

# Futura special offer

## Second month free premium

### Valid from 8 September 2008 to 12 December 2008

Zurich International Life is pleased to offer one month's free premium on your Futura policy.

### What is the offer?

Zurich International Life will cover the cost equal to one month's premium. To receive your **second** month's premium free, your application must be received by the Zurich International Life Isle of Man office before the end of business on 12 December 2008. Any policies received after this date will not qualify for the offer.

### Notes

- This offer is only available on regular monthly premium cases. It is not available on single premiums or any other frequencies of payment.
  - You must qualify for this special offer at inception only.
  - The offer is available for monthly premiums of between EUR200 and EUR5,000 (or currency equivalent).
  - You must pay your premiums monthly by an automated method of payment. To benefit from this offer, the initial and all subsequent premiums must use the same method of payment.
  - When the policy start date is to be backdated and your method of payment is either Credit Card or Direct Debit, a request may be made to collect the second premium automatically. You should ensure sufficient funds are available for this collection to be paid.
- In this event, the free premium will be allocated against the third month's premium.
- To enjoy the offer, your policy must be maintained at the level you started for at least two years. If the policy is surrendered within the first two years, the free premium will be reclaimed in the surrender value.
  - This offer is not available on top-up business.
  - This offer is not available in conjunction with any other client promotion Zurich International Life may offer.
  - Zurich International Life has the right to withdraw the offer at any time with one month's notice.
  - **To qualify for this offer, please ensure that you complete and attach this voucher to the application form and send to Zurich International Life.**
  - Business must be issued by 31 December 2008.

Full name of policy owner(s)			
Title (Mr/Mrs/Miss/Ms)	Family name(s)		
Forename(s)			
Premium currency			
Regular premium amount			
Signature of policy owner(s)	Date		
	Day	Month	Year
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of introducer			
Agency name			
Agency number			
Signature of introducer	Date		
	Day	Month	Year
	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Important information

Zurich International Life is a business name of Zurich International Life Limited.

This voucher forms part of the product brochure for Futura. For full details of this product, please refer to the policy terms and conditions, copies of which are available on request. This policy may invest in unit-linked funds and the price of units may go down as well as up. Past performance is not a guide to future performance. Please note that the above policy is a long-term investment and you may be subject to early encashment charges if you terminate it early. Investment involves risk.

Zurich International Life is only able to give information on the products of Zurich International Life Limited.

This voucher is not an offer to invest.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 1986 (as amended) which ensures that the Company has sound and professional management and provision has been made to protect policyholders.

For life assurance companies, 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 policyholders, up to 90% of the liability to the protected policyholder will be met.

The protection 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.

This literature relates to an insurer which is not authorised to carry on insurance business in Gibraltar.

This means that the management and solvency of the insurer are not supervised by the regulatory authority in Gibraltar. Holders of any policies issued by the insurer are not protected in Gibraltar by any guarantee scheme if the insurer should be unable to meet its liabilities to you.

Calls may be recorded for training and quality purposes.



*Because change happenz™*

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C.

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Zurich International Life Limited is part of the Zurich Financial Services Group which has a representation in more than 50 countries.

