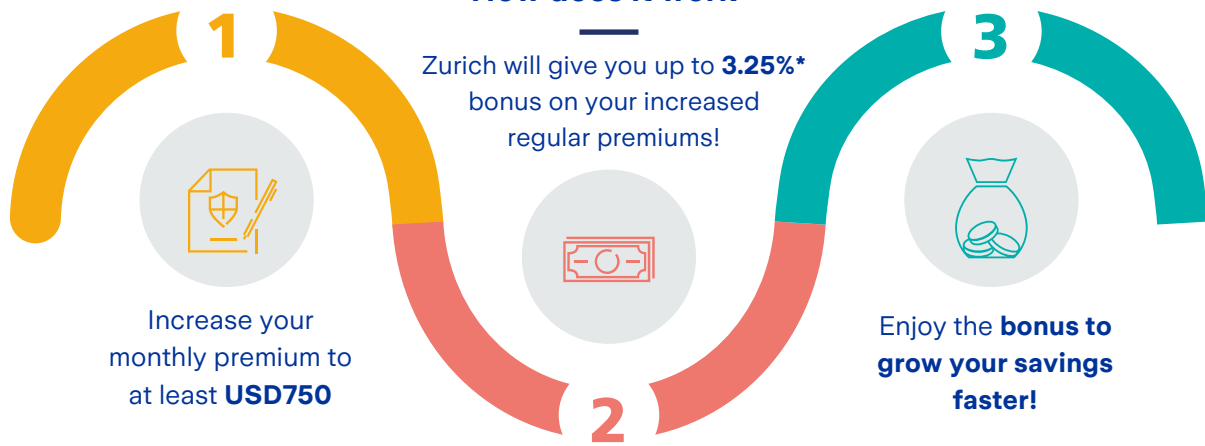


Get an additional bonus of up to **0.75%**, making a **total of up to 3.25% bonus** on your increased regular premiums.



How does it work



Distributor Name:

I confirm that I have read and understood the terms and conditions of this offer:

Signature of policy owner/Authorised signatory 1

Signature of policy owner/Authorised signatory 2

Print Name:

Print Name:

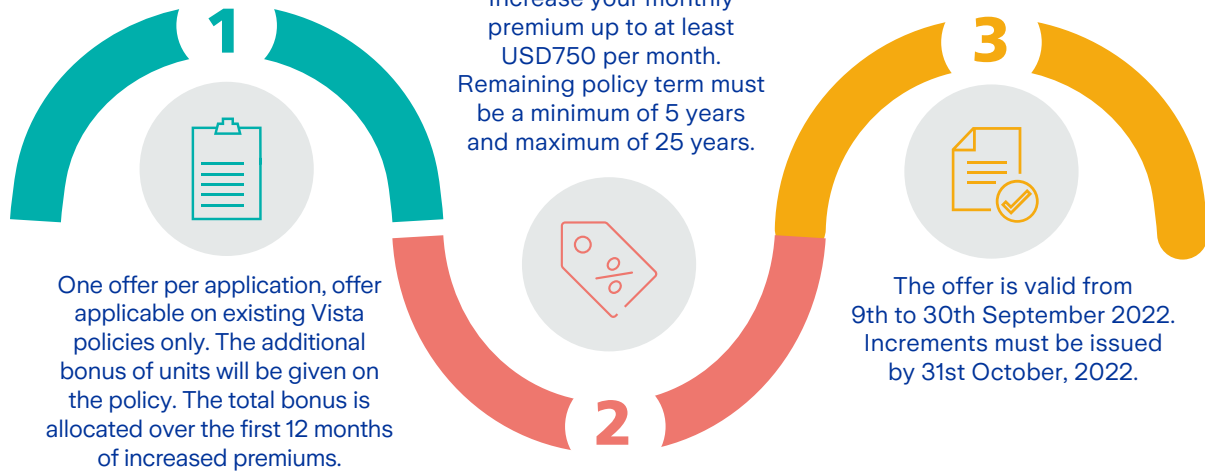
Date:

Date:

Special offer terms and conditions

- This offer is applicable to existing Vista (version Vista 3 and above) policies issued after 1st January, 2005. To qualify for this offer, submit the signed offer flyer along with your increment application for monthly premium up to USD750 (or currency equivalent) or more.
- Bonuses are calculated on the term remaining to the earlier of the policy maturity date or the 25th policy anniversary.
- The additional bonus allocation is made in the first year of the increased premium.
- The increased premium must be maintained for 18 months. If you stop or reduce premiums within 18 months, the bonus allocated to your policy will be reduced or removed.
- This offer only applies to policies that have a premium due date within the offer period.
- This offer must be read in conjunction with the product literature and the Policy Terms and Conditions (available on request from your financial professional).
- This offer does not apply to single premiums.
- 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



* The total bonus will be based on the regular premium thresholds of either bronze, silver or gold.

Bonus type	Existing bonus	Offer bonus	Total bonus
Bronze	0.50%	0.25%	0.75%
Silver	1.50%	0.50%	2.00%
Gold	2.50%	0.75%	3.25%

Monthly premiums in USD

Standard	Bronze	Silver	Gold
300 - 749	750 - 1,249	1,250 - 1,999	2,000 +

Total allocation =

100% standard allocation + (Existing bonus + Offer bonus) x remaining term in years.

The total bonus figures are illustrated on the maximum term of 25 years remaining.

Term	Standard	Bronze	Silver	Gold
5	100.00%	103.75%	110.00%	116.25%
6	100.00%	104.50%	112.00%	119.50%
7	100.00%	105.25%	114.00%	122.75%
8	100.00%	106.00%	116.00%	126.00%
9	100.00%	106.75%	118.00%	129.25%
10	100.00%	107.50%	120.00%	132.50%
11	100.00%	108.25%	122.00%	135.75%
12	100.00%	109.00%	124.00%	139.00%
13	100.00%	109.75%	126.00%	142.25%
14	100.00%	110.50%	128.00%	145.50%
15	100.00%	111.25%	130.00%	148.75%
16	100.00%	112.00%	132.00%	152.00%
17	100.00%	112.75%	134.00%	155.25%
18	100.00%	113.50%	136.00%	158.50%
19	100.00%	114.25%	138.00%	161.75%
20	100.00%	115.00%	140.00%	165.00%
21	100.00%	115.75%	142.00%	168.25%
22	100.00%	116.50%	144.00%	171.50%
23	100.00%	117.25%	146.00%	174.75%
24	100.00%	118.00%	148.00%	178.00%
25	100.00%	118.75%	150.00%	181.25%

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.

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 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.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

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