

A guide to your payment options

This guide is designed to help you understand the different ways you can withdraw money from your policy as set out in your policy terms & conditions.

Please note that not all products are available in all countries.

Any unclear or incorrect information completed on your “withdrawal request form” could delay your payment.

Elite International Bond

| | Regular withdrawals | Partial surrenders | Full surrender |
|----------------------------|--|--|--------------------------|
| Frequency | Quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP400/USD/EUR600/HKD4,800/ JPY80,000 | GBP400/USD/EUR600/HKD4,800/ JPY80,000 | Not applicable |
| Minimum (BACS) | GBP150 | None | Not applicable |
| Maximum | Up to 20% of the premium amount | Up to 20% of the premium amount | Surrender value |
| How it can be taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds | From all remaining units |
| When it is paid | Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | None |

Futura/Lifelong/My Life Protect

| | Regular withdrawals | Partial surrenders | Full surrender |
|----------------------------|---------------------|---|--|
| Frequency | Not available | At any time when there is a positive surrender value | At any time when there is a positive surrender value |
| Minimum | None | No minimum | Not applicable |
| Maximum | None | No maximum, but any remaining policy value (plus any regular premiums due) must be sufficient to sustain the policy | Surrender value |
| How it can be taken | Not available | A fixed amount or a percentage of the policy value, taken proportionately across all funds | Across all remaining units |
| When it is paid | Not available | On request | On request |
| Surrender charge | None | None | None |
| Note | | <p>The life cover sum insured or any critical illness sum insured will be reduced by any partial surrender amounts taken</p> <p>Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply</p> | <p>Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply</p> |

Global Choice

| | Regular withdrawals | Partial surrenders | Full surrender |
|--------------------------------------|---|--|--|
| Frequency | Monthly, quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP400/USD/EUR600/HKD4,800/ JPY80,000/CHF/SGD/AUD1,000 | GBP400/USD/EUR600/HKD4,800/ JPY80,000/CHF/SGD/AUD1,000 | Not applicable |
| Minimum (BACS/Interbank giro) | GBP150/SGD500 | GBP150/SGD500 | Not applicable |
| Maximum | Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000 | No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000 | Surrender value |
| How it can be taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | From all remaining units |
| When it is paid | Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered within the first five years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge |

International Wealth Account

| | Regular withdrawals | Partial surrenders | Full surrender |
|--------------------------------------|---|--|---|
| Frequency | Quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP400/USD/EUR600/HKD4,800/ JPY80,000/CHF/SGD/AUD1,000 | GBP400/USD/EUR600/HKD4,800/ JPY80,000/CHF/SGD/AUD1,000 | Not applicable |
| Minimum (BACS/Interbank giro) | GBP150/SGD500 | GBP150/SGD500 | Not applicable |
| Maximum | Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/CHF/ SGD/AUD25,000 | No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000 | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | From all remaining units |
| When it is paid | Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered within the first three years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge |

International Wealth Account flexible contribution plan/FuturePerfect

| | Regular withdrawals | Partial surrenders | Full surrender |
|-------------------------|---|--|--|
| Frequency | Monthly, quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP400/USD/EUR600/HKD4,800/JPY80,000/CHF/SGD/AUD1,000 | GBP400/USD/EUR600/HKD4,800/JPY80,000/CHF/SGD/AUD1,000 | Not applicable |
| Minimum (BACS) | GBP150 | GBP150 | Not applicable |
| Maximum | Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/HKD120,000/JPY2,000,000/CHF/SGD/AUD25,000 | No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/HKD120,000/JPY2,000,000/CHF/SGD/AUD25,000 | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | From all remaining units |
| When it is paid | Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered within the first three years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge |

SavingsPlus/My Future Saver

| | Regular withdrawals | Partial surrenders | Full surrender |
|-------------------------|--|--|---|
| Frequency | Monthly, quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP130/USD200/EUR160/AED/QAR735/BHD75 | GBP130/USD200/EUR160/AED/QAR735/BHD75 | Not applicable |
| Maximum | Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP6,500/USD10,000/EUR8,000/AED/QAR36,700/BHD3,700 | No maximum, but you must leave a surrender value of at least: GBP6,500/USD10,000/EUR8,000/AED/QAR36,700/BHD3,700 | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | From all remaining units |
| When it is paid | Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | Deducted if the policy is partially surrendered within the first five years. Please refer to the terms and conditions or your product literature for details | Deducted if the policy is fully surrendered within the first five years of any premium paid Please refer to your terms and conditions and product literature for details of the charge |
| Note | Can only be taken after the fifth policy anniversary | If you have life cover on your policy, we will reduce the sum insured by any partial surrender amounts taken | |

Vista/InvestPlus/Harvester – sold before January 2005

| | Regular withdrawals | Partial surrenders | Full surrender |
|----------------------------|---------------------|---|--|
| Frequency | Not available | At any time where there is a positive surrender value and there are sufficient accumulation units | At any time where there is a positive surrender value and there are sufficient accumulation units |
| Minimum | None | None | Not applicable |
| Minimum (BACS) | None | None | Not applicable |
| Maximum | None | 100% of the accumulation units | Surrender value |
| How it can be taken | Not available | A fixed amount or a percentage of the policy value, taken proportionately across all funds | Across all remaining units |
| When it is paid | Not available | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered before the maturity date. If you have a single premium policy only, then there is no surrender charge. Please refer to the terms and conditions or your product literature for details |
| Note | | <p>If you have life cover or critical illness on your policy, we will reduce the sum insured by any partial surrender amounts taken</p> <p>Can only be taken from accumulation units</p> <p>Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply</p> | <p>Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply</p> |

Vista/InvestPlus– sold from January 2005

| | Regular withdrawals | Partial surrenders | Full surrender |
|--|--|---|--|
| Frequency | Quarterly, half-yearly or yearly where there is a positive surrender value and there are sufficient accumulation units | At any time where there is a positive surrender value and there are sufficient accumulation units | At any time where there is a positive surrender value and there are sufficient accumulation units |
| Minimum | GBP750/USD/EUR1,000/HKD8,000/JPY150,000/CHF/SGD/AUD1,600 | GBP750/USD/EUR1,000/HKD8,000/JPY150,000/CHF/SGD/AUD1,600 | Not applicable |
| Minimum (BACS/Interbank giro/ Autopay/Swedish giro) | GBP150/HKD2,000/SGD500/SEK10,000 | GBP150/HKD2,000/SGD500/SEK10,000 | Not applicable |
| Maximum | None | 100% of the accumulation units | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds | Across all remaining units |
| When it is paid | Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered before the maturity date. If you have a single premium policy only, then there is no surrender charge. Please refer to the terms and conditions or your product literature for further details |
| Note | Can only be taken from accumulation units | <p>If you have life cover or critical illness on your policy, we will reduce the sum insured by any partial surrender amounts taken</p> <p>Can only be taken from accumulation units</p> <p>Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply</p> | Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply |

Vista sold in the UAE and Qatar from June 2015 and Bahrain from September 2015

InvestPlus sold in the UAE from 20 September 2015 and in Bahrain from 8 October 2015

| | Regular withdrawals | Partial surrenders | Full surrender |
|-------------------------|--|---|--|
| Frequency | Monthly, quarterly, half-yearly or yearly where there is a positive surrender value and there are sufficient accumulation units | At any time where there is a positive surrender value and there are sufficient accumulation units | At any time where there is a positive surrender value and there are sufficient accumulation units |
| Minimum | GBP325/USD500/EUR400/AED/QAR1,850/BHD185 | GBP325/USD500/EUR400/AED/QAR1,850/BHD185 | Not applicable |
| Maximum | None | The lower of the 70% of the surrender value or 100% of the accumulation unit value and you must leave a surrender value of at least: GBP3,250/USD5,000/EUR4,000/AED/QAR18,350/BHD1,850 | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds | Across all remaining units |
| When it is paid | Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered before the maturity date. If you have a single premium policy only, then there is no surrender charge. Please refer to your policy terms and conditions or the relevant product literature for further details |
| Note | Can only be taken from accumulation units | If you have life cover on your policy, we will reduce the sum insured by any partial surrender amounts taken Can only be taken from accumulation units | |

Wealth Accumulation Plan/Simple Wealth

| | Regular withdrawals | Partial surrenders | Full surrender |
|-------------------------|---|---|---|
| Frequency | Monthly, quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP325/USD500/EUR400/AED/QAR1,850/BHD185 | GBP325/USD500/EUR400/AED/QAR1,850/BHD185 | Not applicable |
| Maximum | Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP13,000/USD20,000/ EUR16,000/AED/QAR73,500/ BHD13,500 | No maximum, but you must leave a surrender value of at least: GBP13,000/USD20,000/ EUR16,000/AED/QAR73,500/ BHD13,500 | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | Across all remaining units |
| When it is paid | Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | Deducted if the policy is fully surrendered within the first five years of any premium paid Please refer to your terms and conditions and product literature for details of the charge |

Wealth Preservation Account

| | Regular withdrawals | Partial surrenders | Full surrender |
|-------------------------|---|--|--------------------------|
| Frequency | Quarterly, half-yearly or yearly | At any time | At any time |
| Minimum | GBP400/USD/EUR600/HKD4,800/ JPY80,000/CHF/SGD/AUD1,000 | GBP400/USD/EUR600/HKD4,800/ JPY80,000/CHF/SGD/AUD1,000 | Not applicable |
| Minimum (BACS) | GBP150 | GBP150 | Not applicable |
| Maximum | Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000 | No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000 | Surrender value |
| How it is taken | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds | From all remaining units |
| When it is paid | Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days | On request | On request |
| Surrender charge | None | None | None |
| Note | Regular withdrawals must be set when the policy starts. They cannot be amended while the settlor is still alive | | |

Local Zurich office contact details

Bahrain

P.O. Box 10032, 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.
Telephone: +973 1756 3321. We're available Sunday to Thursday between 8am and 5pm.
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Website: www.zurich.ae

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.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Zurich International Life Limited (Singapore branch) is licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

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

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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