



Up to
187.5%
allocation

You can't keep a big idea down

The Big One – just as big in 2009

You can receive up to 187.5% allocation on first year's premiums for policies with terms of ten years or longer.

What is the offer?

- This enhancement is an additional 1% bonus allocation of units on all new Vista policies, in addition to any bronze, silver or gold bonus.
- It is applied at inception only, immediately upon payment of premiums on new Vista applications received between 2 January – 31 March 2009.

What do you need to qualify?

- All qualifying applications must be returned to your local Zurich International Life (Zurich) office.
- The minimum policy term to be eligible for this offer is ten years.

Bonus	Premium bands	Existing bonus plus The Big One	Total allocation
Gold	EUR2,000 – above/GBP1,250 – above	3.5%	Up to 187.5%
Silver	EUR1,250 – EUR1,999/GBP800 – GBP1,249	2.5%	Up to 162.5%
Bronze	EUR750 – EUR1,249/GBP500 – GBP799	1.5%	Up to 137.5%
Standard	EUR300 – 749/GBP200 – GBP499	1%	Up to 125%

USD currency amounts are identical to EUR amounts. The bonus allocation is made in the first year. If you stop or reduce your premiums in the first 18 months, the bonus allocation will be removed or reduced.

Notes

- You must qualify for bonus terms at outset.
- This offer is applicable to all Vista applications.
- Policies must be issued by 30 April 2009.
- To enjoy the additional 1% bonus, the policy must be maintained at the initial level for 18 months. If the policy is surrendered (or partially surrendered) within 18 months, the 1% bonus will be reclaimed in the surrender calculation. Any existing bronze, silver and gold bonus is subject to the standard Vista terms and conditions.
- This flyer must be read in conjunction with the principal product brochures, copies of which are available on request.
- The bonus is not available on top-up or lump sum business.
- Zurich has the right to withdraw the offer at any time.
- The policy term to be eligible for this offer must be a minimum of ten years.
- Bonuses are calculated on a maximum term of 25 years.
- In case of dispute, Zurich's decision will be final.
- The policy is designed to be held for the medium to long term and is subject to minimum premium levels. If you surrender the policy in the early years, you may get back substantially less than you originally invested.

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 1986 (as amended) which ensures that the company has sound and professional management and provision has been made to protect policy owners.

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. Owners 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.

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 policy owners, up to 90% of the liability to the protected policy owners will be met. Policy owners will not have the protection of the UK Financial Services Compensation Scheme.

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.

For full details of Vista, please refer to the principal product brochures and the Vista policy terms and conditions, copies of which are available on request.

This flyer is not intended as an offer to invest.

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

Not for sale to residents of the USA.

Calls may be recorded for training and quality purposes.

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

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