

A guide to changing your funds



This guide is designed to help you when you wish to change your fund choices using Zurich International online (ZIO).

Please note: Member names, policy numbers and figures within this guide are used for illustrative purposes only.



Changing your funds

Log in to ZIO

To access the various options available, login to your ZIO account and select the 'Change my funds' icon on the home page.

The screenshot shows the Zurich ZIO home page. At the top, it says 'Hello, Reda' and 'Here's how your account is looking' with a balance of '\$ 137,670.98'. Below this, there are three metrics: Contributions (\$ 137,490.25), Withdrawn (\$ 0.00), and Growth value (\$ 180.73 ↑). A progress bar indicates how close the user is to their savings goal, with an 'Edit' button. Below the progress bar are two red buttons: 'Update your beneficiaries' and 'Update your personal details'. The main navigation bar contains five icons: Fund Centre (bank building), Change my funds (infinity symbol), Policy level Rate of Return (leaf), Fund level Rate of Return (percentage sign), and Knowledge hub (book). At the bottom, there is a yellow bar showing 'Last login: 11 March 2021 10:30 GMT' and a footer with a language dropdown (English (United Kingdom)), links for Terms and conditions, Privacy, Accessibility, Legal entities, and Contact us, and a copyright notice for 2021 Zurich.

Select which funds you are changing

Depending on your Plan rules you will have up to 4 options as outlined below. It is important that you select the correct option for your requirements.

The screenshot shows the 'Change my funds' screen. At the top, it says 'Change my funds' and 'Select the funds you would like to change:'. Below this are four options with arrows: '> My current funds and future contributions', '> My current funds only (future contributions will be invested in the funds I hold now)', '> My future contributions only', and '> My investment strategy'. The main section contains five icons: Fund Centre (bank building), View fund change history (circular arrow), View fund change timings (clock), Policy level Rate of Return (leaf), and Fund level Rate of Return (percentage sign). Below these icons is a light blue box with a note: '*If you wish to change less than 100% of your current funds, please change 'My future contributions only' first and then in a separate transaction change 'My current funds only.''. At the bottom, there is a language dropdown (English (United Kingdom)), links for Terms and conditions, Privacy, Accessibility, Legal entities, and Contact us, and a copyright notice for 2021 Zurich.

On this screen there are additional options for you to see further information relating to previous fund changes and fund change timings. Depending on your Plan set up you may also have links to the rate of return calculators.



Option 1 – My current and future contributions

1. If you have more than one policy you will be asked to confirm which of your policies your changes will be applied to. You can select policies individually, or select all policies.

Policy number	Status	Description	Currency	Value *
8464003	In force	Employee Contribution	US Dollars	39,107.03
8517000	In force	DB Transfer	US Dollars	98,563.92
Totals				USD 137,670.95

* The value of your policy is based on today's date. This value may be different on the actual day your fund change takes place and is subject to the rules outlined in the Fund Change Timings section.

1.1 Select the funds to sell and the percentage of each fund. There is an option on the page to sell 100% of all funds if required. If completing a change across multiple policies, you may have to scroll down the page to see the details of your other policies.

Fund code	Fund description	Fund currency	Fund value (USD)	Percentage to sell
BCUSD	Blue Chip Fund - Currency US Dollars	USD	11,730.10	0 %
CTUSD	Cautious Fund - Currency US Dollar	USD	7,824.04	0 %
DFUSD	Defensive Fund - Currency US Dollar	USD	3,913.00	0 %
PFUSD	Performance Fund - Currency US Dollars	USD	15,639.93	0 %

Fund code	Fund description	Fund currency	Fund value (USD)	Percentage to sell
BCEUR	Blue Chip Fund - Currency Euro	EUR	29,620.61	0 %
CAEUR	Cautious Fund - Currency Euro	EUR	19,748.90	0 %
DEEUR	Defensive Fund - Currency Euro	EUR	9,875.32	0 %
PFEUR	Performance Fund - Currency Euro	EUR	39,491.64	0 %

Once you have selected the percentage of the fund holdings you wish to sell across all selected policies, click 'Next'.

1.2 Select funds to buy and redirect future contributions into, from the dropdown lists available.

This will need to be done for each policy and the total percentage for each policy will need to equal 100%. You can delete funds at any time by clicking on the delete icon on the right hand side of each fund selected.

Click 'Next' to continue.

⚠ Total 'Percentage to buy' must equal 100% per policy

Policy	Funds to buy	Percentage to buy
8464003 (Employee Contribution) USD	LQEUR Vanguard ESG Dev Europe All Cap Equity Index IPP	100 %
Total:		100.00 %

Policy	Funds to buy	Percentage to buy
8517000 (DB Transfer) USD	LQEUR Vanguard ESG Dev Europe All Cap Equity Index IPP	100 %
Total:		100.00 %



Option 1 (continued)

1.3 Review all of the details for the sale, purchase and redirection of funds. Ensure that they are recorded as you intended.

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1 Select policies

2 Sell funds

3 Buy funds

4 Confirm

Click for important fund change allocation date conditions ...

8464003 (Employee Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
BCUSD	Blue Chip Fund - Currency US Dollars	USD	100.00	-
CTUSD	Cautious Fund - Currency US Dollar	USD	100.00	-
DFUSD	Defensive Fund - Currency US Dollar	USD	100.00	-
LQEUR	Vanguard ESG Dev Europe All Cap Equity Index IPP	EUR	-	100.00
PFUSD	Performance Fund - Currency US Dollars	USD	100.00	-

8517000 (DB Transfer) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
BCEUR	Blue Chip Fund - Currency Euro	EUR	100.00	-
CAEUR	Cautious Fund - Currency Euro	EUR	100.00	-
DEEUR	Defensive Fund - Currency Euro	EUR	100.00	-
LQEUR	Vanguard ESG Dev Europe All Cap Equity Index IPP	EUR	-	100.00
PFEUR	Performance Fund - Currency Euro	EUR	100.00	-

☐ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

Confirm

Cancel

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Before proceeding, ensure that you review and agree the fund change allocation date conditions displayed by clicking on the link at the top of the page.

1.4 If you are happy to proceed, click on 'Confirm'. Alternatively, you can click on the 'Cancel' button to cancel the whole transaction or use the browser Back button to return to the previous sections if you need to change anything.

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1 Select policies

2 Sell funds

3 Buy funds

4 Confirm

Click for important fund change allocation date conditions ...

Fund change timings

Please note that the allocation date is determined by two factors:
1)The date and time that we received the complete authorised transaction (the "transaction") in the Isle of Man ("IoM") office.
2)The underlying funds individual allocation profile.

The allocation profile is based on IoM working days, which are Monday to Friday. Whilst the majority of the funds have a 3 day allocation profile, the actual allocation date can vary depending on the day and time we receive the transaction. If the transaction is received on a non-working day it is treated as though it is received on the next working day. The table below sets out how the timing of the transaction receipt interacts for a fund with a 2 day allocation profile and for a fund with a 3 day allocation profile. If the transaction involves more than one fund with different allocation profiles, then the allocation date will be aligned for all funds to the longest allocation profile.

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Thursday p.m. and Friday a.m.	Tuesday	Wednesday
Friday p.m. and Saturday a.m.	Wednesday	Thursday
Saturday p.m. and Sunday a.m.	Wednesday	Thursday

8377637 (Employee Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
B0133	Zurich Target Date 2025	USD	100.00	-
B0141	Zurich Target Date 2065	USD	100.00	-
IBEUR	iShares Developed World Index Fund Inst Acc	EUR	-	50.00
IVEUR	iShares Emerging Markets Indx IPP	EUR	-	50.00

8377645 (Employer Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
B0133	Zurich Target Date 2025	USD	100.00	-
JWEUR	Insight Liquidity Fund Eur Cash IPP	EUR	-	100.00

☒ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

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Thank you!

Your instruction has been received and your transaction reference is: 507

Your change will be processed in line with our published fund change timings.

To print details of your transaction, please select here.

Continue

You will now receive confirmation your change request has been received and this is where you can print details of your transaction.



Option 2 – My current funds only

2. If you have more than one policy, you will be asked to confirm which of your policies your change is to be applied to. You can select policies individually, or select all policies.

Policy number	Status	Description	Currency	Value *
8377637	In force	Employee Contribution	US Dollars	32,145.46
8377645	In force	Employer Contribution	US Dollars	96,473.60
Totals				USD 128,619.06

* The value of your policy is based on today's date. This value may be different on the actual day your fund change takes place and is subject to the rules outlined in the Fund Change Timings section.

2.1 Select the funds to sell and the percentage of each fund. There is an option on the page to sell 100% of all funds if required. If completing a change across multiple policies, you may have to scroll down the page to see the details of your other policies.

Fund code	Fund description	Fund currency	Fund value (USD)	Percentage to sell
B0133	Zurich Target Date 2025	USD	16,072.74	0 %
B0141	Zurich Target Date 2065	USD	16,072.74	0 %

Fund code	Fund description	Fund currency	Fund value (USD)	Percentage to sell
B0133	Zurich Target Date 2025	USD	96,473.61	0 %

2.2 Select funds to buy for each policy from the dropdown lists available.

This will need to be done for each policy and the total percentage for each policy will need to equal 100%. You can delete funds at any time by clicking on the delete icon on the right hand side of each fund selected.

⚠ Total 'Percentage to buy' must equal 100% per policy

Fund code	Fund description	Percentage to buy
IVEUR iShares Emerging Markets Indx IPP		50 %
IBEUR iShares Developed World Index Fund Inst Acc		50 %
Total:		100.00 %

Fund code	Fund description	Percentage to buy
JWEUR Insight Liquidity Fund Eur Cash IPP		100 %
Total:		100.00 %



Option 2 (continued)

2.3 Review all of the details for the sale and purchase of funds and ensure that they are recorded as you intended.

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1 Select policies

2 Sell funds

3 Buy funds

4 Confirm

Click for important fund change allocation date conditions ...

8377637 (Employee Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
B0133	Zurich Target Date 2025	USD	100.00	-
B0141	Zurich Target Date 2065	USD	100.00	-
IBEUR	iShares Developed World Index Fund Inst Acc	EUR	-	50.00
IVEUR	iShares Emerging Markets Indx IPP	EUR	-	50.00

8377645 (Employer Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
B0133	Zurich Target Date 2025	USD	100.00	-
JWEUR	Insight Liquidity Fund Eur Cash IPP	EUR	-	100.00

☒ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

Confirm

Cancel

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Before proceeding, ensure that you review and agree the fund change allocation date conditions displayed by clicking on the link at the top of the page.

2.4 If you are happy to proceed, click on ‘Confirm’. Alternatively, you can click on the ‘Cancel’ button to cancel the whole transaction or use the browser Back button to return to the previous sections if you need to change anything.

ZURICH

1 Select policies

2 Sell funds

3 Buy funds

4 Confirm

Click for important fund change allocation date conditions ...

Fund change timings

Please note that the allocation date is determined by two factors:
1)The date and time that we received the complete authorised transaction (the “transaction”) in the Isle of Man (“IoM”) office.
2)The underlying funds individual allocation profile.

The allocation profile is based on IoM working days, which are Monday to Friday. Whilst the majority of the funds have a 3 day allocation profile, the actual allocation date can vary depending on the day and time we receive the transaction. If the transaction is received on a non-working day it is treated as though it is received on the next working day. The table below sets out how the timing of the transaction receipt interacts for a fund with a 2 day allocation profile and for a fund with a 3 day allocation profile. If the transaction involves more than one fund with different allocation profiles, then the allocation date will be aligned for all funds to the longest allocation profile.

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Wednesday p.m. and Thursday a.m.	Monday	Tuesday
Thursday p.m. and Friday a.m.	Tuesday	Wednesday
Friday p.m. and Saturday a.m.	Wednesday	Thursday
Saturday p.m. and Sunday a.m.	Wednesday	Thursday

8377637 (Employee Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
B0133	Zurich Target Date 2025	USD	100.00	-
B0141	Zurich Target Date 2065	USD	100.00	-
IBEUR	iShares Developed World Index Fund Inst Acc	EUR	-	50.00
IVEUR	iShares Emerging Markets Indx IPP	EUR	-	50.00

8377645 (Employer Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
B0133	Zurich Target Date 2025	USD	100.00	-
JWEUR	Insight Liquidity Fund Eur Cash IPP	EUR	-	100.00

☒ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

Confirm

Cancel

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Thank you!

Your instruction has been received and your transaction reference is: 507

Your change will be processed in line with our published fund change timings.

To print details of your transaction, please select here.

Continue

You will now receive confirmation your change request has been received and this is where you can print details of your transaction.



Option 3 – My future contributions only

If you have more than one policy, you will be asked to confirm which of your policies your change is to be applied to. You can select policies individually, or select all policies.

The screenshot shows the '1 Select policies' step of the Zurich process. It features a table with columns: Policy number, Status, Description, Currency, and Value. A single policy, 8365178, is listed with a value of 8,261.94 USD. A 'Next' button is at the bottom left.

Policy number	Status	Description	Currency	Value *
8365178	In force	Employer Contribution	US Dollars	8,261.94
Totals				USD 8,261.94

* The value of your policy is based on today's date. This value may be different on the actual day your fund change takes place and is subject to the rules outlined in the Fund Change Timings section.

3.1 Select the funds you wish to redirect your future contributions to for each policy from the drop down lists. Enter the percentage you wish to buy with future contributions against each fund.

The total percentage for each policy will need to equal 100% and you can delete funds at any time by clicking on the delete icon on the right hand side of each fund selected.

The screenshot shows the '2 Buy funds' step. A warning message states: 'Total 'Percentage to buy' must equal 100% per policy'. Below, a table allows selecting funds to buy for policy 8365178. Two funds are selected: AOGBP (50%) and AVCHF (50%), totaling 100.00%.

Fund code	Fund description	Percentage to buy
AOGBP	GBP Blue Chip Managed Fund	50 %
AVCHF	CSIF (CH) Equity Emerging Markets Blue IPP	50 %
Total:		100.00 %

3.3 Review all of the details for the sale and purchase of funds and ensure that they are recorded as you intended.

Before proceeding, ensure that you review and agree the fund change allocation date conditions displayed by clicking on the link at the top of the page.

The screenshot shows the '3 Confirm' step. It displays a table with fund allocation details for policy 8365178. A checkbox at the bottom confirms agreement with the fund change allocation date conditions.

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
AOGBP	GBP Blue Chip Managed Fund	GBP	-	50.00
AVCHF	CSIF (CH) Equity Emerging Markets Blue IPP	CHF	-	50.00



3.4 If you are happy to proceed, click on ‘Confirm’. Alternatively, you can click on the ‘Cancel’ button to cancel the whole transaction or use the browser Back button to return to the previous sections if you need to change anything.

ZURICH

1 Select policies

2 Buy funds

3 Confirm

⚠ Click for important fund change allocation date conditions . . .

Fund change timings

Please note that the allocation date is determined by two factors:

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Thursday p.m. and Friday a.m.	Tuesday	Wednesday
Friday p.m. and Saturday a.m.	Wednesday	Thursday
Saturday p.m. and Sunday a.m.	Wednesday	Thursday

8365178 (Employer Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
AOGBP	GBP Blue Chip Managed Fund	GBP	-	50.00
AVCHF	CSIF (CH) Equity Emerging Markets Blue IPP	CHF	-	50.00

☒ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

Confirm

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Thank you!

Your instruction has been received and your transaction reference is: 507

Your change will be processed in line with our published fund change timings.

To print details of your transaction, please select here.

Continue

You will now receive confirmation your change request has been received and this is where you can print details of your transaction.



Option 4 – My investment strategy

4. If you have more than one policy, you will be asked to confirm which of your policies you wish to either move into an automated strategy or change from one automated strategy to another.

You can select policies individually, or select all policies.

Policy number	Status	Description	Currency	Value *
8187831	In force	Employer Contribution	US Dollars	663,347.95
8201017	In force	Employee Contribution	US Dollars	86,852.84
Totals				USD 750,200.79

* The value of your policy is based on today's date. This value may be different on the actual day your fund change takes place and is subject to the rules outlined in the Fund Change Timings section.

4.1 Select the strategy you wish to invest in from the strategies available to your plan using the dropdown box. Selecting a strategy will sell all of your existing holdings and buy the appropriate investments as per the strategy design.

8187831 (Employer Contribution) USD

Your current investment strategy is:

Effective date	Fund code	Fund description	Fund %
09 November 2020	FOUSD	Ninety One GSF Global Strategic Equity Fnd Ins Acc	20.00
09 November 2020	GQUSD	USD Performance Managed Fund	20.00
09 November 2020	GRUSD	USD Adventurous Managed Fund	20.00
09 November 2020	2TUSD	FSSA Asian Equity Plus I D IPP	20.00
09 November 2020	2UUSD	FSSA China Growth I IPP	20.00

Please select the investment strategy you would like to switch into: IPP Investment Strategy EUR

8201017 (Employee Contribution) USD

Your current investment strategy is:

Effective date	Fund code	Fund description	Fund %
16 March 2020	CSUSD	Threadneedle Global Bond 3 Acc IPP	10.00
16 March 2020	FOUSD	Ninety One GSF Global Strategic Equity Fnd Ins Acc	20.00
16 March 2020	GQUSD	USD Performance Managed Fund	20.00
16 March 2020	2HUSD	Bgf World Financials A2 IPP	20.00
16 March 2020	2TUSD	FSSA Asian Equity Plus I D IPP	10.00
16 March 2020	SUUSD	JP Morgan Asean Fund IPP	20.00

Please select the investment strategy you would like to switch into: IPP Investment Strategy EUR

4.2 Review all of the details for the sale and purchase of funds and ensure that they are recorded as you intended.

1 Select policies **2 Select strategy** **3 Confirm**

Click for important fund change allocation date conditions . . .

8187831 (Employer Contribution) USD

Funds to buy into the Euros IPP Investment Strategy

8201017 (Employee Contribution) USD

Funds to buy into the Euros IPP Investment Strategy

☒ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

Confirm Cancel

Before proceeding, ensure that you review and agree the fund change allocation date conditions displayed by clicking on the link at the top of the page.



4.3 If you are happy to proceed, click on ‘Confirm’. Alternatively, you can click on the ‘Cancel’ button to cancel the whole transaction or use the browser Back button to return to the previous sections if you need to change anything.

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1 Select policies

2 Buy funds

3 Confirm

⚠ Click for important fund change allocation date conditions . . .

Fund change timings

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Wednesday p.m. and Thursday a.m.	Monday	Tuesday
Thursday p.m. and Friday a.m.	Tuesday	Wednesday
Friday p.m. and Saturday a.m.	Wednesday	Thursday
Saturday p.m. and Sunday a.m.	Wednesday	Thursday

8365178 (Employer Contribution) USD

Fund code	Fund description	Fund currency	Percentage to sell	Percentage to buy
AOGBP	GBP Blue Chip Managed Fund	GBP	-	50.00
AVCHF	CSIF (CH) Equity Emerging Markets Blue IPP	CHF	-	50.00

☒ I acknowledge this transaction is subject to the fund change allocation date conditions detailed above.

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Thank you!

Your instruction has been received and your transaction reference is: 507

Your change will be processed in line with our published fund change timings.

To print details of your transaction, please select here.

Continue

You will now receive confirmation your change request has been received and this is where you can print details of your transaction.



If you have any questions that are not covered by this guide, or need help using ZIO, please contact the Zurich Corporate HelpPoint team:

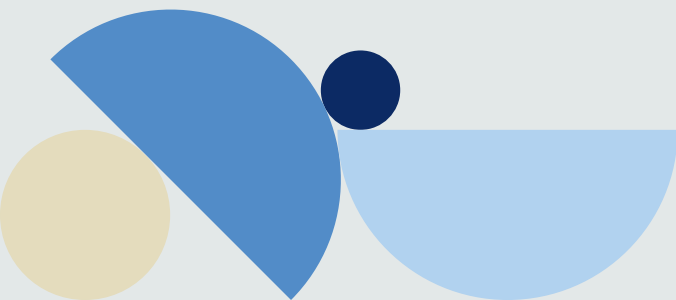
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For Zurich International Life Limited policies calling from the UAE:

+971 4363 4400

Or for all policies, please email: **corporate.pensions@zurich.com**



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Telephone +973 1756 3322.

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