

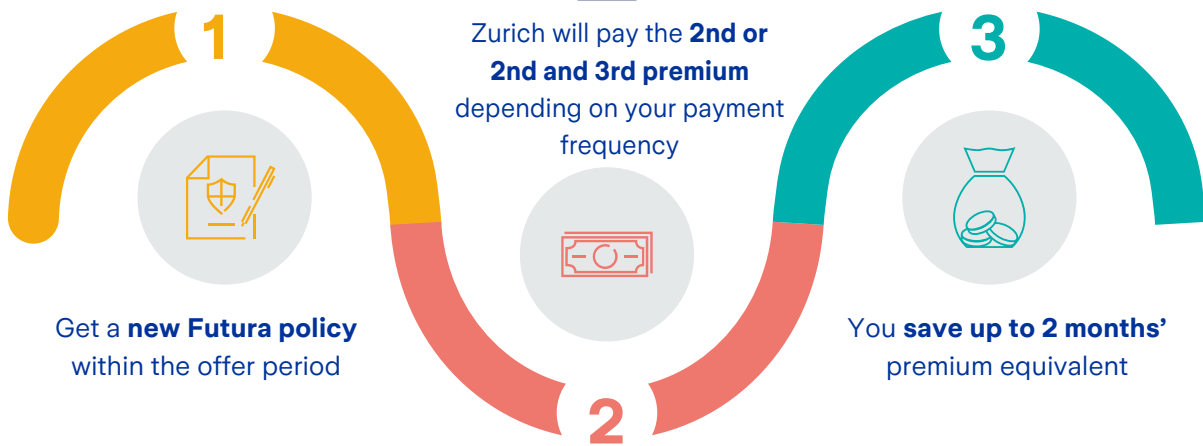
Get a new **Futura policy** and save up to **2 month's worth of premiums**

SPECIAL OFFER
FUTURA



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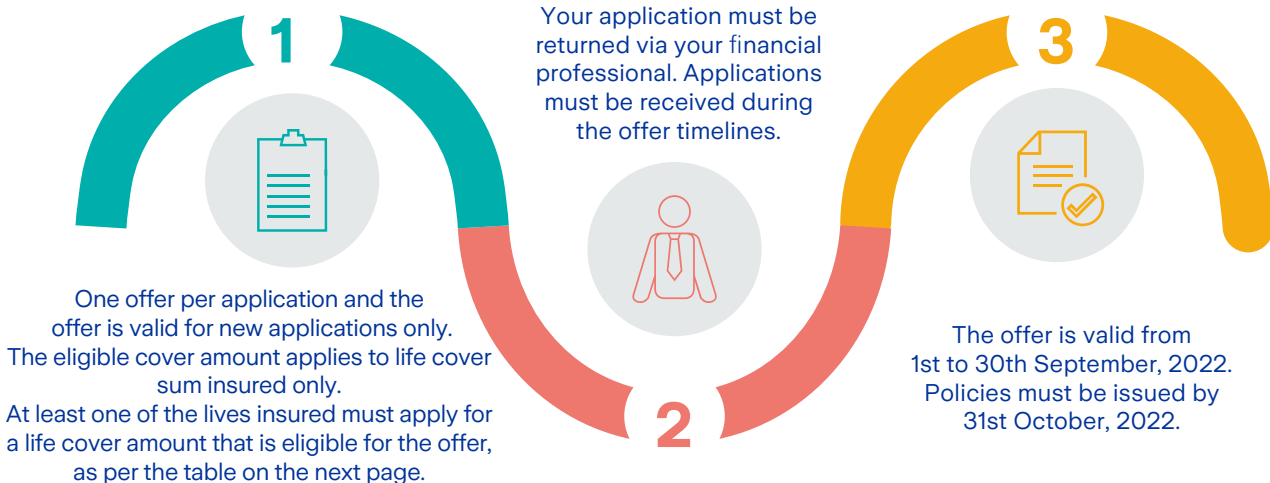
How does it work



Special offer terms & conditions

- This offer must be read in conjunction with the product literature and the Policy Terms and Conditions (available on request from your financial professional).
- The offer is available for the regular premium payments on a Futura policy only.
- If, for whatever reason, Zurich is unable to pay its portion of the premium(s) towards the policy in line with the offer information, you must continue to fund the policy until Zurich is able to do this.
- The benefit amounts for benefits other than life cover will not be included in the eligibility criteria for the offer.
- For joint life cases, at least one life insured must apply for the eligible life cover amount to receive the offer. The aggregate of life cover for the lives insured will not be considered.
- To benefit from this offer, your plan must continue to be paid for at least two years. If it is canceled before this, any premiums Zurich has paid towards your policy will be reclaimed in the encashment value.
- The offer is not available for existing policies.
- Should unforeseen circumstances require Zurich to change the terms and conditions of the offer or withdraw the offer prior to the policy being issued, Zurich shall have the right to do this. Notification of any such change or withdrawal will be provided.
- Zurich's interpretation and decision on all matters relating to the offer shall be final, binding and conclusive. No appeals will be accepted.

How to qualify



Offer eligibility criteria:

The life cover amounts that qualify for the offer are shown below. In addition, what you will need to pay and what Zurich will pay are also shown.

Payment Frequency		Life Cover sum insured	
		USD350,000 – USD999,999 (and currency equivalents ¹)	USD1,000,000 and above (and currency equivalents ²)
Monthly	You pay	1st monthly premium 3rd monthly premium onwards	1 st monthly premium 4 th monthly premium onwards
	Zurich pays	2nd monthly premium	2 nd and 3 rd monthly premiums
Quarterly	You pay	2/3 ^{rds} of first quarterly premium Full quarterly premium from second quarter onwards	1/3 rd of first quarterly premium Full quarterly premium from second quarter onwards
	Zurich pays	1/3 rd of first quarterly premium	2/3 ^{rds} of first quarterly premium
Half-yearly	You pay	5/6 ^{ths} of first half-yearly premium Full half-yearly premium from second half year onwards	2/3 ^{rds} of first half-yearly premium Full half-yearly premium from second half year onwards
	Zurich pays	1/6 th of first half-yearly premium	1/3 rd of first half-yearly premium
Yearly	You pay	11/12 th of first yearly premium Full yearly premium from second year onwards	5/6 ^{ths} of first yearly premium Full yearly premium from second year onwards
	Zurich pays	1/12 th of first yearly premium	1/6 th of first yearly premium

1. Currency equivalents: GBP 300,000 - 849,999; Euro: 350,000 - 999,999, AED/QAR 1,300,000 - 3,699,999; BHD 130,000 - 374,999

2. Currency equivalents: GBP 850,000 and above; Euro 1,000,000 and above; AED/QAR 3,700,000 and above; BHD 375,000 and above

Important information

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 plan holders/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 plan holders/policy owners, up to 90% of the liability to the protected plan holders/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 plan/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 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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