



SPECIAL OFFER

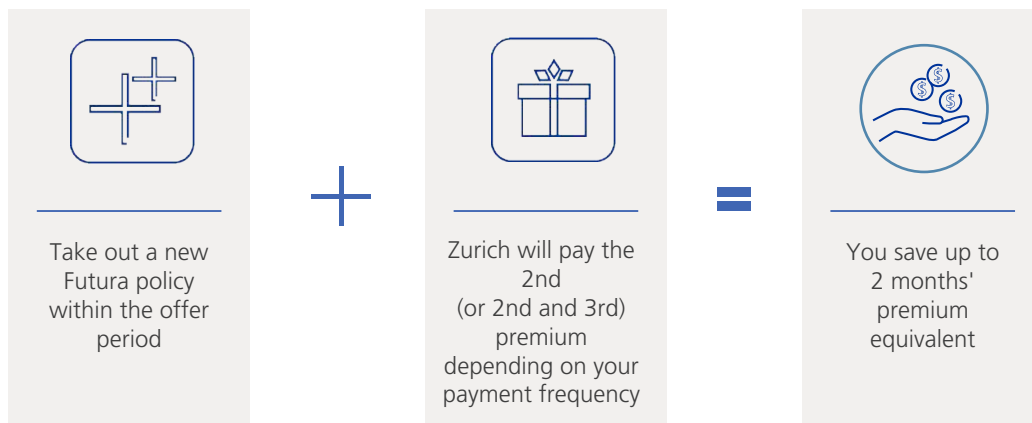
**FUTURA**

Get a **new Futura** and save up to **2 month's** worth of premiums for free

Offer valid from 1<sup>st</sup> to 30<sup>th</sup> September 2019

[> Learn more about Futura](#)

### How does it work?



### How to qualify?

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One offer per application and the offer is valid for new applications only. The eligible cover amount applies to life cover sum insured only. At least one of the lives insured must apply for a life cover amount that is eligible for the offer, as per the table on the next page.



Your application must be returned via your financial professional. Applications must be received during the above offer timelines.



Policies must be issued by 31st October, '19.

## Offer eligibility criteria:

The life cover amounts that qualify for the offer are shown below. In addition, what you will need to pay and what Zurich will pay are also shown.

Payment Frequency	Life Cover sum insured		
		USD350,000 – USD999,999 (and currency equivalents <sup>1</sup> )	USD1,000,000 and above (and currency equivalents <sup>2</sup> )
Monthly	<b>You pay</b>	1st monthly premium 3rd monthly premium onwards	1st monthly premium 4th monthly premium onwards
	<b>Zurich pays</b>	2nd monthly premium	2nd and 3rd monthly premiums
Quarterly	<b>You pay</b>	2/3rds of first quarterly premium Full quarterly premium from second quarter onwards	1/3rd of first quarterly premium Full quarterly premium from second quarter onwards
	<b>Zurich pays</b>	1/3rd of first quarterly premium	2/3rds of first quarterly premium
Half-yearly	<b>You pay</b>	5/6ths of first half-yearly premium Full half-yearly premium from second half year onwards	2/3rds of first half-yearly premium Full half-yearly premium from second half year onwards
	<b>Zurich pays</b>	1/6th of first half-yearly premium	1/3rd of first half-yearly premium
Yearly	<b>You pay</b>	11/12th of first yearly premium Full yearly premium from second year onwards	5/6ths of first yearly premium Full yearly premium from second year onwards
	<b>Zurich pays</b>	1/12th of first yearly premium	1/6th of first yearly premium

1 Currency equivalents: EUR300,000 – 849,999, GBP262,500 – 749,999, AED / QAR 1,300,000 - 3,699,999, BHD 130,000 - 369,999

2 Currency equivalents: EUR850,000 and above; GBP750,000 and above, AED / QAR 3,700,000 and above, BHD 370,000 and above

## Special offer terms and conditions

- This offer must be read in conjunction with the product literature and the policy terms and conditions (available on request from your financial professional).
- The offer is available for the regular premium payments on a Futura policy only.
- If, for whatever reason, Zurich is unable to pay its portion of the premium(s) towards the policy in line with the offer information on the next page, you must continue to fund the policy until Zurich is able to do this.
- The benefit amounts for benefits other than life cover will not be included in the eligibility criteria for the offer.
- For joint life cases, at least one life insured must apply for the eligible life cover amount to receive the offer. The aggregate of life cover for the lives insured will not be considered.
- To benefit from this offer, your plan must continue to be paid for at least two years. If it is canceled before this, any premiums Zurich has paid towards your policy will be reclaimed in the encashment value.
- The offer is not available for existing policies.
- Should unforeseen circumstances require Zurich to change the terms and conditions of the offer or withdraw the offer prior to the policy being issued, Zurich shall have the right to do this. Notification of any such change or withdrawal will be provided.
- Zurich's interpretation and decision on all matters relating to the offer shall be final, binding and conclusive. No appeals will be accepted.

## 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.

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 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.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

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