

Z Protect-Home

A decreasing term assurance



Know with certainty that your family will always have a home.

A home is more than the bricks and mortar that it is built with, and it is much more than all the furnishings in it. Your home is a place of comfort and security for you and your loved ones, providing protection and shelter. It is a place where your memories are made.



Taking care of your mortgage for you

As the breadwinner of your family, you take on the responsibility to provide for your loved ones at all times. Very importantly, you need to ensure that they have a home to return to at the end of each day.

In life-threatening circumstances, **Z Protect–Home** can provide your family protection from potentially losing your home. In the event of Death or the diagnosis of a Terminal Illness that occurs within your coverage term, we will pay out your Sum Assured in one lump sum. You may use this sum of money to help pay off a portion of your outstanding home loan or other occurring expenses.

Additional protection against disability

The cost of living with a disability can be very high. What's more, you need to continue paying for your mortgage even though you are unable to work, causing possibly more financial stress for your family.

Enhance your protection by adding on the **Decreasing Disability Benefit** to your Z Protect–Home plan. This benefit helps you and your dependants maintain financial stability should you suffer from Total Permanent Disability, or if you are unable to perform three out of six Activities of Daily Living.



Understand how Z Protect-Home works



Kelvin is a 40 year old non-smoker. Having purchased a new apartment at SGD1,800,000 with a bank loan of SGD1,500,000, he decides to protect against his mortgage liabilities.



He purchases a 20 year **Z Protect-Home** policy with an Initial Sum Assured of SGD1,500,000. In addition, he also takes up a **Decreasing Disability Benefit** with an Initial Sum Assured of SGD1,500,000.

20 Year Term	Initial Sum Assured	Annual Premium [^]
Z Protect-Home	SGD1,500,000	SGD1,377
Decreasing Disability Benefit	SGD1,500,000	SGD213

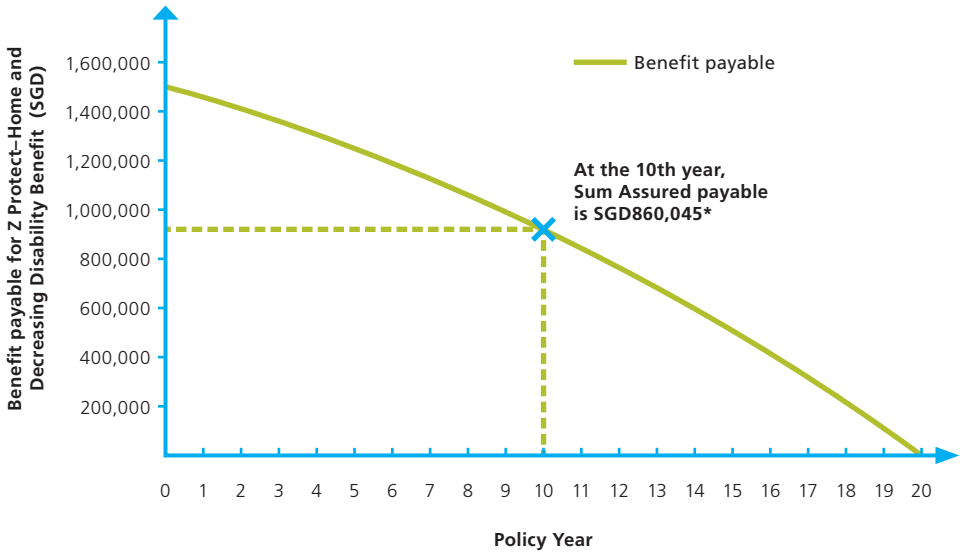


Ten years later, Kelvin is involved in a serious motor accident and is unable to perform three of the six Activities of Daily Living, washing, dressing and toileting, for a continuous period of six months. He makes a claim on the Decreasing Disability Benefit and receives a payout of SGD860,045, which he uses to pay off a portion of his outstanding mortgage loan.

[^] The premium figures above have been rounded off to the nearest dollar. For exact figures, please refer to the Benefit Illustrations.



Coverage under Z Protect-Home and Decreasing Disability Benefit with an initial Sum Assured of SGD1,500,000



* based on 3% interest rate and for a policy term of 20 years



**Protect your home for your family.
Find out more about Z Protect–Home today.**

6534 8988 | answers@zurich.com
or you can contact your financial professional

Zurich in Singapore

Being part of Zurich Insurance Group, Zurich in Singapore offers a wide range of insurance offerings ranging from flexible general insurance products tailored for the needs of commercial and corporate clients, to a comprehensive suite of life insurance, investment, savings and protection solutions for individual and corporate consumers. Our presence in Singapore dates back to 2006.

Zurich Life Insurance (Singapore) Pte. Ltd.

As part of our vision to become the best global insurer and expand our regional footprint, we set up Zurich Life Insurance (Singapore) Pte. Ltd. (Zurich Life Singapore) dedicated to serve the evolving protection and investment needs for the diverse and cosmopolitan population in Singapore.

Experience Simplicity, Clarity and Surety with Zurich Life Singapore

At Zurich Life Singapore, we pride ourselves on delivering where it matters and putting the customer at the heart of all we do. Guiding you every step of the way, our financial professionals will make choosing the right financial product simple for you. With clear, easy-to-understand product propositions supported by highly experienced financial professionals, Zurich Life Singapore empowers you to make an informed choice for your future.

About Zurich Insurance Group – The Global Insurer

Zurich Insurance Group is the world's largest Swiss insurance-based financial services provider and a Fortune Global 500 company. With a solid foundation built over 140 years, Zurich employs approximately 60,000 people serving customers in more than 170 countries across Europe, North America, Latin America, Asia-Pacific and the Middle East and is backed by a strong credit rating of AA-/stable by Standard & Poor's as of May 2013.

Important information

Zurich Life Singapore is a business name of Zurich Life Insurance (Singapore) Pte. Ltd.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid. This is not a contract of insurance. The precise terms and conditions of the policy are specified in the policy document.

Buying life insurance products that are not suitable for you may impact your ability to finance your future insurance needs. A product summary is available and may be obtained from Zurich Life Insurance (Singapore) Pte. Ltd. and the participating distributors' offices.

You should read the product summary before deciding whether to purchase the policy.

The above is for your information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from an adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from an adviser, you should consider whether the product in question is suitable for you.

Zurich Life Insurance (Singapore) Pte. Ltd. is licensed by Monetary Authority of Singapore to conduct life insurance business in Singapore, is a Member of the Life Insurance Association of Singapore, and a Member of the Singapore Financial Dispute Resolution Scheme.

This information is correct as of 2 January 2015 and may be subject to change.

Zurich Life Insurance (Singapore) Pte. Ltd.

Registered Office: Singapore Land Tower #29-05,

50 Raffles Place, Singapore 048623

Registered in Singapore: No. 201027348R

Tel: +65 6240 6088 Fax: +65 6534 4594 www.zurich.com.sg

Zurich Life Insurance (Singapore) Pte. Ltd. is part of the Zurich Insurance Group which has a representation in more than 170 countries.