

Vista

Additional benefits



By choosing to invest with Vista, you are planning to help ensure that you and your family will be able to afford a comfortable retirement, a holiday of a lifetime, a good education for your children or to plan for a special occasion or care for your family.

But what would happen if illness, accident or death meant that you were no longer able to continue saving? With Vista, you can protect against an unpredictable future.

It is often overlooked that these tragic events can affect not only the wage earner in a family but also the homemaker. There can be an increased burden on the bereaved if the costs of looking after children and the upkeep of the home suddenly increase.

Vista offers a range of additional benefits, designed to provide peace of mind should unforeseen events affect your future plans.

Our benefits provide cover if you die, are diagnosed with a critical illness, become disabled or are unable to continue making regular savings. They provide you with the security of knowing that if your life is changed due to illness, accident or death, the possible financial burden on your family will be eased.

All the benefits described can be taken out on your own life and/or the life of your joint policy owner and may also be taken out on a life of another basis in order to meet a range of financial situations (this excludes waiver of premium benefit where the cover can only be taken out on the payor of premiums). If you select death benefit, this is payable on a first claim basis when one of the lives insured under the policy dies.

For full definitions of each of the benefits (and deferral periods), together with any exceptions to each benefit, reference should be made to the Vista policy terms and conditions.

Death benefit

Nothing can replace you or a loved one, but if your death causes financial insecurity, your family may be forced to make some tough choices at an already difficult time. One way to ease the burden is to ensure that your loved ones are financially secure.

If you choose this cover, your family or other beneficiaries will receive a lump sum payment when you die up to a maximum of USD2 million/SGD3.2 million.

If you have a joint life policy, for example with your spouse or partner, either of your lives may be insured separately, but the benefit is paid out on whoever dies first. You choose the level of death benefit you want and you can also choose whether you want the cover to be 'inclusive' or 'exclusive'.

- Inclusive means that your beneficiaries will receive either the investment value of your savings account or the full amount of your death benefit, whichever is greater.
- Exclusive means that your beneficiaries will receive the investment value of your savings account in addition to the full amount of your death benefit.

In any event, at the very least, the full value of your savings account will be returned to your estate should you die before your policy matures.

Accelerated critical illness benefit

Diagnosis of a critical illness can be devastating. Critical illness benefit gives you financial assistance during your treatment and recovery.

This benefit will pay out a lump sum to you if you are diagnosed with a serious illness or condition covered by this policy. These are:

- major cancers
- heart attack
- coronary artery by-pass surgery
- kidney failure
- stroke
- major organ/bone marrow transplant
- multiple sclerosis
- terminal illness
- surgery to aorta
- benign brain tumour
- heart valve surgery
- motor neurone disease
- Parkinson's disease
- major burns
- Alzheimer's disease/severe dementia
- blindness, deafness or loss of speech.

If you have a joint life policy, both of your lives may be insured, in which case the benefit will be paid on the diagnosis of a critical illness of each of the two lives.

For exact definitions please refer to the policy terms and conditions, a copy of which is available on request.

Critical illness benefit can only be taken out if you also purchase death benefit cover, and your death benefit cover has to be equal to or more than your critical illness benefit. The maximum amount of critical illness benefit you can receive is USD250,000/SGD400,000. Critical illness cover has to be taken on the same basis as your death benefit i.e. inclusive or exclusive. For example, if you choose inclusive death benefit, then your critical illness cover will also be inclusive.



If you are diagnosed with a critical illness, you receive your level of critical illness benefit as an 'early death benefit', so that you and your family have the extra cash to help you at this difficult time. The payment of the critical illness benefits will reduce the death benefit amount by the critical illness paid.

For example, Mr Johnson has been diagnosed with cancer, which is at an advanced stage. He has a Vista with USD300,000 death benefit and USD200,000 critical illness benefit. His Vista savings are worth USD75,000. He receives USD200,000 on diagnosis of his critical illness. The critical illness claim reduces his death benefit by the amount of the claim i.e.USD200,000.

Mr Johnson – critical illness and life cover on an inclusive basis			
Death benefit	USD300,000	Mr Johnson is diagnosed with cancer	Reduced to USD100,000
Critical illness cover	USD200,000		Paid to Mr Johnson
Vista value	USD75,000		Death benefit remains at USD100,000
Six months later			
Death benefit	USD100,000	Mr Johnson dies	
Critical illness cover	USD0		
Vista value	USD80,000		Payment of USD100,000 is made to Mr Johnson's beneficiaries (higher of death benefit or Vista value at time of claim).

Mr Johnson – critical illness and life cover on an exclusive basis			
Death benefit	USD300,000	Mr Johnson is diagnosed with cancer	Reduced to USD100,000
Critical illness cover	USD200,000		Paid to Mr Johnson
Vista value	USD75,000		Death benefit remains at USD100,000
Six months later			
Death benefit	USD100,000	Mr Johnson dies	
Critical illness cover	USD0		
Vista value	USD80,000		Payment of USD180,000 is made to Mr Johnson's beneficiaries (death benefit of USD100,000 + Vista value USD80,000).

Waiver of premium

If you are diagnosed with an illness or suffer a disability that prevents you from working and earning an income, waiver of premium benefit will pay your Vista premiums for you.

Even if you have chosen to escalate your premiums, the escalated premium will be covered by this benefit, not just your initial premium. Ad hoc increases and decreases over the last three years will also be taken into consideration.

The benefit is based on the life of the person who pays the premiums and therefore is only available to the first life on a joint life policy.

You should notify us within 26 weeks if you need to make a claim and we will pay your premiums from the date of your disablement.

If you are not able to notify us within 26 weeks, rest assured that we will always pay a genuine claim. We will continue to pay your Vista premiums until your policy matures or your 65th birthday, if this is earlier.

Permanent and total disability benefit

Becoming permanently and totally disabled can have a profound impact on your life. You may need to make significant modifications to your home or pay for nursing care, while being unable to earn an income or care for your family.

Permanent and total disability benefit provides a lump sum if you become permanently and totally disabled as a result of an accident or illness. It can provide you with much needed financial resources for making your day-to-day living easier.

If you have a joint life policy, both of your lives may be insured and benefits can be claimed on both lives. The level of cover you select cannot be more than the level of any death benefit you or your partner have chosen.

Dismemberment benefit

Losing a limb or your sight can lead to major changes to your everyday life, and may mean that you will have to adapt your home, pay for extra help at home or even give up your job.

Dismemberment benefit will pay out a lump sum if you lose a limb or your sight within 30 days of sustaining bodily injuries through accident or assault. The amount of benefit you receive will depend on the extent of your dismemberment. For example, if you lose two limbs, one limb and the sight in one eye, or the sight in both eyes, you will receive the total amount that you have selected for your benefit. If you lose one limb, or the sight in one eye, you will receive half the total benefit amount.

If you have a joint life policy, both of your lives may be insured and benefits can be claimed on both lives should either of the lives insured suffer dismemberment. The level of cover you select cannot be more than the level of any death benefit you or your spouse/partner have chosen.

In cases where critical illness, permanent and total disability and dismemberment benefit are selected and a claim is made as a result of a single event, only the greatest sum assured under these benefits will be paid; there will not be three separate payments.

Hospitalisation benefit

In addition to the emotional impact, spending time in hospital can mean financial hardship through loss of earnings or having to cover expenses at home while you are ill.

Hospitalisation benefit provides an amount of cash for each day you (or your partner if both lives are covered) spend in hospital beyond an initial three days. This benefit will be paid for up to 365 days for any period of hospitalisation in respect of the sickness, disease or accident.

If you have a joint life policy, both of your lives may be insured and benefits can be claimed on both lives should either of the lives have a period in hospital.

In order to claim this benefit you must tell us about any stay in hospital within 30 days of its commencement.

Spouse's income benefit

If you would like to ensure that your spouse or partner receives a regular income for the rest of their life should you die before your policy ends, spouse's income benefit provides this security.

You can choose to provide your spouse/partner with a level income over the years, or an escalating income. Income can be increased by 3%, 5% or 7% each year and will escalate at this chosen rate after the first year's income has been paid.

Alternatively, your spouse/partner can take a lump sum, adjusted to allow for their age and life expectancy, instead of receiving an income.

If you have a joint life policy, both of your lives may be insured separately. Should the benefit become payable it will be paid out on the death of the first person. There is no maximum level of cover you can select.

How much do the benefits cost?

The cost of your benefits will depend on your individual circumstances and the type and level of benefits you select. Your age, gender and where you live, plus your health and occupation will also be factors in determining the fee. A personal illustration (regular premium policies only) is available on request.

If you decide to increase your benefits at any time and your circumstances have changed, then your benefit fee may also change.



Additional information

For full details of Vista please refer to the 'Vista – Plan for your future' brochure, 'Vista – Technical factsheet', 'Vista – Summary of fees and charges', 'Vista – Product summary', 'Vista – Greater expectations' leaflets and the policy terms and conditions, copies of which are available on request.

The Zurich International Life Vista is an international unit-linked life assurance policy. The policy is designed to be held for the medium- to long-term and is subject to minimum premium levels. If you cash in the policy in the early years you may not get back the original amount invested.

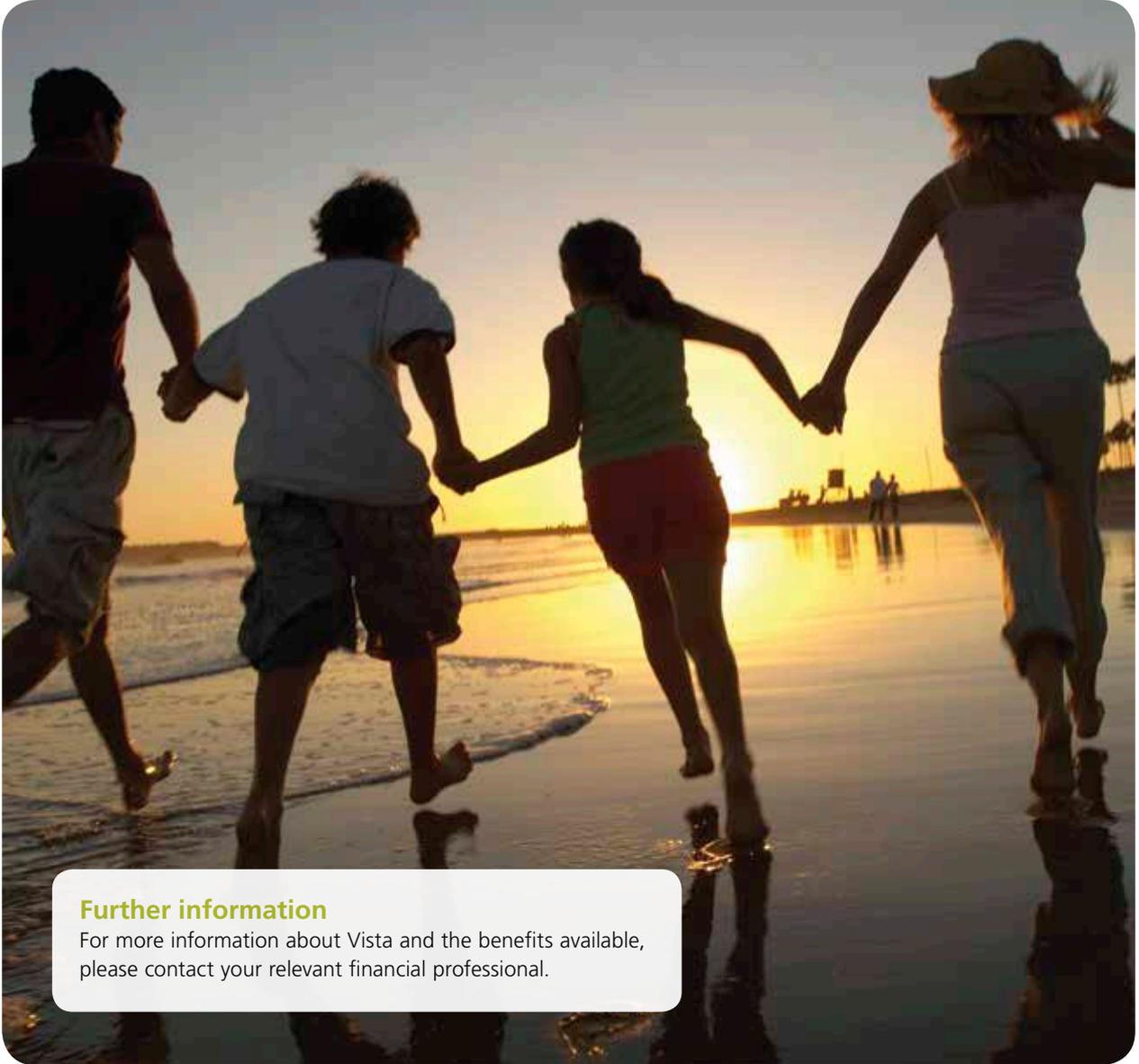
In addition, the value of investments and the income from it can fall as well as rise as a result of market and currency fluctuations so that you may not get back the amount originally invested.

Summary of benefits

The table below highlights the additional benefits available. The benefits also have dependencies – for example, you can only take out critical illness cover if you also take out death benefit cover.

Benefit	Restriction on maximum cover*	Minimum/Maximum age at entry	Claim payment type
Death	USD2 million*	18 / 74	Lump sum to beneficiaries/estate
Critical illness	Equal to or less than death benefit* (maximum USD250,000)	18 / 60	Lump sum to policy owner
Permanent total	Equal to or less than death benefit*	18 / 60	Lump sum to policy owner
Dismemberment	Equal to or less than death benefit*	18 / 60	Lump sum to policy owner
Hospitalisation	USD2,800 per week*	18 / 60	Lump sum to policy owner
Spouses income	None*	18 / 74	Income at chosen frequency or lump sum to spouse/partner
Waiver of premium	Equal to regular saving amount*	18 / 60	Regular savings amount to policy

* The maximum and the applicability of each benefit are dependent on where you live and subject to underwriting. If you would like further details on how this may affect you, please contact your relevant financial professional in the first instance.



Further information

For more information about Vista and the benefits available, please contact your relevant financial professional.

Important information

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