

Wealth Accumulation Plan

Key features



Contents

Helping you decide

This important document explains the main features of your Wealth Accumulation Plan policy. Please read this together with your personal illustration and the Wealth Accumulation Plan terms and conditions.

You should read this document carefully so that you understand what you are buying, and keep this document, your personal illustration, the terms and conditions and your policy schedule in a safe place for future reference.

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Wealth Accumulation Plan

Confidently invest at your own pace, with this flexible accumulation policy designed to help you build for your future.

Zurich's Wealth Accumulation Plan provides an effective platform for you to grow your wealth – at your own pace. Invest with a variety of currencies in a wide range of funds, and add additional premiums as and when you can.

If you are looking to manage and grow your wealth in a flexible way with no fixed term then the Wealth Accumulation Plan may suit your needs.

Invest in, and protect your future with the Wealth Accumulation Plan and start building your tomorrow, today.

Why choose the Wealth Accumulation Plan?

What this policy is designed to do:

- Allow you to make a single premium payment towards your investment goals.
- Provide a high level of flexibility allowing you to add additional premiums whenever it suits you.
- Allocate 100% of your premiums into your policy.
- Provide a facility to take regular withdrawals and partial surrenders should you choose to.
- Increase the value of the money you invest over the medium to long term.
- Offer a wide range of investment funds to suit your risk profile.
- Allow you to choose from a range of currencies.
- Pay a lump sum upon death of the life insured.
- Provide an enhanced death benefit if the life insured dies within the first five years of the policy.

Your commitment

What we ask you to do:

- Provide us with all the information we ask for when applying for your policy.
- Answer all the questions when you apply fully, truthfully and accurately.
- Ensure you are satisfied that you understand the important aspects of your policy and the funds you choose, especially the associated risks and charges.
- Invest for the medium to long term.
- Let us know about any changes in your health, family history, occupation or country of residence.
- Seek ongoing financial advice. You should seek advice before you make changes to your policy and whenever your circumstances change.

Understanding the risk factors

What you need to be aware of

Buying a Wealth Accumulation Plan is a medium to long term commitment so you may get back less than the amount shown on your personal illustration if:

- investment growth is lower than expected
- charges increase above those illustrated
- you take more money out of your policy than illustrated.

Your policy will be subject to market fluctuations which could affect the value of your investment, and you may get less than the amount originally invested.

The value of your policy will be subject to currency fluctuations if you are paying premiums in one currency but invest in funds based in another currency or where individual funds invest in foreign currencies. Please keep in mind that there could be significant movements between the currencies.

The level of risk and potential investment performance depend on the fund(s) chosen.

Information on the specific risks associated with investing in a particular fund can be obtained from our website www.zurichinternational.com.

If you fully surrender your policy before the fifth policy anniversary or, within the first five years after you pay in an additional premium, we will apply a surrender charge.

Full details of our charges are in the charges section on page 7. Charges may be subject to variation. If there are changes we will inform you in writing with at least three months' notice unless it is not reasonably possible in the circumstances.

Other documents you should read

As this document only gives you key information about the policy, please read the following documents for more information.

Wealth Accumulation Plan terms and conditions

Provides the full terms and conditions of the Wealth Accumulation Plan.

Wealth Accumulation Plan personal illustration

Provides details of your policy, the required investment return to enable you to reach your investment goals and the effect of policy charges.

Guide to your investments

Provides details of the funds available through the Wealth Accumulation Plan which is on our website www.zurichinternational.com.

These documents are available from your financial adviser or from our website www.zurichinternational.com.

How to check your policy

You can keep up to date with your policy details online through Zurich International online (ZIO) once we issue your policy. To register, please visit www.zurichinternational.com.

Product details

Ownership of the policy

The Wealth Accumulation Plan is available:

- on a single ownership basis
- on a joint ownership basis
- to trustees and companies.

The policy can be written on one of the following life insured bases:

- own life – you are the policy owner and the life insured
- life/lives of another – you are the policy owner, but someone else is the life insured
- joint lives, last death – you and another are both the policy owners and the lives insured.

Age limits

At policy commencement date

Policy owner minimum 18 years of age
no maximum

Life insured minimum two years of age
no maximum

Policy term

There is no fixed policy term. This is a whole of life policy.

Policy currency

The policy currency is chosen by you when you apply, shown on your policy schedule and cannot be changed. The options are:

USD
AED
QAR
GBP
EUR
BHD

Premium payment methods

- Standing order
- UAE direct debit – for additional premiums only
- Telegraphic transfer
- Direct debit – for additional premiums only
- Cheque

Minimum premiums

Minimum premium amounts

Currency	Single premium	Additional single premium
USD	30,000	2,500
AED/QAR	110,000	9,175
GBP	19,500	1,625
EUR	24,000	2,000
BHD	11,100	925

Death benefits

Death benefit

On the death of the last life insured, we will pay out 101% of the policy's surrender value when we receive satisfactory notification of death.

Enhanced death benefit

If the life insured (or the last of the lives insured) dies within the first five years of taking out the policy, then we will pay out the enhanced death benefit.

This is the greater of:

- 101% of the surrender value of the policy, **or**
- the total premiums paid, less any withdrawals taken during the first five years of the policy.

After five years, 101% of the surrender value of the policy is paid.

Funds

We offer a wide range of funds most of which are managed externally. These funds cover a comprehensive range of investment styles, risk levels and asset types.

- Our own managed fund range offers diversification across equities, cash and fixed interest securities.
- Our money market funds invest in cash, money market instruments and international fixed-interest securities.
- Some fund managers take a charge before investing your payment and take an annual management charge. These will be reflected in the fund prices. Otherwise all your payment is invested in the funds you choose.

When you invest money into a fund you will buy units, which are like shares, in your chosen funds.

- The value of the units will increase or decrease depending on the investment performance of the funds. The value of your policy, at any time, will be the current value of the units in the funds you have chosen less any charges. Your surrender value will be the current value less any outstanding surrender charge.
- Rather than selecting the funds yourself, you may prefer to appoint a fund investment adviser to provide investment advice, or to manage your investment on your behalf by sending switch instructions directly to us. You can choose to pay your appointed adviser a fund investment adviser charge for the service they provide by way of automatic deductions directly from your policy.
- Further details and a full description of all the funds can be found in the 'Guide to your investments' available on our website www.zurichinternational.com.

Charges

It is important that you understand the charges applicable to your policy.

Please note we reserve the right to vary the charges or apply new charges, and we will give you at least three months' notice in writing of the changes unless it is not reasonably possible in the circumstances.

Policy charges

Charge	Applicable rate	How is it deducted?				
Establishment charge	An establishment charge applies to each premium received and is deducted for up to five years from the date it is paid.	We deduct this charge at the beginning of each policy month by cancelling units from your fund(s) for up to five years.				
	The charge, based on the premium amount, will be deducted at a rate of:					
	Year 1		Year 2	Year 3	Year 4	Year 5
	2%		2%	1%	1%	1%
	This equates to an approximate monthly charge of:					
0.17%	0.17%	0.08%	0.08%	0.08%		

Charge	Applicable rate	How is it deducted?		
Policy management charge	A yearly management charge applies for the whole life of the policy and is applied to the policy value in each month. The percentage charge taken depends on the policy value at the time the charge is taken.	We deduct this charge at the beginning of each policy month by cancelling units from your fund(s).		
	Currency	Yearly charge*		
		1%	0.80%	0.50%
	USD	Up to and including 29,999	Between 30,000 and 224,999	Over 225,000
	AED/QAR	Up to and including 110,099	Between 110,100 and 825,749	Over 825,750
	GBP	Up to and including 19,499	Between 19,500 and 146,249	Over 146,250
	EUR	Up to and including 23,999	Between 24,000 and 179,999	Over 180,000
	BHD	Up to and including 11,099	Between 11,100 and 83,249	Over 83,250
*Approximate monthly charge equivalents	0.083%	0.066%	0.0416%	
Yearly policy charge	A yearly policy charge applies for the whole life of the policy, although once your total premiums reach USD60,000, AED/QAR220,000, GBP40,000, EUR48,000, or BHD22,000, we'll stop taking the charge.	We deduct this charge at the beginning of each policy month by cancelling units from your fund(s).		
	The charge is listed below.			
	Currency	Yearly policy charge	Monthly charge taken	
	USD	165.00	13.75	
	AED/QAR	606.00	50.50	
	GBP	108.00	9.00	
	EUR	132.00	11.00	
	BHD	61.20	5.10	

Fund charges

Charge	Applicable rate	How is it deducted?
The annual management charge (AMC) and any other charges on funds will vary.	<p>External funds The charges vary and are shown in the 'Guide to your investments' available on our website www.zurichinternational.com</p> <p>Our funds The managed fund AMC is 1.5% The money market fund AMC is 0.75%</p>	These are expressed as a percentage of the value of each fund. You do not pay these fees directly as the fees and charges will be deducted daily before calculating the price of each fund.

Conditional and transactional charges

Surrender charge	The surrender charge is deducted if you fully surrender your policy during the first five years.	We will deduct the surrender charge from the value of the policy before the final surrender value is paid out.																																																																																																																																				
	<p>The charge is applied to each premium when the policy is fully surrendered.</p> <p>The charge for each premium is on a monthly basis over the five year period and is shown below.</p>																																																																																																																																					
	<table border="1"> <thead> <tr> <th>Policy or premium month</th> <th>Charge</th> <th>Policy or premium month</th> <th>Charge</th> <th>Policy or premium month</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td>0</td><td>8.25%</td><td>20</td><td>4.67%</td><td>40</td><td>1.67%</td></tr> <tr><td>1</td><td>8.06%</td><td>21</td><td>4.50%</td><td>41</td><td>1.58%</td></tr> <tr><td>2</td><td>7.88%</td><td>22</td><td>4.33%</td><td>42</td><td>1.50%</td></tr> <tr><td>3</td><td>7.69%</td><td>23</td><td>4.17%</td><td>43</td><td>1.42%</td></tr> <tr><td>4</td><td>7.50%</td><td>24</td><td>4.00%</td><td>44</td><td>1.33%</td></tr> <tr><td>5</td><td>7.31%</td><td>25</td><td>3.83%</td><td>45</td><td>1.25%</td></tr> <tr><td>6</td><td>7.13%</td><td>26</td><td>3.67%</td><td>46</td><td>1.17%</td></tr> <tr><td>7</td><td>6.94%</td><td>27</td><td>3.50%</td><td>47</td><td>1.08%</td></tr> <tr><td>8</td><td>6.75%</td><td>28</td><td>3.33%</td><td>48</td><td>1.00%</td></tr> <tr><td>9</td><td>6.56%</td><td>29</td><td>3.17%</td><td>49</td><td>0.92%</td></tr> <tr><td>10</td><td>6.38%</td><td>30</td><td>3.00%</td><td>50</td><td>0.83%</td></tr> <tr><td>11</td><td>6.19%</td><td>31</td><td>2.83%</td><td>51</td><td>0.75%</td></tr> <tr><td>12</td><td>6.00%</td><td>32</td><td>2.67%</td><td>52</td><td>0.67%</td></tr> <tr><td>13</td><td>5.83%</td><td>33</td><td>2.50%</td><td>53</td><td>0.58%</td></tr> <tr><td>14</td><td>5.67%</td><td>34</td><td>2.33%</td><td>54</td><td>0.50%</td></tr> <tr><td>15</td><td>5.50%</td><td>35</td><td>2.17%</td><td>55</td><td>0.42%</td></tr> <tr><td>16</td><td>5.33%</td><td>36</td><td>2.00%</td><td>56</td><td>0.33%</td></tr> <tr><td>17</td><td>5.17%</td><td>37</td><td>1.92%</td><td>57</td><td>0.25%</td></tr> <tr><td>18</td><td>5.00%</td><td>38</td><td>1.83%</td><td>58</td><td>0.17%</td></tr> <tr><td>19</td><td>4.83%</td><td>39</td><td>1.75%</td><td>59</td><td>0.08%</td></tr> <tr><td></td><td></td><td></td><td></td><td>60</td><td>0.00%</td></tr> </tbody> </table>	Policy or premium month	Charge	Policy or premium month	Charge	Policy or premium month	Charge	0	8.25%	20	4.67%	40	1.67%	1	8.06%	21	4.50%	41	1.58%	2	7.88%	22	4.33%	42	1.50%	3	7.69%	23	4.17%	43	1.42%	4	7.50%	24	4.00%	44	1.33%	5	7.31%	25	3.83%	45	1.25%	6	7.13%	26	3.67%	46	1.17%	7	6.94%	27	3.50%	47	1.08%	8	6.75%	28	3.33%	48	1.00%	9	6.56%	29	3.17%	49	0.92%	10	6.38%	30	3.00%	50	0.83%	11	6.19%	31	2.83%	51	0.75%	12	6.00%	32	2.67%	52	0.67%	13	5.83%	33	2.50%	53	0.58%	14	5.67%	34	2.33%	54	0.50%	15	5.50%	35	2.17%	55	0.42%	16	5.33%	36	2.00%	56	0.33%	17	5.17%	37	1.92%	57	0.25%	18	5.00%	38	1.83%	58	0.17%	19	4.83%	39	1.75%	59	0.08%					60	0.00%	
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Charge	Applicable rate	How is it deducted?
Switch charges	<p>There is no charge for switching funds or redirecting premiums.</p> <p>If switching between funds of different currencies, then there will be a charge of 0.175% of the currency switch amount.</p>	The currency switch charge will be deducted by cancellation of units immediately after the switch has been processed.
Currency exchange charge	<p>This charge is applicable if you pay premiums into the policy or if we pay money out of the policy in a currency different to your policy currency.</p> <p>The charge is 1% above the exchange rate we receive from Bloomberg at the end of each Isle of Man working day.</p>	The charge is not a deduction of units, but is reflected in the currency exchange rate used.
Fund investment adviser	<p>This charge is applicable if you appoint a fund investment adviser to give instructions to us regarding your funds and you agree with them to pay a charge for the service they provide.</p> <p>The charge will be made in accordance with the agreement between you and your fund investment adviser, up to 1.5% each year of the value of the units.</p>	Deducted monthly in advance by cancellation of units at the start of each policy month and while the agreement between you and your fund investment adviser is in place.

How the policy works

How premiums are allocated

- Each premium is allocated at 100%.
- Additional premiums are allowed at any time and are also allocated at 100%.

Withdrawals

You can choose to take money out regularly or by taking partial surrenders.

Regular withdrawals

You can choose to take regular withdrawals when you set up your policy or at any time during the life of your policy.

Frequency	Monthly, quarterly, half-yearly or yearly
Method of deduction	Regular withdrawals are funded by the cancellation of units
Minimum regular withdrawal	USD500, AED/QAR1,850, GBP325, EUR400, or BHD185. We will inform you if we increase these minimum amounts
Minimum surrender value	No maximum but the withdrawal is subject to a minimum surrender value remaining of USD20,000, AED/QAR73,500, GBP13,000, EUR16,000, or BHD7,400

Partial surrender

Method of deduction	Partial surrenders are funded by the cancellation of units
Minimum partial surrender	USD1,000, AED/QAR3,700, GBP650, EUR800, or BHD370
Minimum surrender value	No maximum but the withdrawal is subject to the minimum surrender value remaining of USD20,000, AED/QAR73,500, GBP13,000, EUR16,000, or BHD7,400

Full surrender

If a full surrender is made during the first five years of any premium paid, there will be a charge. Further details are in the Charges section on page 7.

Amount paid on death

On the death of the last life insured we will pay out 101% of the policy's surrender value when we receive satisfactory notification of death.

If the life insured (or the last of the lives insured) dies within the first five years of taking out the policy, then we will pay out the enhanced death benefit.

The enhanced death benefit will be subject to:

- the youngest life insured being aged 60 or less when the policy started, and
- the death of the last life insured being within five years of the policy starting, and
- the death did not result from a self-inflicted injury.

If the policy is in trust, we will pay out the surrender value to the trustees or according to their instructions.

Cancelling the policy

- You have 30 days from the date of issue of your policy documents to write to us to ask us to cancel the policy.
- You can cancel before you receive any documents by contacting either your financial professional or us directly. Our contact details are on page 16.
- If there has been a fall in the value of your investments between the time your policy was issued and when we receive your request to cancel, we will deduct this amount from any refund.

Making a claim

- Zurich should be your first point of contact if you want to make a claim. Your financial professional will also be able to assist you.
- The person making the claim should notify us as soon as possible.
- Full details on how to make a claim can be found in the terms and conditions.

When a claim won't be paid

- Please refer to the terms and conditions for a full list of reasons why a claim may not be paid. There will be specific exclusions for each benefit.
- Generally, we may not be able to pay a claim if:
 - The policy was fully surrendered or terminated prior to a claim being made.
 - The claim arises directly or indirectly as a result of the life insured's active involvement in:
 - ~ war or warlike operations (whether war is declared or not)
 - ~ invasion, hostilities, mutiny, riot, civil commotion, civil war, rebellion, insurrection or the usurping of government power
 - ~ an act committed by a foreign enemy
 - ~ any activity (military or otherwise) or conspiracy that causes or leads to the proclamation of martial law or a state of siege, or
 - ~ terrorism or conspiracy to commit terrorism which includes any activity that jeopardises the continuance of human life or causes damage to property.

About Zurich

Zurich International Life

Zurich International Life is part of the Zurich Insurance Group which is headquartered in Zurich, Switzerland. The Group is a global insurer with superior financial strength, a talented workforce and a highly valued brand. Acting as one team with one purpose we take a global approach to resources and capabilities. The Group applies these strengths to help our individual, commercial and corporate customers understand and protect themselves from risk.

We're in business to help our customers understand and protect themselves from risk. Risk is part of everyone's life. Individuals, families, businesses and communities can prosper only when they are protected against critical risks. We help our customers to manage the risks they face, making their lives more secure and helping them to grow their businesses.

The Wealth Accumulation Plan is designed to meet legal and regulatory requirements for customers resident in the country in which it is purchased. Should the policy owner or the life insured move to another country during the term of the policy, it may no longer be suitable.

Laws and regulations in a different country may affect our ability to continue to service the policy in accordance with the terms and conditions and we may no longer be able to provide all the benefits under the policy. We may, for example, be unable to process switch instructions in connection with the policy or accept future premiums. The policy owner must advise us of any change to country of residence during the term of the policy prior to such change becoming effective. In these circumstances, and subject to the policy owner's consent, we may provide contact details to another company within the Zurich Insurance Group in order to check whether there is an alternative product suited to the new situation and country of residence.

Any assignment of the policy to a person resident in a different country from the policy owner may be subject to the above provisions.

The Isle of Man

The Isle of Man offers distinct benefits as a base for your investment and protection policies, which include:

Financial and political stability – the Isle of Man has one of the longest standing continuous parliaments in the world, and the island has enjoyed the stability of its own government for more than 1,000 years.

Robust insurance and policy owner protection legislation – the island is a world renowned thriving financial centre with stringent legislation, which includes:

- The Isle of Man Insurance Act 2008 ensures that senior management and controlling parties of insurance businesses are fit and proper, and that the companies are financially sound.
- The Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 ensure that, in the event of an Isle of Man authorised life assurance company being unable to meet its liabilities to its policy owners, the Policyholders' Compensation Fund would pay policy owners a sum up to 90% of the amount of any liability of the insurer under the contract. The Island's scheme operates globally, providing protection to policy owners no matter where they reside and would be funded by a levy on the funds of the other Isle of Man authorised life assurance companies.

Taxation

There are no deductions made in respect of any tax in the Isle of Man from investments held on behalf of our investors, or from any policy proceeds in the event of a valid policy claim.

You should note that the tax treatment of any benefits taken from this policy will depend on the personal circumstances of the claimant at the time of the claim, including their country of residence.

If your policy is held by a trust or company then different taxation rules may apply. Please consult your relevant financial professional if you are in any doubt as to the extent to which you may be liable to tax under this policy.

The information contained in this document is based on our understanding of relevant legislation, regulation and taxation issues as at May 2015 and may change in the future.

Zurich International Life is unable to provide individual tax guidance and recommends that you always seek professional tax advice.

How to make a complaint

If you have any issues with your policy, please contact us in the first instance, using the address or the contact numbers in the how to contact us section on page 16. Details of our complaint handling process are available on our website www.zurichinternational.com.

If you are not satisfied with our response, you may also have the right to complain to the local regulator:

Insurance Authority
P.O. Box 113332
Abu Dhabi
United Arab Emirates

Telephone: +971 2 499 0111 Website: www.ia.gov.ae

You also have the option to complain to the Isle of Man dispute resolution service, the Isle of Man Financial Services Ombudsman Scheme (the FSOS), to formally review your case.

The FSOS contact details are:

The Financial Services Ombudsman Scheme Isle of Man Office of Fair Trading
Government Building

Lord Street,
Douglas,
Isle of Man,
IM1 1LE,
British Isles

Telephone: +44 1624 686500 Email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft

Complaining to the Ombudsman will not affect your legal rights. You should note that companies and trusts are not eligible to refer a complaint to the Ombudsman.

Compensation

- Your financial professional will recommend products that are suitable for you.
- You may have a right to compensation if an authority decides that a recommendation was unsuitable when it was made.
- The Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 cover your policy. This means that if we become insolvent, you will be protected for up to 90% of our liability to you.

How to contact us

Your financial professional will normally be your first point of contact. If you wish to contact us, you can phone us, email or write to us:



Phone: +971 4 363 4567. Sunday to Thursday between 8am and 5pm.



Email: helppoint.uae@zurich.com



Write to:

Zurich International Life
Zurich HelpPoint
P.O. Box 50389
Level 4, Building 3,
Emaar Square,
Dubai,
United Arab Emirates.

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

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 owner will be met.

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Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law No.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.

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