

Vista

The investment solution from Zurich that provides a structured way to save and plan for your future

Why choose Vista?

1 helps you to **save with discipline and focus** to achieve your goals



2 allows you to save on a **regular basis**, with the option to invest one-off amounts to **boost your savings**



3 gives you the ability to choose from a **wide variety of funds** that **match your risk profile**.



4 rewards you with a **welcome bonus** when you start saving, with **extra loyalty bonuses** as you continue to save

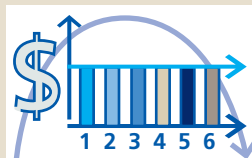


5 helps you **protect your future** with **free accidental death benefit**, with the option to add **life cover** and **wavier of premium**



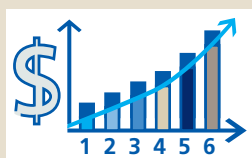
Whether your goal is to plan for your retirement, save for your children's education or buy a property, Vista allows you to save in a disciplined manner to achieve your medium to long-term goals. It's important to have a financial plan but what's more important is to implement that plan and remain committed to it.

You can benefit from saving regularly



Unit cost averaging

Markets have their peaks and troughs, but with unit cost averaging, you don't have to worry about trying to time the market. The amount you invest buys more fund units when the price is low and fewer units when the price is high, meaning you get an average unit cost over time. This helps you gain better overall growth and returns.



Compounded growth

Compound growth can significantly boost your investment returns over the long term, as it makes your money grow at a faster rate. Essentially, it's growth on growth. If you start saving today, you'll be amazed by how much you'll save over time, because the more time you have, the more you can benefit from the power of compounded returns.

You can minimise the effect of charges

When you stay committed to saving, you are rewarded in more ways than one. By holding your policy to maturity, not only can you achieve your long-term goals, you can also benefit from reducing the effect of your policy charges. To maximise the growth of your regular savings, the charges are spread over the term of your policy and taken on a monthly basis.

The figures in the table below represent the minimum rates of growth needed to offset the policy charges.

Monthly Premium in USD								
Premium Payment Term in Years	300	500	750	850	1250	2000	3000	5000
5	3.89%	3.43%	3.00%	2.95%	2.44%	1.41%	1.35%	1.31%
6	3.53%	3.14%	2.79%	2.74%	2.33%	1.48%	1.44%	1.40%
7	3.22%	2.89%	2.59%	2.55%	2.20%	1.49%	1.45%	1.42%
8	2.97%	2.68%	2.42%	2.39%	2.09%	1.48%	1.44%	1.42%
9	2.76%	2.50%	2.28%	2.25%	1.99%	1.46%	1.43%	1.40%
10	2.59%	2.36%	2.16%	2.13%	1.90%	1.44%	1.41%	1.39%
11	2.45%	2.24%	2.06%	2.03%	1.82%	1.41%	1.39%	1.37%
12	2.32%	2.13%	1.97%	1.95%	1.76%	1.39%	1.37%	1.35%
13	2.22%	2.04%	1.89%	1.87%	1.70%	1.37%	1.35%	1.33%
14	2.12%	1.96%	1.83%	1.81%	1.65%	1.35%	1.33%	1.32%
15	1.96%	1.81%	1.68%	1.66%	1.52%	1.25%	1.23%	1.22%
16	1.88%	1.74%	1.63%	1.61%	1.48%	1.23%	1.21%	1.20%
17	1.82%	1.69%	1.58%	1.56%	1.45%	1.21%	1.20%	1.18%
18	1.76%	1.64%	1.54%	1.52%	1.41%	1.20%	1.18%	1.17%
19	1.71%	1.60%	1.50%	1.49%	1.39%	1.19%	1.17%	1.16%
20	1.67%	1.56%	1.47%	1.46%	1.36%	1.18%	1.16%	1.15%
21	1.62%	1.52%	1.44%	1.42%	1.33%	1.16%	1.15%	1.14%
22	1.59%	1.49%	1.41%	1.40%	1.31%	1.15%	1.14%	1.13%
23	1.55%	1.46%	1.38%	1.37%	1.29%	1.14%	1.13%	1.12%
24	1.52%	1.43%	1.36%	1.35%	1.27%	1.13%	1.12%	1.11%
25	1.49%	1.40%	1.34%	1.33%	1.26%	1.13%	1.12%	1.11%

Your policy charges explained

The below charges are included in the table.

Expense recoupment charge:

4% p.a. of the initial units contributed during the initial contribution period (ICP – first 18 months) – This is taken monthly and applies until the end of the term, but does not increase past the value of the initial units

Yearly management charge:

1% p.a. of the policy value charged on a monthly basis until the end of the policy term

Policy fee:

\$8.25 per month charged until the end of the policy term

To find out how Zurich can help you reach your financial goals, speak to your financial professional, visit our website zurich.ae or scan here.



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