

Origin of wealth

Guidelines and questionnaire

This document must be read with your financial professional

1. Origin of wealth guidelines

These guidelines provide you with **premium levels above which we will require documentary evidence** to support the information given in the origin of wealth questionnaire.

The category beside each country indicates the premium level for that particular country. The premium levels are shown in US dollars, sterling and euros, but we will accept payments in any freely convertible currency at the prevailing exchange rate.

Please note: the premium levels indicated below include any contributions to existing policies.

Please ensure that the information given on the origin of wealth questionnaire is complete and consistent with the information on the application form.

For the purposes of applying these guidelines, the 'country' refers to your country of residence.

The inclusion of countries in the list on page two should not be taken as confirmation that business will be accepted from these regions.

You should speak with your financial professional or your local Zurich International Life (Zurich) office if you need to confirm business acceptance from certain territories.

Category 1

Single premium: USD1,000,000.00 / GBP 750,000.00 / EUR 830,000.00 Yearly regular premium: USD100,000.00 / GBP 75000.00 / EUR 83,000.00

Category 2

Single premium: USD 500,000.00 / GBP 370,000.00 / EUR 420,000.00 Yearly regular premium: USD 50,000.00 / GBP 37,000.00 / EUR 42,000.00

Category 3

Single premium: USD 300,000.00 / GBP 230,000.00 / EUR 250,000.00 Yearly regular premium: USD 30,000.00 / GBP 23,000.00 / EUR 25,000.00

For Qatar

For the purposes of applying Qatar guidelines, **please note:** the below threshold will apply only for policies negotiated in Qatar. These rules do not override the basic thresholds sighted above.

Qatar Threshold

Single premium: USD500,000 equivalent in plan currency

Yearly regular premium: USD50,000 equivalent in plan currency

We reserve the right to request additional supporting information where your total holdings with us are below the limits specified.

If you are unsure, please call or email your local Zurich office below:

- Bahrain +973 1756 3321 or email helppoint.bh@zurich.com
- Hong Kong +852 3405 7150 or email helppoint.hk@zurich.com
- Isle of Man +44 1624 691111 or email helppoint.iom@zurich.com
- Qatar +974 4496 7555 or email helppoint.qa@zurich.com
- United Arab Emirates +971 4 363 4567 or email helppoint.uae@zurich.com

or write to us at PO Box 67, Douglas, Isle of Man, IM99 1EF, British Isles.

Country categories

Country	Category	Country	Category	Country	Category	Country	Category	Country	Category
Afghanistan	3	Colombia	3	India	3	Mexico	3	Seychelles	2
Albania	3	Congo	3	Indonesia	3	Montenegro	3	Singapore	1
Algeria	3	Costa Rica	2	Iran	3	Moldova	3	Slovak Republic	1
Angola	3	Côte d'Ivoire	3	Iraq	3	Monaco	1	Slovenia	1
Armenia	3	Cuba	3	Ireland	1	Mongolia	1	South Korea	3
Aruba	1	Croatia	2	Isle of Man	1	Montserrat	3	Spain	1
Australia	1	Cyprus	1	Israel	3	Morocco	3	Sri Lanka	3
Austria	1	Czech Republic	1	Italy	2	Mozambique	3	Sudan	3
Azerbaijan	3	Denmark	1	Jamaica	3	Myanmar	3	Swaziland	3
Bahamas	3	Dominican Republic	3	Japan	1	Namibia	3	Sweden	1
Bahrain	1	Ecuador	3	Jordan	2	Nepal	3	Switzerland	1
Bangladesh	3	Egypt	3	Kazakhstan	3	Netherlands	1	Syria	3
Barbados	3	El Salvador	3	Kenya	3	New Zealand	1	Taiwan	1
Belarus	3	Estonia	1	Kosovo/Kosovar	3	Nicaragua	3	Tajikistan	3
Belgium	1	Ethiopia	3	Kuwait	2	Nigeria	3	Tanzania	3
Belize	3	Finland	1	Kyrgyzstan	3	Norway	1	Thailand	3
Bermuda	1	Fiji	3	Laos	3	Oman	2	Togo	3
Bolivia	3	France	1	Latvia	2	Pakistan	3	Trinidad & Tobago	3
Bosnia & Herzegovina	3	Gabon	3	Lebanon	3	Palestine	3	Tunisia	3
Botswana	3	Gambia	3	Libya	3	Panama	3	Turkey	3
Brazil	3	Georgia	3	Liechtenstein	1	Papua New Guinea	3	Turks and Caicos	3
British Virgin Islands	1	Germany	1	Lithuania	1	Paraguay	3	Uganda	3
Brunei	2	Ghana	1	Luxembourg	1	Peru	3	Ukraine	3
Bulgaria	2	Gibraltar	1	Macau	2	Poland	2	United Arab Emirates	1
Cambodia	3	Greece	2	Macedonia	3	Portugal	1	United Kingdom	1
Cameroon	3	Guatemala	3	Madagascar	3	Qatar	1	Uruguay	1
Canada	1	Guyana	3	Malawi	3	Romania	3	Uzbekistan	3
Cayman	1	Haiti	3	Malaysia	2	Republic of South Africa	2	Venezuela	3
Chad	3	Honduras	3	Maldives	3	Russia	3	Vietnam	3
Channel Islands	1	Hong Kong	1	Mali	3	Saudi Arabia	3	Yemen	3
Chile	1	Hungary	2	Malta	2	Senegal	3	Zambia	3
China	2	Iceland	1	Mauritius	3	Serbia	3	Zimbabwe	3

Note

- Please refer to the table on page three for details of:
 - what origin of wealth information is required if the premium is below the amounts detailed on page one (lower risk business), **and**
 - what documentary evidence is also required if the premium **exceeds** the amounts detailed on page one (higher risk business).
- If the country of residence is not listed above, it should be risk assessed as 'category 3'. However, if you need further advice please contact your local Zurich office.

Note: all documents submitted should either be original or a copy certified by a suitable certifier.

Agreed origin of wealth guidelines

Generic source of wealth	Lower risk business Information to be detailed on the origin of wealth questionnaire	Higher risk business Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business
Income p.a. and/or bonus amount	<ul style="list-style-type: none"> • Employer's name and address • Employer's telephone number • Income each year and/or bonus amount 	<ul style="list-style-type: none"> • Certified copy of recent financial accounts or Income tax assessment document if self-employed or • Confirmation from employer of income on letterheaded paper which must be an original or • Bank statements clearly showing receipt of most recent regular salary payments from named employer
Shares or other investments holdings	<ul style="list-style-type: none"> • Description of shares/units/deposits • Value of shares/investments holdings 	<ul style="list-style-type: none"> • Investment holdings/savings certificates, contract notes or statements or • Confirmation from the relevant investment company or • Signed letter detailing funds from a regulated accountant • Bank statement showing receipt of funds by investment company
Property sale	<ul style="list-style-type: none"> • Details/Address of property • Date of sale • Total sale amount 	<ul style="list-style-type: none"> • Signed letter from solicitor or • Signed letter from estate agent (if applicable) or • Sale contract
Maturing investments or policy claim	<ul style="list-style-type: none"> • Description of maturing investments • Maturing proceeds • Date of maturity 	<ul style="list-style-type: none"> • Letter from previous investment company re notification of proceeds of claim or • Chargeable Event Certificate
Company sale	<ul style="list-style-type: none"> • Name and nature of company • Date of sale • Total amount • Applicant's share 	<ul style="list-style-type: none"> • Signed letter from solicitor or • Signed letter from regulated accountant or • Copy of contract of sale and sight of investment monies on bank statement or • Copies of media coverage (if applicable) as supporting evidence
Inheritance	<ul style="list-style-type: none"> • Details of inheritance • Date received • Total amount 	<ul style="list-style-type: none"> • Grant of probate (with a copy of the will) which must include the value of the estate or • Solicitor's letter or letter from trustees of an estate
Geared loan	<ul style="list-style-type: none"> • Name and nature of loan provider • Date of loan • Total amount 	<ul style="list-style-type: none"> • Loan agreement or • Recent loan statements
Gift	<ul style="list-style-type: none"> • Date received • Total amount • Reason for gift • Relationship to applicant • Confirmation of the donors origin of wealth details (i.e. where did the donor generate the funds from that have been gifted to you for example, salary, house sale, etc.) 	<ul style="list-style-type: none"> • Letter from donor confirming details of gift and • Certified copy of the donor's primary ID documentation and • Suitable documentation to evidence the donor's origin of wealth (as per the origin of wealth guidelines)
Lottery/Betting/Casino win	<ul style="list-style-type: none"> • Details of win • Date of win • Total amount • Details of which organisation 	<ul style="list-style-type: none"> • Letter from relevant organisation (lottery headquarters/betting shop/casino) or • Bank statement showing funds deposited by company name or • Copies of media coverage (if applicable) as supporting evidence
Compensation payment	<ul style="list-style-type: none"> • Date received • Total amount • Reason for payment 	<ul style="list-style-type: none"> • Letter/Court order from compensating body or • Solicitor's letter
Corporate investments	<ul style="list-style-type: none"> • Nature of business • Details of turnover 	<ul style="list-style-type: none"> • Reports and accounts or • Accountant confirmation of nature of business and turnover
Retirement income	<ul style="list-style-type: none"> • Retirement date • Details of previous profession/occupation • Name and address of last employer • Approximate figure of salary on retirement • Pension income 	<ul style="list-style-type: none"> • Pension statement or • Letter from accountant or • Bank statements or • Savings account statement
Other monies	<ul style="list-style-type: none"> • Nature of source • Amount • Date received • From whom received 	<ul style="list-style-type: none"> • Appropriate supporting documentation or • Signed letter detailing funds from a regulated accountant

We recognise that each application is unique and it may be difficult for an application to fit into a specific category. We will, therefore, be happy to consider acceptance of other suitable documents as evidence of how your clients acquired the funds to be invested.

For trust investments, the origin of all money under the trust should be provided, and the guidance above should be followed.

2. Origin of wealth questionnaire

Important information

Before completing this section please read the guidelines section carefully and discuss with your financial professional.

Please tick all the appropriate descriptions of how you have acquired the money to be invested and provide the details we ask for.

If your total payment across all policies/applications held with Zurich exceeds the limits in the guidelines section, you will need to provide documentary evidence to support the reason(s) you give below. If you are an existing policy owner, your existing premium levels will be included for the purposes of calculating the limits for which documentary evidence is required. If both policy owners are joint payors, we require origin of wealth for both.

Please complete this form in English in **CAPITAL** letters.

Policy number

How the payor acquired the money

Savings from income/salary/company profits/bonus

Employer's/Company's name

Employer's/Company's physical address

Employer's/Company's telephone number

Nature of company business

Number of years employed with company

Annual income¹

Currency

Bonus amount

Currency

Number of years you have been saving

¹ For a company, details of their profits should be entered instead.

Proceeds from shares/investment holdings/property sale

Details of shares/investment holdings/property sale

Total value or amount of sale and currency

Date of sale

D	D	M	M	Y	Y	Y	Y
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Details/Address of property

Other

Please provide details here if your contribution is from a source other than those listed above. Please include full details of where funds are from, dates, currency and amount.

How the payor acquired the money – documentary evidence

If your payment exceeds the limits in the guidelines (Section 1), please tick the relevant circles to confirm the documents attached.

Please note: all documents submitted must be original or a copy certified by a suitable certifier.

Savings from income/salary/company profits/bonus

A copy of my recent financial accounts (I am self-employed)

A letter on company letterhead from my employer confirming my income – this must be an original

Bank statements clearly showing receipt of my most recent regular salary payments from my employer

A certified copy of the latest annual report and accounts for the company

Origin of wealth questionnaire (continued)

Proceeds from shares/investment holdings/property sale

- Investment holdings/Saving certificates, contract notes or statements showing sale of my shares
- Confirmation of sale from my investment company
- Bank statement showing receipt of my sale proceeds
- Shares/Investment holdings only – signed letter from my accountant
- Property sale only – signed letter from my solicitor/estate agent
- Chargeable event certificate for my matured investment
- Sale contract

Other – please provide the appropriate documentary evidence as defined on page three

Are you making any concurrent applications to other life offices?

Yes No

If 'Yes', please give details.

Name of company	Type of policy	Amount of cover	Premium amount	Policy term

Documentary evidence – additional information

We recognise that each circumstance is unique and it may be difficult to fit into a specific category or situation. Please use this section if you want to provide further information or provide different reasons to those given above.

3. Financial professional's details and declaration

To be completed by your financial professional.

Family name

Forename(s)

Job title

Brokerage name

Suitable certifier number (if applicable)

Regulatory body/Individual membership number

Declaration

I declare that all the answers provided to me by the proposer/life to be assured are declared in this form. I have not withheld any other information which may influence the acceptance of this proposal by the Company.

Signature

Date

4. Declaration/Data protection

Declaration

I/We declare that the information provided on the origin of wealth is true and complete. I/We agree to provide Zurich International Life with any further information or documentary evidence in respect of the funds upon request. I/We further agree to Zurich International Life contacting any third party to obtain additional information on the investments, if required.

I/We declare that any premiums that I/we pay to the policy will not contravene any applicable exchange control regulations or trade or economic sanctions.

I/We declare that any premium paid to the Company is not of criminal origin or directly or indirectly related to criminal activities or any actual or attempted money laundering or tax evasion.

Privacy notice

The personal information requested in this form is collected and used by Zurich International Life Limited (the Company) as Data Controller in line with the Data Protection Policy. Full details can be found online at <https://www.zurichinternational.com/en/zurich-international-life/about-us/privacy> or contact us for a copy.

Signature of policy owner 1

Print name

Date

D	D	M	M	Y	Y	Y	Y
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Signature of policy owner 2

Print name

Date

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

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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.

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