, the District of Columbia, Guam, Puerto Rico, US Virgin Islands, American Samoa and the Northern Mariana Islands.

Email address

Correspondence address (if different)

Please provide a reason why you are using a correspondence address that is different from your residential address. Depending on the answers given we may ask for further information.

Please state all countries where you are currently deemed to be resident for tax purposes

Country/Countries of tax residence	Tax reference number(s)*

*If you are currently tax resident in the United Kingdom, please provide your National Insurance number.

Policy owner 2

Title Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Please give details of any previous names or aliases used (including maiden name)

Place of birth (town or city)

Nationality

Do you hold nationality in another country?

Yes No

If 'Yes', please confirm the country

Current residential address

Telephone number (include international country code)

Mobile number (include international country code)

Country of telephone number

Country of mobile number

Is this a US* based telephone number?

Yes No

Are you a US* tax payer?

Yes No

Are you a US* citizen?

Yes No

*The definition of US includes the 50 United States of America, the District of Columbia, Guam, Puerto Rico, US Virgin Islands, American Samoa and the Northern Mariana Islands.

Email address

Correspondence address (if different)

Policy details (continued)

Please provide a reason why you are using a correspondence address that is different from your residential address. Depending on the answers given we may ask for further information.

Please state all countries where you are currently deemed to be resident for tax purposes

Country/Countries of tax residence	Tax reference number(s)*

*If you are currently tax resident in the United Kingdom, please provide your National Insurance number.

For completion by those acting on behalf of a company or a trust

Name of the company/trust (policy owner)

Registered company number (if applicable)

Country of incorporation (companies only)

Registered office of company

Name of trustee or company representative for correspondence

Please state all countries where you are currently deemed to be resident for tax purposes

Country/Countries of tax residence	Tax reference number(s)*

Is the company tax-exempt in the countries of tax residence listed above? (e.g. charity, government organisation)

Yes No

If 'Yes', please provide evidence of the tax exemption status from the relevant authority.

2. Your maturity options

Please note that if we do not receive an instruction from you before your maturity date, we will transfer your proceeds to our post maturity reserve.

When your policy matures you need to choose from one of the options below.

Depending on your country of residence and your policy type your choice of options may be limited.

Zurich International Life (Zurich) reserves the right to reject any application received.

Option 1 – Extend

Please note this option is not available to US residents.

- Extend the term of the policy up to age 79 by at least one year (five years if you are invested in the Guaranteed Accumulation funds). This includes the option to make contributions to the policy.
- Leave your investment fund to accumulate as a lump sum, or choose to make regular contributions. One-off payments to your account can also be made.
- Choose to maintain, extend or remove additional benefits from the policy.
- Continuing with any existing additional benefits on your policy will be subject to underwriting and we will let you know the underwriting requirements when you apply to extend your benefit(s).
- Switch your investment to (an)other fund(s) from the Zurich International Life fund range for your policy.
- For Vista/InvestPlus/Harvester policies, the expense recoupment charge will no longer be deducted if you extend your policy and contributions continue at their current level or contributions are no longer made.
- The policy fee and any charges for additional benefits will be deducted from your account as before.

Your maturity options (continued)

1. I/We would like to extend by a further _____ years and I/we understand that if I am/we are invested in the Guaranteed Accumulation funds, this must be a minimum of five years.

If the money invested in the Guaranteed Accumulation funds is taken out at any time other than at a permitted withdrawal point (variable by product), the amount paid out may be reduced to reflect the current market value of the underlying assets. This is known as market level adjustment (MLA). The MLA therefore ensures that other investors reducing the size of their holdings early do not affect the value of your continuing investment in the Guaranteed Accumulation fund(s). The amount of the MLA depends on when you invested in the fund, the period you have invested and the investment market conditions over this period.

A. (Please tick one option)

I/We would like to continue paying premiums of _____ until my/our new maturity/retirement date.

Or

I/We would like to stop paying premiums of _____ until my/our new maturity/retirement date.

B. (Please tick one option)

I/We would like to maintain the current levels of additional benefits on this policy in accordance with the terms and conditions.

Or

I/We would like to remove the additional benefits from this policy.

2. If your policy has already matured, it is currently invested in the post maturity reserve and we require a new investment strategy from you. Please provide new investment details below.

Fund code	Fund name	%
Total – please make sure the total adds up to 100%.		100%

Option 2 – Take out a new Zurich policy

I/We have discussed this option with my/our financial professional and I/we would like to reinvest my/our proceeds.

Your financial adviser will need to contact us to arrange for your new policy to be set up.

Please note:

- This option is only available if the policy owner(s) and any lives insured are resident and have a correspondence address in Bahrain, Qatar or the United Arab Emirates.
- A new policy will incur new set up charges.

Option 3 – Withdraw money

Take your proceeds in full or part, as a lump sum.

I/We would like to select the maturity/retirement option (please tick one option only).

Please tick one option only – A, B, C. Please note that option B is not available for Vista/InvestPlus/Harvester policies issued after January 2005. Owners of Vista/InvestPlus/Harvester policies issued after January 2005 wishing to surrender must select option C to fully surrender or option A to partially surrender.

If you do not select a payment currency, the payment will be made in the policy currency.

If selecting option A or B please ensure you also fully complete 'Section 1 – Extend', confirming how your remaining proceeds should be treated.

An Automatic Exchange of Information form (either individual or entity) must be completed for all 3rd party payees and sent with this form.

Option A (tick one only)

Partial surrender across all policies and funds and I have also completed section 1 to extend my policy.

Amount

Payment currency

or, Option B

Maximum partial surrender across all policies and funds and I have also completed section 1 to extend my policy.

Amount

Payment currency

or, Option C

Full surrender when we receive this instruction

Payment currency

Full surrender at maturity date

6. Declaration/Consent

Contact details

I/We understand that for security purposes, the Company will regard the contact details provided as my/our authorised contact details and that it is important that I/we let the Company know if any of these details change.

Special category data consent

By signing this form, I/we consent to the Company processing my/our medical and health information and authorise the seeking and processing of information from any medical practitioner who has attended me/us or from any insurer to which an application has been made for insurance. I/We confirm such authorisation shall remain in force after my/our death.

Withdrawal of consent

I/We understand that where I/we have provided consent I/we have the right to withdraw the consent at any time and that such withdrawal will not affect the data processing carried out prior to such withdrawal.

I/We declare that the answers given, whether in my/our handwriting or not, are true and complete to the best of my/our knowledge and belief.

I/We confirm that this/these signature(s) is/are mine/ours or that/those of my/our appointed legal representative(s).

All policy owners, trustees or authorised signatories must sign this form.

If your signature is different from the signature in your passport/identification provided or if your signature has changed over a period of time, you will need to complete a 'Certifying signature form'.

Policy owner/Authorised signatory 1

Signature

Country of residence

Date residency effective from

D	D	M	M	Y	Y	Y	Y
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Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Policy owner/Authorised signatory 2

Signature

Country of residence

Date residency effective from

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date signed

D	D	M	M	Y	Y	Y	Y
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Local Zurich office contact details

Bahrain

P.O. Box 10032
27th Floor
Almoayyed Tower
Seef District
Kingdom of Bahrain

Telephone: +973 1756 3321

We're available Sunday to Thursday between 8am and 5pm.

Email: helppoint.bh@zurich.com

United Arab Emirates

Zurich International Life
P.O. Box 50389
Unit 601, Floor 6, Building 6
Emaar Square
Dubai
United Arab Emirates

Telephone: +971 4 3634567

We're available Sunday to Thursday between 8am and 5pm.

Email: helppoint.uae@zurich.com and benefit.claims@zurich.com for Benefit claims

Website: www.zurich.ae

Qatar

P.O. Box 26777
404 Fourth Floor
Qatar Financial Centre Tower
West Bay
Doha
Qatar

Telephone: +974 4496 7555

We're available Sunday to Thursday between 8am and 5pm.

Email: helppoint.qa@zurich.com

Singapore

Singapore Land Tower #29-05
50 Raffles Place
Singapore 048623

Telephone: +65 6876 6750

We're available Monday to Friday between 9am and 5.30pm.

Email: helppoint.singapore@zurich.com

Isle of Man

PO Box 67
Douglas
Isle of Man
IM99 1EF
British Isles

Telephone: +44 1624 662266

We're available Monday to Friday between 9am and 5pm.

Email: helppoint.iom@zurich.com

In case you are not satisfied with the processing of your claim request, please share your feedback or complaint with your regional Zurich office. If your policy was taken in the UAE, Bahrain or Qatar, you can email us at mecustomercomplaints@zurich.com.

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.

Zurich International Life Limited (Singapore branch) is licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

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