

Dear Customer,

We at Zurich International thank you for being a loyal customer and we trust this email finds you in the best of health.

Your policy has come to an end and we've noticed that we have received no communication from you informing us what to do with your maturity proceeds.

Please note that your money is currently being held in post-maturity reserve, which is a non-interest bearing account.

What options are available?

As a loyal Zurich customer, you have many options available to you as indicated below and we recommend speaking to your financial professional before deciding on a further course of action;

Option 1. Simply extend the term of your existing policy

One of the benefits of extending your policy means you don't have any up-front charges to pay which you may incur when taking out a new policy. You also get the flexibility of being able to withdraw your money penalty free at a time that suits you.

Option 2. Take out a new policy with Zurich International

Depending on where you live*, we offer a wide range of savings and protection policies to suit your personal needs, and we request you to contact your financial professional for more details. If you are interested in finding out more.

In particular, for loyal Zurich customers, we have an exclusive reinvestment opportunity in the form of the Zurich Loyalty Plan. This plan is built specially for you so you can continue to grow your wealth whilst having easy access to your investments. As an added benefit, we are offering a loyalty bonus dependent on the reinvestment amount. Please contact your financial professional to find out more about the Zurich Loyalty Plan.

*Only available to residents in the Middle East and Hong Kong.

Option 3. Withdraw money

Finally, if you don't want to extend your policy or take a new one, you also have the option of withdrawing some or all of your money, penalty free. If you choose this option, you don't have to withdraw all of the money at once. You can take what you need now and leave some invested by extending your policy term Option 1 or reinvesting under Option 2.

What's next?

Your next step is to get in contact with your financial professional, or if you are no longer in contact with your financial consultant you can contact Nexus directly.

UAE Customers

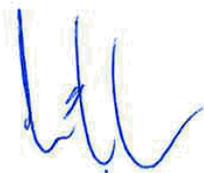
Email: hotline@nexusadvise.com
Call: 04 626 6669

Bahrain Customers

Email: bah.client.servicing@nexusadvice.com
Call: +973 175 11777

As this policy has now come to an end, you will continue to receive these communications until we receive instructions from you.

Yours sincerely,



Alex Newington-Bridges
Client Services,