

# IARC Offshore Retirement Plan

Participant Information Session

22 September 2020



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# The IARC Retirement Plan

## Changes to the plan

The purpose of the IARC Retirement Plan is to provide a vehicle that allows participants to accumulate financial resources so they can retire from their jobs and live comfortably while not working.

- From outset, access to large range of support and education materials and tools to help you manage your investments and make informed decisions
- Access to a secure savings platform with online access through Zurich International Online (ZIO) for you to manage your savings
- Range of investment options available. Existing employees will have their current investments mapped to similar funds. The TRFs will replace the LifeCycle funds. The TRFs are based on passive index funds rather than actively managed funds, which reduce fees for participants. All investment choices can be switched & re-directed quickly and easily online.
- Future communications to engage participants with relevant information
- Ongoing support for you from AIARC and Zurich International
- In retirement, flexibility to remain in the Plan and make withdrawals either ad-hoc or on automatic recurring basis

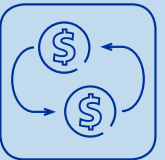
# Introduction to Zurich Group & Zurich International



Founded in Switzerland in 1872, leading multi-line insurer serving customers in global and local markets



Business operating profit USD5.3bn in 2019\*



Strong capital base and solvency position



Third party credit ratings are strong

<b>Standard &amp; Poor's</b>	<b>AA-</b>
Ratings outlook	Positive
<b>Moody's</b>	<b>Aa3</b>
Ratings outlook	Stable
<b>A.M.Best</b>	<b>A+</b>
Ratings outlook	Stable

Located in the Isle of Man, over 1,000 years of political and economic stability

Regulated by the (IOMFSA) Isle of Man Financial Services Authority



**USD  
5.8bn**

of group savings assets under administration



**781** plans and over  
**93,000** members, with over  
**156,000** policies in  
**192** countries

Committed to investing for the future:

**USD20.14m**

invested over seven years, in our International Pension Plan (IPP)



# Blackout Period / Transition Process



Start Date

- Your monthly contributions were made according to schedule during this period.
- Your assets stayed invested (not out-of-market) during this period.
- Your ending and beginning account balance between Allianz and Zurich will be the same.\*



End Date

\*There maybe a small increase due to rounding.  
If previously invested in the Allianz Enhanced Short Term Euro Bond fund, there maybe a difference due to FX rate.

# Fund mapping

- Non-Allianz funds (e.g., Vanguard, PIMCO, SSgA, etc.) are mapped to the same investment funds on the Zurich platform, except for the Goldman Sachs Euro Liquid Reserves Fund which is mapped to a similar fund.
- Allianz funds outside of the LifeCycle concept are mapped to similar investment funds offered by Vanguard, Fidelity, etc.

- Allianz LifeCycle Funds are mapped to the Zurich Target Retirement Funds (TRFs), which are comprised of a range of passive index funds. The LifeCycle is transferred to the TRF which is nearest to the date when the Participant turns age 65.

## IARC Retirement Plan Fund Mapping Chart

Allianz Platform	Zurich Platform			
Current Fund - Self-Select Fund Range	New fund - Self-Select Fund Range	Zurich Fund Code	ISIN	Currency
<b>Money Market</b>	<b>Money Market</b>			
SSgA USD Liquidity Fund	SSgA USD Liquidity Fund	USD6N	IE00B1XG4657	USD
Goldman Sachs Euro Liquid Reserves Fund	Insight Liquidity Fund EUR Cash	JWEUR	IE00B8FXXP57	EUR
Goldman Sachs Yen Liquid Reserves Fund	Goldman Sachs Yen Liquid Reserves Fund	AJPY	IE00B1VR4Y86	JPY
<b>Bonds</b>	<b>Bonds</b>			
PIMCO GIS Total Return Bond Fund	PIMCO GIS Total Return Bond Fund	USD6Q	IE0002460867	USD
PIMCO GIS Global Bond Fund	PIMCO GIS Global Bond Fund	S9USD	IE0002461055	USD
Vanguard Global Bond Index Fund	Vanguard Global Bond Index Fund	4VUSD	IE00B18GCB14	USD
BlackRock (iShares) US Corporate Bond Index Fund	iShares US Corporate Bond Index	WPUSD	IE00B1W4R501	USD
Threadneedle European Bond Fund	Threadneedle European Bond Fund	JBEUR	GB00B465TP48	EUR
Vanguard Euro Govt Bond Index Fund	Vanguard Euro Government Bond Index Fund	9RUSD	IE0032125126	USD
Allianz Enhanced Short Term Euro Bond Fund	Vanguard Global Short-Term Bond Index USD	LYEUR	IE00BH65QP47	EUR
Allianz Advanced Fixed Income Global Aggregate Fund	PIMCO GIS Global Bond Fund	S9USD	IE0002461055	USD
<b>Stocks</b>	<b>Stocks</b>			
Vanguard Pacific ex-Japan Stock Index Fund	Vanguard Pacific ex-Japan Stock Index Fund	USD6P	IE0007218849	USD
Vanguard US 500 Stock Index Fund	Vanguard US 500 Stock Index Fund	9NUSD	IE0002639775	USD
Vanguard European Stock Index Fund	Vanguard European Stock Index Fund	9TUSD	IE0002639551	USD
Vanguard Japan Stock Index Fund	Vanguard Japan Stock Index Fund	9LUSD	IE0007292422	USD
Vanguard Emerging Markets Stock Index Fund	Vanguard Emerging Markets Stock Index Fund	USDHW	IE0031787223	USD
Vanguard Global Stock Index Fund	Vanguard Global Stock Index Fund	9QUSD	IE00B03HD209	USD
Allianz Best Styles Global Equity	Fidelity World	36USD	LU1084165304	USD
Allianz Best Styles US Equity	Vanguard US 500 Stock Index Fund	9NUSD	IE0002639775	USD
Allianz Europe Equity Growth Fund	Fidelity European Growth Fund	IMEUR	LU0296857971	EUR
Allianz Japan Equity Fund	Vanguard Japan Stock Index Fund	9LUSD	IE0007292422	USD
Allianz Emerging Asia Equity Fund	First State Asian Equity Plus Fund	2TUSD	IE00B067MR52	USD
<b>SR/ESG</b>	<b>SR/ESG</b>			
Allianz Euroland Equity SRI Fund	Vanguard SRI Global Stock Fund EUR	LREUR	IE00B5456744	EUR
<b>Lifestyle Concept</b>	<b>New fund - Target Date Funds</b>	<b>Zurich Fund Code</b>	<b>ISIN</b>	<b>Currency</b>
Allianz Best Styles Global Equity	Zurich Target Retirement Fund 2020	B0219	N/A	USD
Allianz Best Styles US Equity	Zurich Target Retirement Fund 2025	B0220	N/A	USD
Allianz Europe Equity Growth Fund	Zurich Target Retirement Fund 2030	B0221	N/A	USD
Allianz Japan Equity Fund	Zurich Target Retirement Fund 2035	B0222	N/A	USD
Allianz Emerging Asia Equity Fund	Zurich Target Retirement Fund 2040	B0223	N/A	USD
Allianz Advanced Fixed Income Global Aggregate Fund	Zurich Target Retirement Fund 2045	B0224	N/A	USD
PIMCO GIS Total Return Bond Fund	Zurich Target Retirement Fund 2050	B0225	N/A	USD
PIMCO GIS Global Bond Fund	Zurich Target Retirement Fund 2055	B0226	N/A	USD
	Zurich Target Retirement Fund 2060	B0227	N/A	USD
	Zurich Target Retirement Fund 2065	B0228	N/A	USD

# Zurich International Online (ZIO) Account setup

Website - <https://online.zurichinternationalsolutions.com/>

- On Thursday 1st October 2020, AIARC will send an email with information on how to set up your Zurich account. The email will be sent to the email address that was listed in your Allianz account.

- On Friday 2nd October 2020, you will receive an email from Zurich. This automated email will be from [corporate.pensions@zurich.com](mailto:corporate.pensions@zurich.com) and will include your login credentials (e.g. username and registration link).
- To set up your [ZIO account](#), you will need to know your Employee Number/Payroll Reference which is your 6 digit AIARC ID (same as your Allianz Login ID), email address and nationality that is on AIARC's file.
- **Demonstration videos to get you set up [\(here\)](#)**

Dear *Insert, first name*

**RE: Zurich International Online – Account Setup**

This email is to notify you that the transition of the IARC Offshore Retirement Plan platform to Zurich International Life (Zurich) has been completed and to provide you with important information to set up your new retirement account with Zurich.

On 02 October, Zurich will send you an account setup email to register your [Zurich International Online \(ZIO\) account](#). Zurich will send account setup email to the email address that was on record in the Allianz platform. The account set up email will be from the following Zurich email address: [corporate.pensions@zurich.com](mailto:corporate.pensions@zurich.com) and the subject line of the email will be: **Confidential: Zurich International online (ZIO)**. *If you do not receive the account setup email from Zurich, please check your spam or junk inbox. If the email is not in your spam or junk inbox, please contact your [AIARC Coordinator](#) by email or phone at +01-703-548-4540.*

Zurich's account setup email will provide you with an initial username. Please follow the registration link within the account setup email where you will be prompted to answer the following questions:

- **Payroll reference /Unique identifier** which is your six-digit AIARC ID (the Login ID that was used for Allianz platform)
- **Email address** by which you received the email
- **Nationality** that is on AIARC's file

Once you have answered the above questions, you will be prompted to create a PIN and password, and to enter the initial username assigned by Zurich.

**Note: Prior to setting up your ZIO account, it is recommended that you first view the instructional videos at <https://www.zioinfosite.com/en/infosite/ziodemovideo> or refer to the [ZIO Plan Member User Guide](#) to learn how to set up and access your retirement account.**

Once logged in to your ZIO retirement account, you can do the following:

- Change your username to something more memorable for you, which can be completed through selecting **'My ZIO'** in the top right toolbar.
- Review, and if necessary, update the contact details and the personal email address linked to your account. To ensure any emails in relation to ZIO are sent to your preferred email account, you will need to update your email addresses in two places:
  - o within **'My ZIO'** in the top right toolbar, and select 'change email address', and
  - o in 'personal details' from the top tool bar, ensure that only one email address (e.g. work or home) field is completed for you, and this should be your preferred method of communication.
  - o *Note: if you do not want email correspondence to go to your place of work, leave the work email address field blank.*
- Enter your beneficiaries (*Note: Your beneficiary information will NOT be transferred from your Allianz account.*). To learn about designating beneficiaries, please refer to the [ZIO Guide to Online Beneficiaries](#).
- Review your investments to make sure they are mapped correctly from the Allianz platform to the Zurich platform.
  - o If you wish, you can switch out of your existing holdings into any of the funds available or redirect any future contributions into different funds. For a complete fund list, please refer to the fund centre link within the tools section on [ZIO](#). To learn about switching your funds, please refer to the [ZIO Guide to Switching Investments](#).
  - o Please note that your Allianz statement will be available within your [ZIO](#) inbox on 10 October.

If you experience any ZIO account setup difficulties, please contact Zurich's HelpPoint team by email at [corporate.pensions@zurich.com](mailto:corporate.pensions@zurich.com) or alternatively call on +44(0) 1624 691013 (Monday to Friday 09:00 - 17:00 GMT).

Dear XXXXXXXX

We are pleased to let you know that you can now access your account on Zurich International online (ZIO). We recommend that you do this as soon as possible and no later than 30 days from receipt of this email.

**Your username**

You will access your account through ZIO using your individual username:

XXXXXXXXXX

**Activating your account**

You can activate your ZIO account using the link below:

<https://online.zurichinternationalsolutions.com/activation/activateaccount.aspx>

You will then be asked to:

- **enter your username**
- **set a password** (this will be provided under separate cover)
- **create a Memorable number**

Note: One of the identification questions asks you to confirm your Employee Number/Payroll reference. If you don't have this information available, please check with your Company contact or Zurich Corporate [HelpPoint](#) team.

**Logging in for the first time**

Once you have activated your ZIO account, you will then be able to log in by using the link below:

<https://online.zurichinternationalsolutions.com/login.aspx>

**When you first log in you will be asked to enter the username, password and Memorable number you used to activate your account.**

Once you have successfully logged into ZIO you will be asked to set some security questions, which will be used by the Zurich Corporate [HelpPoint](#)

# After activating your ZIO account -

## What you need to do

### ➤ Review your personal details.

*If there are any changes to your contact details, update your personal details.*

My account | Reports | Tools | Inbox | Help and information | **Personal details**

Personal details | My details

### Personal details

[Edit details](#)

Marital status	Married	Address line 1	12 Mount Road
Country of nationality	Italy	Address line 2	Park Central
Sex	Female	Address line 3	Sao Paulo
Date of birth	03 May 1960	Address line 4	United Kingdom
Title	Mrs	Address line 5	
Work phone		Address line 6	
Home phone		Post code	
Mobile phone		Country	United Kingdom
Home fax		Employment start date	01 July 2006
Home email		Employment end date	
Work email	a@silverton.com	Date joined plan	01 October 2010

Please update your details.  
All fields marked with a \* are compulsory.

Marital status *	Married	Address line 1 *	12 Mount Road
Title *	Mrs	Address line 2	Park Central
Work phone		Address line 3	Sao Paulo
Home phone		Address line 4	United Kingdom
Mobile phone	012345678910	Address line 5	
Home fax		Address line 6	
Home email	email@address.com	Post code	
Work email	a@silverton.com	Country *	United Kingdom
Country of nationality *	Italy		
Effective date	26/09/2016		

*Your Zurich account email correspondence will be defaulted to your work email address. Therefore, if you want your correspondence to only go to your personal email address, leave the work email address blank in your account.*



# After activating your ZIO account -

## What you need to do

### ➤ Designate your beneficiaries.

*You will need to enter beneficiaries, as beneficiaries will not be transferred over from the Allianz platform.*

#### Beneficiary details

### Beneficiary update

If the Plan is written under Trust, I understand that any payment to my beneficiary(ies) is made at the discretion of the Trustee. The beneficiary(ies) nominated by me will be considered by the Trustee and does not provide an automatic entitlement to any benefits payable upon my death.

#### Primary beneficiaries

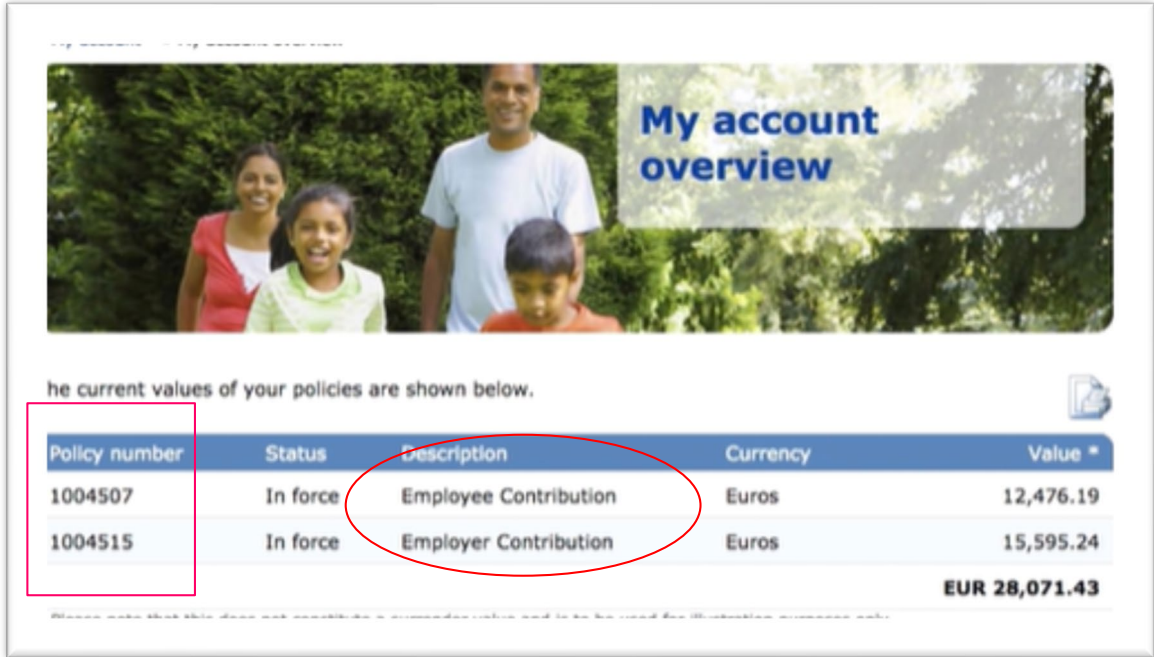
Title	-- Select --	✕
First name		
Surname		
Date of birth	dd/mm/yyyy	
Relationship	Member's spouse	✕
Percentage		
Email address		
Address line 1		
Address line 2		
Address line 3		
Address line 4		
Address line 5		
Address line 6		
Post code		
Country	-- Select --	

[Remove this beneficiary](#)

# After activating your ZIO account -

## What you need to do

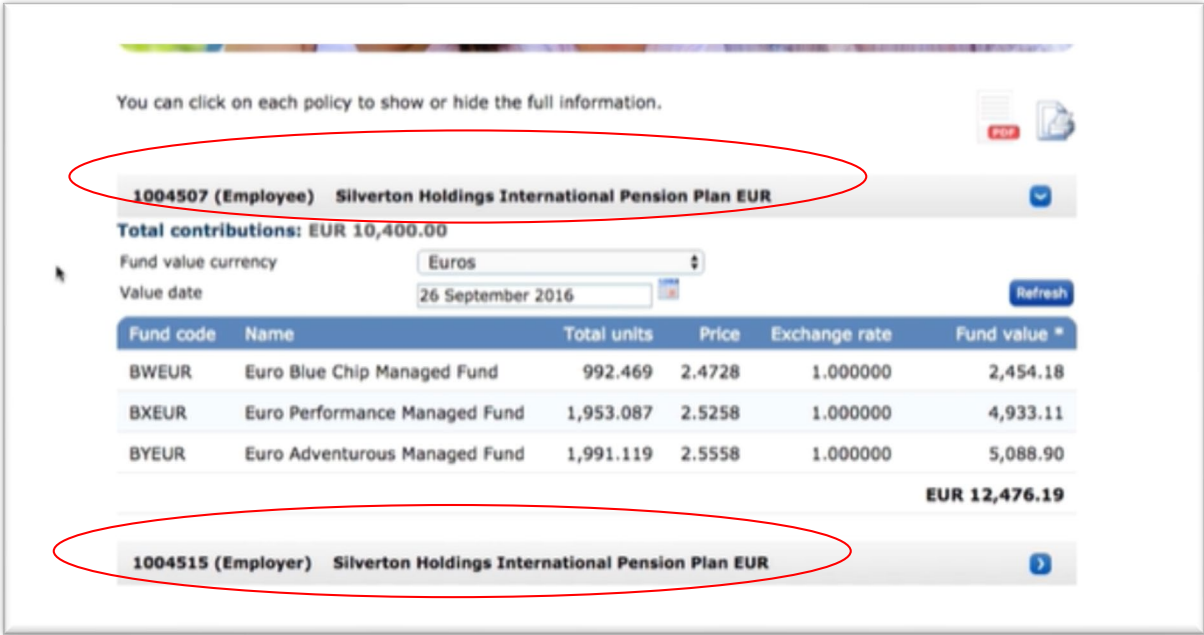
➤ Review your mapped funds and check your fund balance.



**My account overview**

The current values of your policies are shown below.

Policy number	Status	Description	Currency	Value *
1004507	In force	Employee Contribution	Euros	12,476.19
1004515	In force	Employer Contribution	Euros	15,595.24
				<b>EUR 28,071.43</b>



You can click on each policy to show or hide the full information.

**1004507 (Employee) Silvertown Holdings International Pension Plan EUR**

Total contributions: EUR 10,400.00

Fund value currency: Euros

Value date: 26 September 2016

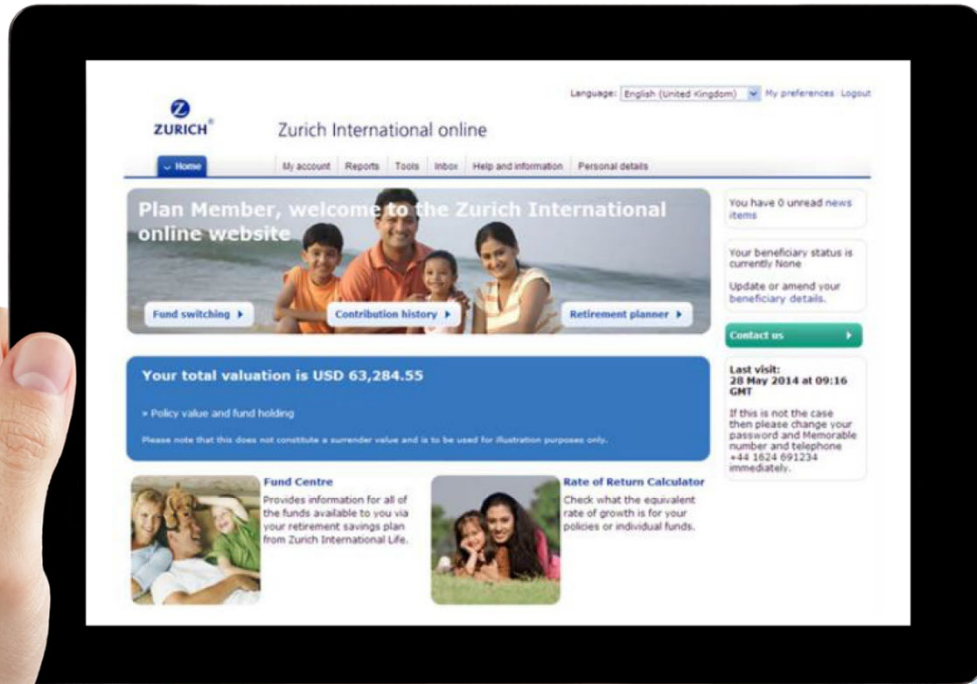
Fund code	Name	Total units	Price	Exchange rate	Fund value *
BWEUR	Euro Blue Chip Managed Fund	992.469	2.4728	1.000000	2,454.18
BXEUR	Euro Performance Managed Fund	1,953.087	2.5258	1.000000	4,933.11
BYEUR	Euro Adventurous Managed Fund	1,991.119	2.5558	1.000000	5,088.90
					<b>EUR 12,476.19</b>

**1004515 (Employer) Silvertown Holdings International Pension Plan EUR**

You will have two **policies** (accounts), employer and employee (voluntary).  
 If you had services in more than one Center, your account may contain one or more sub-accounts (policies), such as a sub-account (policy) for employer contributions related to service at one Center and another sub-account (policy) for voluntary contributions related to service at a different Center.

# Assisting your journey / Improving your experience

## A snapshot of the key features of Zurich International Online (ZIO)



- ▶ Easy to navigate Zurich International Online (ZIO) available 24hrs a day, 365 days a year
- ▶ All information about your plan in one place (valuations, contribution information, beneficiary information etc.)
- ▶ On demand user generated statements available at any time.
- ▶ Language options for participant pages in ZIO – Spanish, Brazilian Portuguese, French and Hong Kong Chinese
- ▶ Switch instructions (buy and sell) allocated on the same day (reducing out-of-market exposure)
- ▶ Access to literature library to access your plan documents and information
- ▶ Access to institutionally priced funds and i Fund Centre ([click here](#)) for fund performance information
- ▶ Demonstration videos to get you set up ([here](#))
- ▼ Financial planning tools online:
  - Rate of Return calculator
  - Savings Calculator ([click here](#)) - also on Member Education Hub
  - Attitude to Risk - also on Member Education Hub

# Assisting your journey

Key information to support and educate you



## The Zurich Member Education Hub

[zurichinternational.com/educationhub](https://zurichinternational.com/educationhub)

Contact

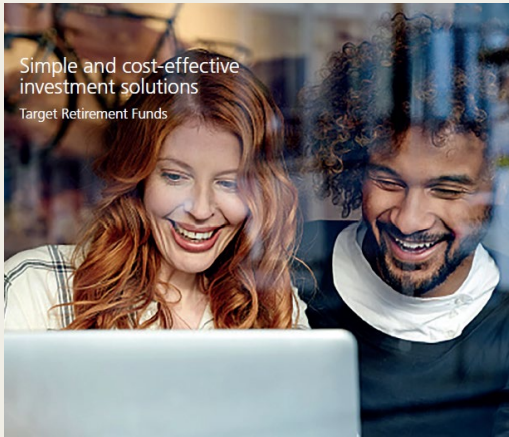


# Welcome to Zurich

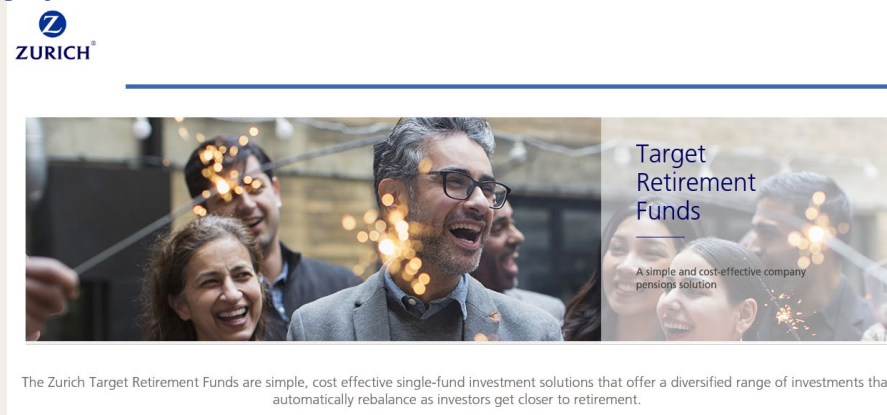
Congratulations on becoming a plan member

# Investments

## Information to assist you



Zurich Target Retirement Funds brochure



Zurich Target Retirement Funds webpage

The Zurich Target Retirement Funds are simple, cost effective single-fund investment solutions that offer a diversified range of investments that automatically rebalance as investors get closer to retirement.



Investment guide

Fund information

Select currency: US dollar (Please select currency in which you wish to base all figures)

Search options

Fund management group: All

Fund currency: All

OR

Enter fund code: [Search] [Download to Excel] [Download to Pdf] [Clear]

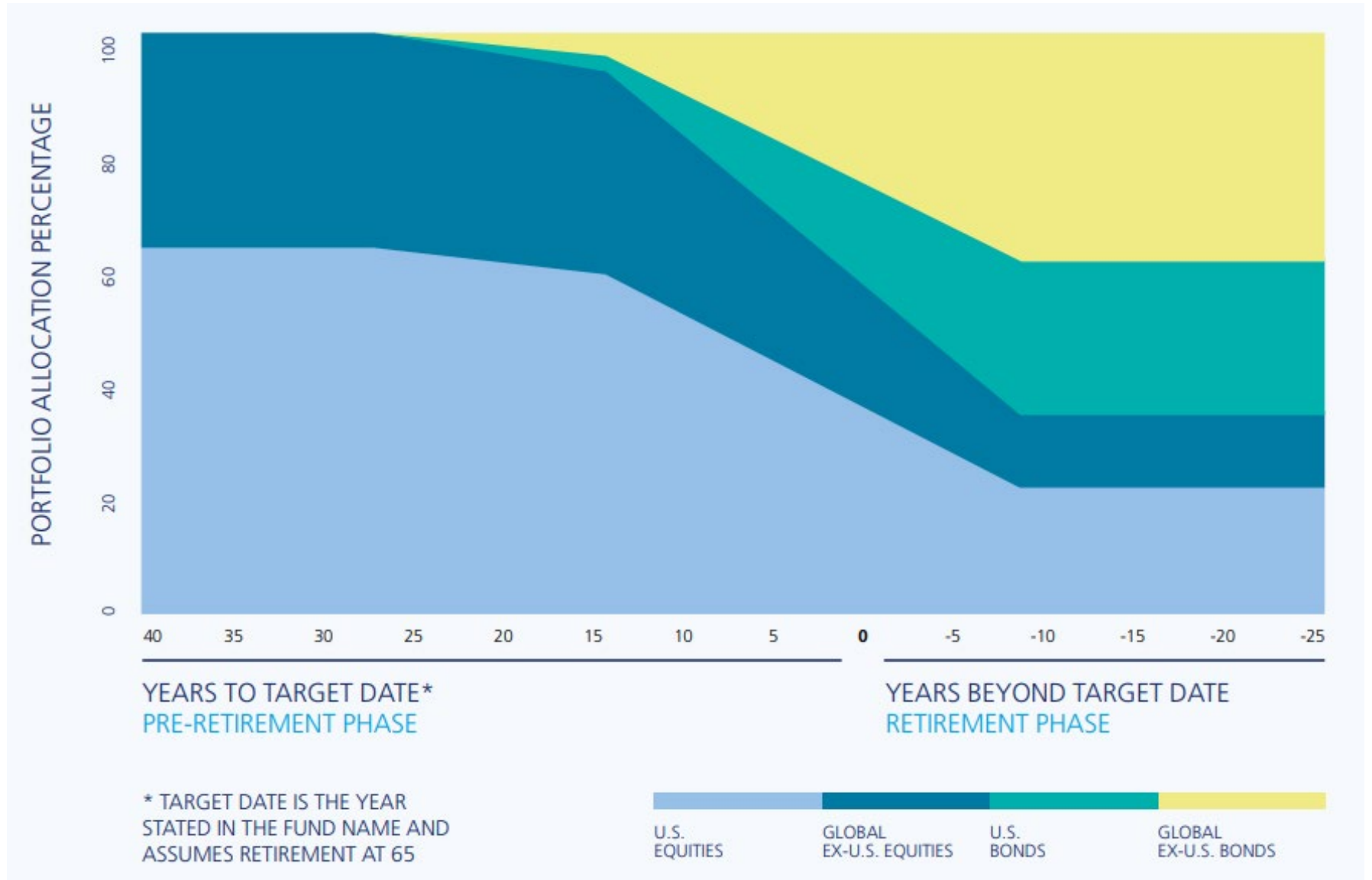
Please note: if searching using more than one fund please separate with a comma.

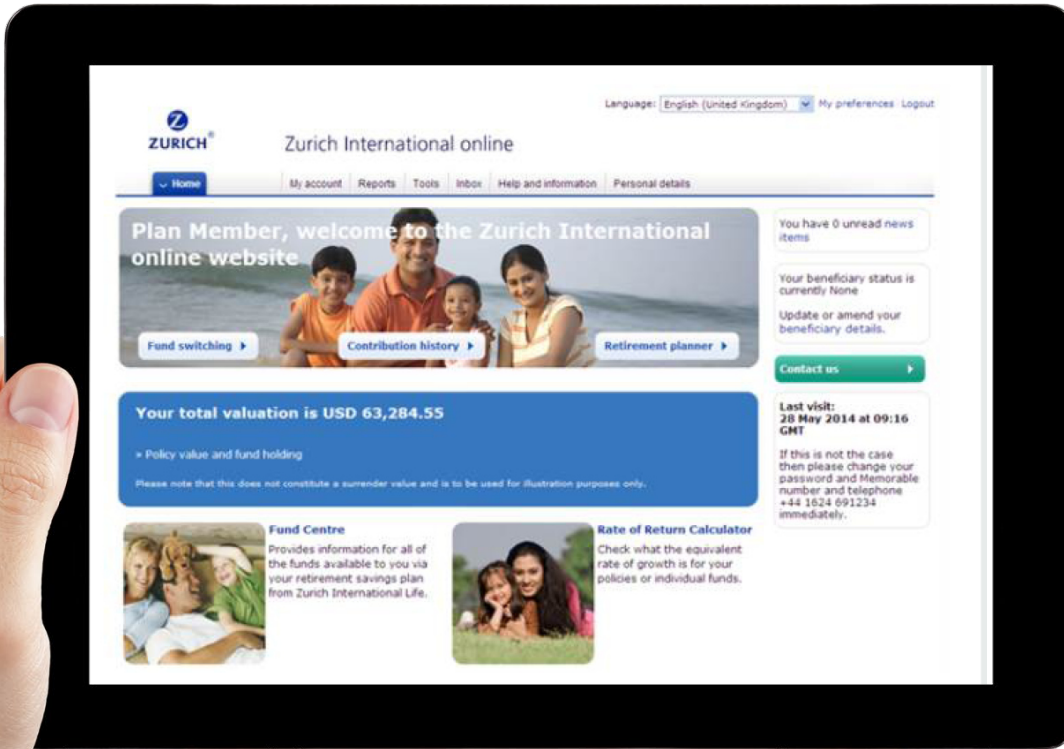
Prices	Performance (cumulative) < 1 year	Performance (cumulative) > 1 year	Performance (discrete)	Performance (annualised)	Ratings & risk	Charges
Funds 1 - 25 of 30   First   Previous   Next   Last						
Fund name	Fund code	FE sector	Single price	Price date	Price picker	Chart
<input type="checkbox"/> Fidelity European Growth	IMEUR	Europe including UK Equities	16.5925	28/07/2020	[icon]	[icon]
<input type="checkbox"/> Fidelity World	36USD	Global Equities	26.9221	28/07/2020	[icon]	[icon]
<input type="checkbox"/> First State Asian Equity Plus	2TUSD	Asia Pacific excluding Japan Equities	83.7201	28/07/2020	[icon]	[icon]
<input type="checkbox"/> Goldman Sachs Yen Liquid Reserves	AIJPY	Currency Funds	9,943.2114	28/07/2020	[icon]	[icon]
<input type="checkbox"/> Inight Liquidity Fund EUR Cash	JWEUR	Currency Funds	0.9783	28/07/2020	[icon]	[icon]

Fund center

# Target Retirement Funds - Benefits

- ✓ Designed to make investing for retirement more convenient
- ✓ Holds a mix of cash, bonds, and stocks
- ✓ Assets invested across asset classes and regions
- ✓ Diversified
- ✓ The fund manager will make all decisions about the allocation of cash, bonds, and stocks for you based on your investment time horizon.
- ✓ Automatically moves investments from riskier to safer assets as retirement age approaches

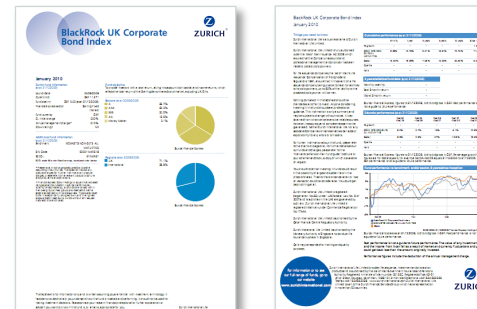




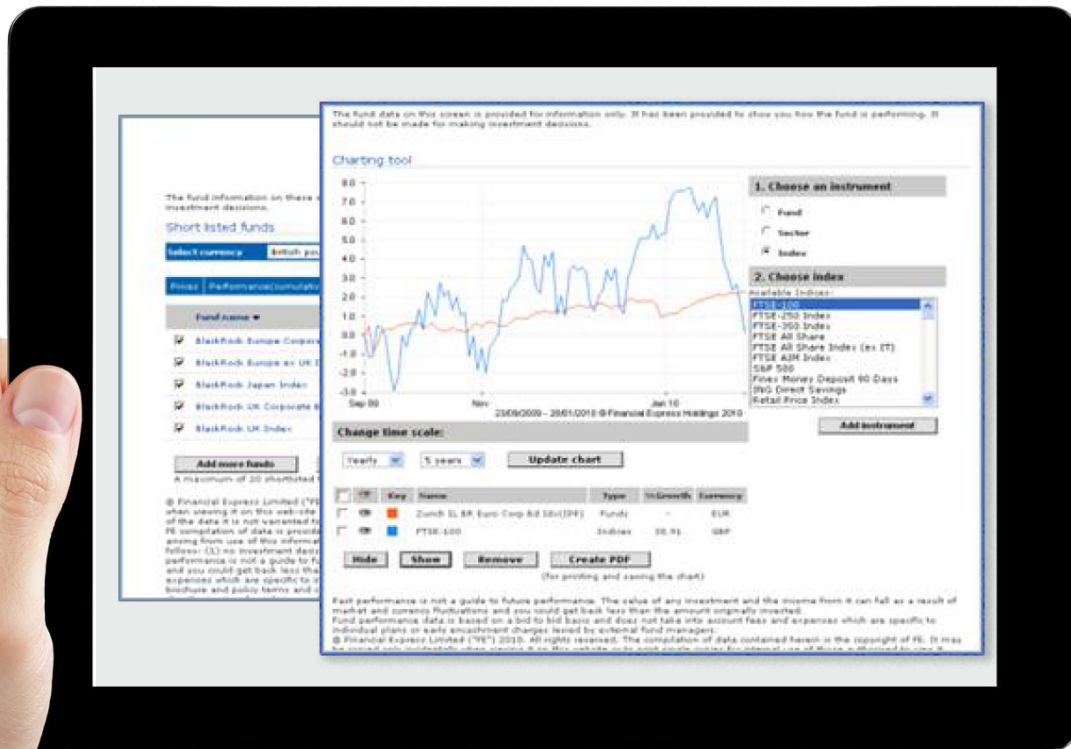
To learn how to search for funds, download fund fact sheets, check fund prices, etc., refer to the **Fund Center FAQs** and **Fund Center User Guide** in your ZIO account library.

The Fund Centre offers:

- Detailed information on the fund range including performance, prices, charges and risk analysis
- Fund search and filter tools
- Performance data updated daily and calculated in a range of plan currencies
- Up to date monthly fund factsheets
- Charting tool
- Functionality to build and analyse fund portfolios



# Rate of return calculator



- Provides growth rates on all of the contributions invested in the plan.
- Calculations at fund level, policy level and across multiple policies.





- No withdrawals permitted until **separated/retired** from Center
- Separated employees allowed to **keep their accounts** in the Plan
- Age **55 & over** allowed to **make withdrawals** without penalty, in accordance with CRS/FATCA regulations for a qualified retirement account.
- **Under Age 55** allowed to **make withdrawals** but will be assessed a penalty of 33.33% if **certain conditions** are not met:
  - **transfer directly** to another retirement plan with similar restrictions
  - become **disabled**

You have the following withdrawal options:

- **Full Withdrawal**, which closes your account.
- **Partial Withdrawal**, which can be taken by % of fund or a chosen value.
- **Recurring Withdrawal**, which can be paid monthly, quarterly, or half-yearly.
  - only available for participants age **55 and over**.
  - **Recurring (regular) withdrawals** must be taken as a fixed amount from one or more of your accounts (policies). The fixed amount will be withdrawn proportionally from your policies (account). To make withdrawal taken by % of fund or a from your policy (employer or voluntary account), you will need to request for a separate partial (one-time) withdrawal.
  - Recurring payments are processed on the 15th of the month based on the frequency requested. If the 15th falls on a UK weekend or public holiday, the payment will be made on the next available UK working day

You must provide the below documentation to your Center's AIARC Coordinator:

- A completed withdrawal form
- A certified copy of your current valid passport, government issued ID or current driver's license bearing your photograph
- A certified copy of proof of your current residential address.

Examples of proof of address:

- Letter from employer
- Utility or council tax bill dated within last 6 months
- A valid driving license (if not using as proof of ID)
- A government issued ID card (if not using as proof of ID)
- Account statement from a regulated bank account, bank credit card or mortgage company statement dated within last 3 months
- Correspondence from an Official Central or local government department or agency in an Equivalent Jurisdiction dated within last 6 months

You can find further information on the AML requirements on the "Anti-Money Laundering Guide" on the AIARC website.

To ensure our requirements are fulfilled and your documents are certified correctly, we recommend that you ask your certifier to complete our [‘Document certification form’](#)

If they are unable to use this then the following information should be included on the certification:

- A statement confirming ‘I hereby certify that this document is a true copy of the original (and if necessary, that the photograph is a true likeness of the holder)’
- Type of document and reference number
- Signature of certifier
- Full name of certifier (in block capitals)
- Date
- Position/Job title
- A note saying ‘I am signing in the capacity of’ ...’. Details of suitable certifier categories can be found on the next page
- Details of the certifier’s regulatory/professional body and reference number
- Organisation name, address, telephone number and website
- Organisation stamp

# Ongoing support for participants

Providing support to you

## AIARC

- Plan Rules
- eligibility
- Withdrawals

[IARCPlan@aiarc.org](mailto:IARCPlan@aiarc.org)

or by telephone at: +1-703-548-4540.

AIARC 901 N. Washington St. Suite 706 Alexandria, VA 22314 USA

## Zurich

- ZIO Platform
- account set-up
- password re-sets
- Switches

Zurich Help point:

[corporate.pensions@zurich.com](mailto:corporate.pensions@zurich.com)

or by telephone at: +44 (0) 1624 691013 / 00 971 436 34400 if dialling from the Middle East

[www.zurichinternational.com/educationhub](http://www.zurichinternational.com/educationhub)

[Zurich International Online \(ZIO\)](#)

Thank you for joining this

Any questions?

### Important information

Zurich International Corporate Solutions 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 planholders.

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 planholders, up to 90% of the liability to the protected planholders 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 plan.

Our International Corporate Products are sold through Zurich International Life Limited.

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

Zurich International Life Limited, Bahrain Branch, which 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.

Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.

Telephone +973 1756 3322.

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

Registered offices at Unit 601, Level 6, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai)

Telephone: +971 4 425 2300.

Zurich International Life Limited, Qatar Branch, which is authorised by the Qatar Financial Centre Regulatory Authority.

Branch offices: Office No. 404, 4th Floor, Qatar Financial Centre Tower, West Bay, Doha, Qatar.

Telephone: + 974 4496 7555.

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.

Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurich.com