

# Vista

You could get up to 2.50% bonus on increased regular premiums



We recognise that customers investing large regular amounts expect greater rewards. Our bonus scheme does just that by rewarding long-term regular savings. Start saving from USD 750 a month to be eligible for a bonus. The more you save, the greater the rewards.

## Vista offers three levels of bonus

Our bronze, silver and gold bonuses are dependent on the level of savings you make. The table below shows the monthly qualifying levels of premium for each bonus type:

	Bronze	Silver	Gold
<b>USD</b>	750	1,250	2,000
<b>GBP</b>	500	800	1,250
<b>EUR</b>	600	1,000	1,600

To calculate quarterly, half-yearly and yearly qualifying levels, multiply the monthly amount by three, six and twelve respectively.

Note: For Vista policies taken before April 2014, the Euro premium amounts are the same as US dollars in the table above, and to calculate the yearly qualifying levels, multiply by ten. For more information please refer to the Vista Key features document included with your policy.

## Rewarding you

The table below shows you the bonus allocation for each level:

Bonus type	Bonus allocation
<b>Bronze</b>	0.5% of premium x remaining policy term
<b>Silver</b>	1.5% of premium x remaining policy term
<b>Gold</b>	2.5% of premium x remaining policy term

- The bonus is calculated on the term remaining to the policy maturity date, up to a maximum of 25 years.
- The bonus allocation is made on the amount of premium increased to qualify for the bonus.
- The bonus is allocated as additional units for the first 12 months of the premium increment.
- If you stop or reduce premiums within 18 months, the bonus allocated to your policy will be adjusted according to the premiums paid.
- The bonus does not apply to single premiums.

## Save your way

Your Vista policy allows you to increase or decrease the amount you save – or even stop altogether. If you increase your regular savings, your bonus will be determined by the new total savings amount and is only applied to the additional amount saved.

### Example

Mr Jones has a Vista policy to save towards retirement for the next 25 years. After five years of regular investment Mr Jones receives a promotion and decides he can now afford to increase his premiums from USD 1,250 to USD 2,000 each month (i.e. an increase of USD 750).

The increase to his savings entitles him to a gold bonus.

The bonus for the additional amount saved, USD 750 a month, is calculated based on the remaining term of his policy, as follows:

USD 9,000 (USD 750 x 12)

X 150% (50% Gold Bonus for 20 years + 100% standard allocation of your increased premium)

= USD 13,500 Total allocation (USD 9,000 Premium received + USD 4,500 Bonus)

Use the table below to calculate the **total premium allocation** for the first 12 months of your increment.

Bonus		Policy term of remaining term for increases										
		5	6	7	8	9	10	11	12	13	14	15
<b>Bronze</b>	0.50%	102.50%	103.00%	103.50%	104.00%	104.50%	105.00%	105.50%	106.00%	106.50%	107.00%	107.50%
<b>Silver</b>	1.50%	117.50%	109.00%	110.50%	112.00%	113.50%	115.00%	116.50%	118.00%	119.50%	121.00%	122.50%
<b>Gold</b>	2.50%	112.50%	115.00%	117.50%	120.00%	122.50%	125.00%	127.50%	130.00%	132.50%	135.00%	137.50%
		16	17	18	19	20	21	22	23	24	25	
<b>Bronze</b>	0.50%	108.00%	108.50%	109.00%	109.50%	110.00%	110.50%	111.00%	111.50%	112.00%	112.50%	
<b>Silver</b>	1.50%	124.00%	125.50%	127.00%	128.50%	130.00%	131.50%	133.00%	134.50%	136.00%	137.50%	
<b>Gold</b>	2.50%	140.00%	142.50%	145.00%	147.50%	150.00%	152.50%	155.00%	157.50%	160.00%	162.50%	

## Long-term rewards

Zurich International Life's Vista is a life insurance policy. The policy is designed to be held for the medium- to long-term and is subject to minimum premium levels. If you cash-in the policy early, you may not get back the original amount invested. In addition, the value of investments and income can fall as well as rise as a result of market and currency fluctuations. Again, you may not get back the amount originally invested.

For full details, please refer to the Vista Policy Terms and Conditions included with your policy documents, copies are available on request from your financial professional or Zurich.

We recommend you get advice from your financial professional before taking any investment decisions.

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 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 policy owners, up to 90% of the liability to the protected 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 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 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 020126C.

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

Telephone +44 1624 662266 [www.zurichinternational.com](http://www.zurichinternational.com)

