



SPECIAL OFFER

# Vista

Get a **new Vista policy** and enjoy up to **3.5%** bonus on your policy value

Offer valid from 1<sup>st</sup> to 31<sup>st</sup> January, 2019

[> Learn more about Vista](#)

## How does it work?



Take a new Vista policy during the offer period



Zurich will give you up to **3.5%** bonus on your policy value!

## How to qualify?



One offer per applicant, offer applicable on new Vista policies only. The additional bonus of units will be given on the policy. The total bonus is allocated over the first 12 months of the policy.



Bonus level is determined by your premium amount and your policy term. Offer is only valid on policies where the term selected is a minimum of 10 years and a maximum of 25 years.



Policies must be issued by 28th February '19.

Bonus type	Existing bonus	Offer bonus	Total bonus
Bronze	0.50%	0.35%	<b>0.85%</b>
Silver	1.50%	0.65%	<b>2.15%</b>
Gold	2.50%	1.00%	<b>3.50%</b>

Monthly premiums in USD

Standard	Bronze	Silver	Gold
300 - 749	750 – 1,249	1,250 – 1,999	2,000 +

Total allocation = 100% standard allocation + (Existing bonus + Offer bonus) x term in years.  
The total bonus figures are illustrated on the maximum term of 25 years remaining.

Monthly premium	Terms in years							
	10	11	12	13	14	15	16	17
<b>Standard</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<b>Bronze</b>	108.50%	109.35%	110.20%	111.05%	111.90%	112.75%	113.60%	114.45%
<b>Silver</b>	121.50%	123.65%	125.80%	127.95%	130.10%	132.25%	134.40%	136.55%
<b>Gold</b>	135.00%	138.50%	142.00%	145.50%	149.00%	152.50%	156.00%	159.50%

Monthly premium	Terms in years							
	18	19	20	21	22	23	24	25
<b>Standard</b>	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<b>Bronze</b>	115.30%	116.15%	117.00%	117.85%	118.70%	119.55%	120.40%	121.25%
<b>Silver</b>	138.70%	140.85%	143.00%	145.15%	147.30%	149.45%	151.60%	153.75%
<b>Gold</b>	163.00%	166.50%	170.00%	173.50%	177.00%	180.50%	184.00%	187.50%

#### Special offer terms and conditions

- You must qualify for the bonus terms at the start of the policy.
- To ensure the additional bonus is retained, the policy must be maintained at the initial premium level for at least 18 months.
- If the policy is surrendered (or partially surrendered) within the first 18 months, the additional 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 offer must be read in conjunction with the product literature and the policy conditions (available on request from your financial adviser).
- This offer does not apply to single premiums.
- This special offer is given by Zurich at their discretion. Zurich reserves the right to change or withdraw the offer, should the offer not be applied or used within the spirit it was intended. The terms and conditions of the offer are set by Zurich and applied by Zurich.
- Zurich's interpretation and decision on all matters relating to the offer shall be final, binding and conclusive. No appeals will be accepted.
- Offer is only valid on policies where the term selected is a minimum of 10 years and a maximum of 25 years.

#### 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 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 under Registration No. 00067.

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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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