

Simple Wealth

Imagine what you could do with more

Simple Wealth – the investment policy from Zurich that makes it easy for you to invest and build wealth

Built with you in mind – Simple Wealth

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1 allows you to start investing with a minimum of USD 15,000 with the option to add additional premiums from USD 1,500
- 

2 allocates 100% of your premium into your investment strategy
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3 protects your investment with free investment life cover for up to 15 years
- 

4 offers Zurich managed funds that are diversified to reduce investment risk and have been actively managed for over 30 years
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5 gives you access to your investment value from day one



Simple Wealth could be suitable for you if:

- You want your savings to grow above a low interest bank deposit
- You want an actively managed and diversified investment portfolio that suits your risk profile
- You want to create an alternate source of wealth to meet your financial goals
- You want the peace of mind with the free investment life cover
- You want the option to access your returns and make partial withdrawals when you need to
- You want the option to nominate your beneficiaries



Whether it's your child's education, your comfortable retirement, or a dream project, Simple Wealth can help you achieve your financial goals.

Watch the Simple Wealth video on zurich.ae or scan here

Simple Wealth features

Ownership	Single or joint															
Life insured	Own life, life(s) of another or joint lives last death															
Minimum/maximum age at commencement date	Policy owner/life insured – start at 18 years, max age at entry 74 years															
Policy term	No fixed term, this is a whole of life policy															
Policy currency	USD, EUR, GBP, AED, BHD, QAR															
Premiums	You can start the policy with USD 15,000 initial premium and then pay USD 1,500 additional premiums whenever you want. Amounts in other currencies available <table border="1"> <thead> <tr> <th>Currency</th> <th>USD/EUR</th> <th>GBP</th> <th>AED/QAR</th> <th>BHD</th> </tr> </thead> <tbody> <tr> <td>Initial premium</td> <td>15,000</td> <td>12,000</td> <td>55,000</td> <td>5,500</td> </tr> <tr> <td>Additional premium</td> <td>1,500</td> <td>1,200</td> <td>5,500</td> <td>550</td> </tr> </tbody> </table>	Currency	USD/EUR	GBP	AED/QAR	BHD	Initial premium	15,000	12,000	55,000	5,500	Additional premium	1,500	1,200	5,500	550
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Initial premium	15,000	12,000	55,000	5,500												
Additional premium	1,500	1,200	5,500	550												
Death benefit and free investment life cover	On the death of the last life insured we will pay out 101% of the policy's surrender value. Investment life cover: <ul style="list-style-type: none"> If the youngest life insured is aged 50 or less on the policy start date, and the death of the last life insured occurs within 15 years of the policy start date, we will pay out the greater of 101% of the policy's surrender value or the total premiums paid less any withdrawals. or <ul style="list-style-type: none"> If the youngest life insured is aged between 51 and 60 on the policy start date, and the death of the last life insured occurs within 5 years of the policy start date, we will pay out the greater of 101% of the policy's surrender value or the total premiums paid less any withdrawals. 															
Funds	Choose from 15 Zurich managed funds available in USD, EUR and GBP currencies															

To find out how Simple Wealth can work for you, speak to your financial professional, or log on to zurich.ae.



Please read the Simple Wealth key features/customer product disclosure document and policy terms and conditions together with this document. Copies are available on zurich.ae or from your financial professional on request.

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.

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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.

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Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

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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Simple Wealth charges

Establishment charge

5% is charged on each premium received and deducted for the first three years from the date it is paid.

The charge is deducted monthly as shown below:

Year	Monthly charge
1	0.17%
2	0.17%
3	0.08%

Monthly policy charge

USD 15 monthly total premiums reach USD 60,000, then the charge stops. Other currencies are below.

Currency	Charge	Total premiums
USD/EUR	15	60,000
GBP	12	50,000
AED/QAR	55	220,000
BHD	5.50	22,000

Conditional charge

Surrender charge

This charge is deducted only if you fully surrender your policy during the first three years of paying a premium. The charge applies on each premium paid and the charge will depend on when the surrender takes place.

Start of year	Charge
1	6.25%
2	3.83%
3	1.83%
4	0%