

Swiss Prime Savings Insurance Plan

Product Brochure



Capital strength you can trust, confidence that lasts a lifetime



In an everchanging world filled with uncertainty, choosing a partner you can trust for the long term has never been more important. Since its founding in Switzerland in 1872, Zurich Insurance Group has navigated more than 150 years of market cycles and global challenges, backed by disciplined risk management and strong financial fundamentals. This enduring strength has made Zurich Insurance Group one of the trusted global insurance leaders.

Swiss Prime Savings Insurance Plan (“Swiss Prime”) embodies Zurich’s commitment to professionalism and stability. It offers more than a long-term savings solution with growth opportunities — it helps you plan life’s important goals with clarity and confidence. No matter how your life goals may change, **Swiss Prime** provides a solid, lasting foundation to support and protect your future.

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Crafted with excellence. A legacy of timeless value.

Swiss Prime¹ is a participating life insurance plan designed to bring structure, vision and purpose to wealth planning. With a short premium commitment of just 2 or 5 years, you can complete your premium payments early and focus on long-term growth. Through its three core strengths—steady value accumulation, flexibility for life's stages, and comprehensive legacy solutions—**Swiss Prime** helps you navigate life's turning points with confidence.



Steady value accumulation

Swiss Prime provides **Guaranteed Cash Value** along with a potential non-guaranteed **Terminal Bonus**.

The Guaranteed Cash Value safeguards your wealth, while the non-guaranteed Terminal Bonus enhances potential long-term growth—supporting you in building meaningful reserves for your future aspirations, caring for loved ones, preparing for retirement, or embracing new milestones in life.



Flexibility for life's stages

With the withdrawals from **Terminal Bonus Lock-in Account** and **cash withdrawal** features, **Swiss Prime** adapts to your evolving needs—giving you the flexibility to access funds whenever life calls:

- Children's overseas education
- A well-prepared and self-directed retirement
- A career transition or seed capital for a new venture
- Funding life's important milestones and dreams



Comprehensive legacy solutions

Swiss Prime offers **flexible policy split**, enabling you to convert part of your policy's surrender value into a split policy at the right time, and **legacy options** so you can pass on wealth with precision and according to your family's needs.

Key advantages include:

- A personalized legacy schedule and payout structure
- Multiple preset roles: Contingent Life Insured, Contingent Policyholder, Minor Contingent Policyholder and Guardian
- Discreet, private legacy arrangements
- The ability to balance the needs of different family members

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Designed with humanity. Crafted for what matters.

Market-first⁺ Heartfelt message¹²

At life's most meaningful moments, nothing resonates more deeply than a familiar voice or a heartfelt message. That is why we created **Heartfelt message**¹² that allows you to pre-record personal voice and video messages. These become emotional assets that transcend generations, preserving not only your financial legacy, but also your love, wisdom, and presence.



Product highlights

Favorable potential returns to meet your saving goals



- Wealth accumulation with **Guaranteed Cash Value** and growth potential with **Terminal Bonus**

Flexibility in financial planning to fit your changing needs



- **Terminal Bonus Lock-in Option** to secure potential gain
- Access to your Policy value for your unforeseen financial needs
- **7 settlement currencies with bank charge waived** once per Policy Year

Seamless inheritance for your loved ones



- Comprehensive legacy planning
 - Policy split option** to arrange your wealth allocation
 - Unlimited number of times for **change of Life Insured and/or Policyholder** to pass on your wealth
 - Contingent Life Insured** nomination and **Contingent Policyholder** nomination for Policy continuation
 - Minor Contingent Policyholder** nomination
- Passing on love beyond a lifetime
 - A lasting promise to protect those you love
 - Leaving a **heartfelt message** - keeping memories and affection alive
 - Death benefit settlement option** and Special Settlement Arrangement

Short Premium Payment Term and simple application



- Premium Payment Term of 2 years/5 years with **premium rate guaranteed to remain unchanged**
- Up to 2 years **premium holiday** for 5 years Premium Payment Term
- No medical examination required

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A) Product features

Favorable potential returns to meet your saving goals

Wealth accumulation with Guaranteed Cash Value and growth potential with Terminal Bonus²

To assist you in building wealth to achieve your saving goals, the Policy value of **Swiss Prime** includes Guaranteed Cash Value and non-guaranteed Terminal Bonus.

Guaranteed Cash Value offers predictable returns which may **increase over Policy Years**, to give your savings certainty even though there is market fluctuation.

Terminal Bonus, on the other hand, **increases the potential of growth in your returns** supporting wealth growth over time. It is a one-time payment which is to be determined and declared in our absolute discretion starting from the first Policy Anniversary, provided the Policy is in force and you have paid all premiums due. The Terminal Bonus declared is not guaranteed and may increase or decrease according to the declarations of Terminal Bonus we make subsequently.

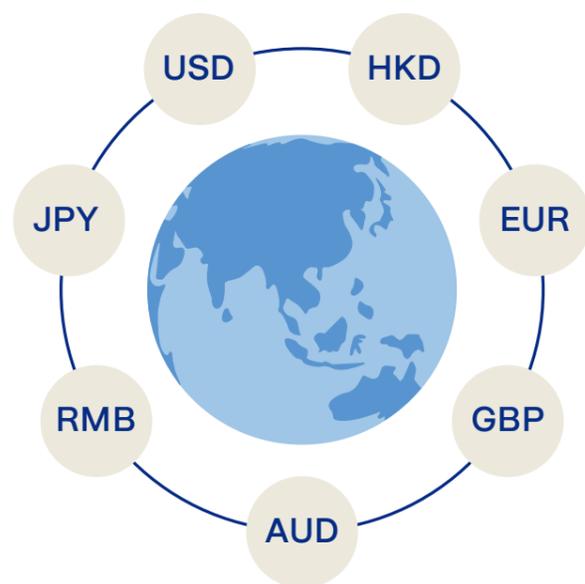


Flexibility in financial planning to fit your changing needs

Terminal Bonus Lock-in Option³ to secure potential gain

The market is fluctuating and full of uncertainty. **Swiss Prime** enables you to secure the potential gains. Starting from the 10th Policy Anniversary and while the Policy is in force, you can apply to exercise Terminal Bonus Lock-in Option to transfer a certain percentage of the latest amount of Terminal Bonus of the Policy into Terminal Bonus Lock-in Account. **The locked-in Terminal Bonus will then be guaranteed** and leave it with the Policy to accumulate non-guaranteed interest (if any). You can also withdraw it at any time for extra flexibility in your financial needs.

This option can be exercised only once per Policy Year. Each time you exercise this option, the minimum percentage is 1% and the maximum percentage is 10%, while the total combined percentage for all applications under each Policy cannot exceed 40%. Please note that these relevant percentages may be changed at our discretion from time to time.



7 Settlement currencies with bank charge waived once per Policy Year⁶

We provide benefit payments in 7 major currencies: **USD, RMB, HKD, EUR, GBP, AUD, and JPY**, allowing you to receive your benefits in a currency that suits your needs.

Even if you are overseas, you can transfer withdrawal amounts from your Policy to your own overseas bank account. For partial withdrawals or Policy surrenders, we'll waive the related bank remittance fee once per Policy Year.



Access to your Policy value⁴ for unforeseen financial needs

In today's fast-changing global economy, we recognize your unforeseen financial needs may change over time. We understand the importance of having access to your Policy values. If you need your money for any reason, you can choose to apply for one of the following options to have flexible access to your wealth.



Withdrawal of Terminal Bonus Lock-in Account

You can withdraw cash from the Terminal Bonus Lock-in Account at any time **without reducing the Notional Amount⁵ and hence the future benefit(s) of the Policy.**



Partial withdrawal*

While the Policy is in force, you can request a one-off cash withdrawal to meet your financial need, **free of charge**, by specifying the dollar amount you want to withdraw from the Policy.



Regular withdrawal*

Starting from the 5th Policy Anniversary, you can request setting up automatic service for monthly or annual cash withdrawal **free of charge**, depending on your preference. This feature is designed to provide you with convenient access to your money, eliminating the need for manual transactions and ensuring a seamless experience.

Other than making withdrawals, while the Policy is in force, you can borrow up to 90% of the Guaranteed Cash Value of the Policy in case of any emergency need. However, the loan will bear interest at a rate determined by us at sole discretion from time to time.

* If you choose to exercise these options, the Notional Amount, total premiums paid, future value and benefits of your Policy may be reduced. For more details, please refer to remark 4 in the "Remarks" section below.

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Seamless inheritance for your loved ones

Comprehensive legacy planning

Policy split option⁷ to arrange your wealth allocation

Starting from the 5th Policy Anniversary and while the Policy is in force, you can apply to exercise the policy split option according to your need. The policy split option allows you to transfer certain value from your Policy ("Original Policy") to a new policy(ies) ("Split Policy(ies)") based on the designated percentage of the Notional Amount requested by you.

Unlimited number of times for change of Life Insured⁸ and/or Policyholder to pass on your wealth

After the 1st Policy Year and while the original Life Insured is alive, you can change another loved one as the new Life Insured. Together with the change of Policyholder, you can pass the Policy across generations.

Corporate ownership application for business continuity planning

We accept corporate applications. As a corporate owner, you may apply for **Swiss Prime** as part of corporate's financial planning or to provide employee benefits, with an employee named as the Life Insured. In the event of personnel changes, you may request to change the Life Insured and designate another employee as the new Life Insured, subject to our prevailing administrative rules, policies and approval. This ensures the Policy remains in effect and its value is preserved, unaffected by changes in personnel.

Contingent Life Insured nomination⁹ and Contingent Policyholder nomination¹⁰ for Policy continuation

You can designate a Contingent Life Insured at any time. Subject to our approval, the Contingent Life Insured may become the new Life Insured and the Policy will continue to be effective if the original Life Insured passes away.

You can assign **up to 5 Contingent Policyholders** and specify the sequence of Contingent Policyholders to be arranged at any time. In the event of the Policyholder's passing or if the Policyholder suffers from terminal illness, coma, loss of independent existence, apallic syndrome, major head trauma, or paralysis ("Designated Critical Health Condition(s)"), the Contingent Policyholder who is the first in sequence, will take ownership of the Policy, subject to our approval.

The Policyholder may also change the Contingent Life Insured and the Contingent Policyholder(s) for an unlimited number of times.

Market-leading feature for your peace of mind

First-in-market[^]

Zurich pioneered this market-first[^] feature, allowing activation upon diagnosis of a Designated Critical Health Condition to provide you and your loved ones with extra security when it matters most.

Minor Contingent Policyholder nomination¹¹

Protect your legacy by nominating a minor under Age 19 as one of the Contingent Policyholders (as the case may be) and nominating trusted family member(s) as guardian(s) to manage the Policy on behalf of that minor Contingent Policyholder, subject to our approval. As a value-added administrative arrangement, you can even nominate **up to 5 guardians** and specify the sequence of guardians to be arranged, subject to our approval. In the event of your passing or a Designated Critical Health Condition, the guardian who is the first in sequence will manage the Policy, subject to our approval, until the minor reaches Age 21, ensuring a smooth transition.

The application of the aforementioned product features/services is subject to our prevailing administrative rules, which shall be determined and modified by us from time to time without prior notice. Approval is required for the use of these product features/services.

[^] The Contingent Policyholder nomination feature was pioneered in the Swiss Care Critical Illness Insurance Plan issued by Zurich in 2021, by comparing with critical illness plans offered to individual customers by Hong Kong major life insurance companies as of October 29, 2021.



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Passing on love beyond a lifetime

A lasting promise to protect those you love

Swiss Prime provides Death Benefit which offers financial assistance to loved ones when unfortunate events happened to the Life Insured. In the event of death of Life Insured while the Policy is in force with no Contingent Life Insured assigned, we will pay the Death Benefit to the Beneficiary(ies) under the Policy.

Leaving a heartfelt message¹² - keeping memories and affection alive **First-in-market***

You can record a personal audio or video message in advance to express your love and care beyond words — through our customer online platform, OneZurich. This heartfelt message service provides your loved one with comfort and continues your care and well wishes. The message can only be viewed when the Policy ownership changes. This means that when you change the Policyholder or when the nominated Contingent Policyholder becomes the new Policyholder, he or she will be able to access the message through OneZurich.

Flexible death benefit settlement option and Special Settlement Arrangement¹³

Swiss Prime offers **4 death benefit settlement options**. You can select different options for **each** Beneficiary based on their individual needs and life stage. Flexibly choose the most suitable compensation option.

Death benefit settlement option

<p>1</p>  <p>A lump sum payment</p>	<p>2</p>  <p>Regular installments Payments are made monthly or annually over a period of 2 to 40 years until the benefit is fully paid.</p>	<p> Date of first payment (deferred payment)</p> <p>You can even decide when Beneficiary receives the first payment by designating the first payment date.</p>
<p>3</p>  <p>A lump sum payment and regular installments A partial lump sum followed by regular installments for the remaining amount over a period of 2 to 40 years.</p>	<p>4</p>  <p>Increasing regular installments A partial lump sum followed by regular installment increases by 5% annually, paid annually until the benefit is fully paid.</p>	<p> Date of last installment payment</p> <p>You can also decide when Beneficiary receives the last payment of installments by designating the last payment date.</p>

Special Settlement Arrangement

If you choose the death benefit settlement option with regular installments (instead of a lump sum) for your Beneficiary, Special Settlement Arrangement offers you even greater flexibility. This arrangement provides a lump-sum payment of the remaining Death Benefit if the Beneficiary experiences specific significant life events while receiving installments. These events include:

 Overseas study	 Diagnosed of major critical illness	 Starting a business	 Marriage
 Involuntarily Unemployed	 Purchase of residential property	 Divorce	 Childbirth

This arrangement helps to ensure timely support during critical moments in their life.

+ This heartfelt message service was pioneered in the Swiss Fortune (Premier) Universal Life Insurance Plan issued by Zurich on September 16, 2025 by comparing with savings insurance products provided by Hong Kong major insurance companies as of August 31, 2025.

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Short Premium Payment Term and simple application

Premium Payment Term of 2 years/ 5 years with premium rate guaranteed to remain unchanged

Swiss Prime offers Premium Payment Terms of as short as 2 years or 5 years for your selection. **The premium rate is guaranteed to remain unchanged**, providing certainty in your planning for the future.

No medical examination required

The application for the plan is easy. No medical examination is required.

Up to 2 years premium holiday¹⁴ for 5-year Premium Payment Term

To address your unexpected needs, if you choose the plan with a Premium Payment Term of 5 years, you may apply for a premium holiday up to 2 years starting from the 3rd Policy Anniversary and during the Premium Payment Term.

During the premium holiday, the Policy will remain in force. The Notional Amount and Guaranteed Cash Value will remain unchanged. The Terminal Bonus will remain at the level on the Policy Anniversary that the premium holiday commences, which is not guaranteed.

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Product summary

Policy information			
Life Insured's issue Age	1–76		
Premium Payment Term	2 years / 5 years		
Premium payment frequency	Monthly / Annually		
Premium structure	Level and guaranteed		
Policy Term	To the Policy Anniversary immediately before the 128th birthday of the latest Life Insured		
Policy Currency	USD		
Minimum Notional Amount ⁵	USD 20,000		
Minimum premium	Premium Payment Term		
		2 years	5 years
	Minimum annual premium	USD 10,000	USD 4,000
	Minimum monthly premium	USD 900	USD 360
Features and Benefits			
Guaranteed Cash Value ²	<ul style="list-style-type: none"> Guaranteed and grows over the Policy Years Payable upon partial surrender/surrender of the Policy, the death of the Life Insured (subject to Death Benefit calculation*) or maturity of the Policy <p>* For the calculation of Death Benefit, please refer to Death Benefit in the "product summary" section and remark 2 in the "remarks" section.</p>		
Terminal Bonus ²	<ul style="list-style-type: none"> Determined and declared by us starting from the 1st Policy Anniversary The Terminal Bonus declared is not guaranteed and the actual amount will only be determined when it is payable. It may change according to the declarations of Terminal Bonus we make subsequently. One-time payment and only payable upon the occurrence of any of the following events, whichever is the earliest: <ul style="list-style-type: none"> the death of the Life Insured (subject to Death Benefit calculation*); partial surrender/surrender of the Policy; maturity of the Policy; the termination of the Policy pursuant to clause "grace period" and "non-payment of premium" of the Policy Provisions; or the amount of outstanding indebtedness exceeds the amount of Guaranteed Cash Value <p>For details, please refer to the section of "Bonus Philosophy" and "Investment Policy, Objective and Strategy".</p> <p>* For the calculation of Death Benefit, please refer to Death Benefit in the "product summary" section and remark 2 in the "remarks" section.</p>		
Maturity benefit/ Surrender benefit	<p>Maturity Value/Surrender Value equals to:</p> <ul style="list-style-type: none"> (i) Guaranteed Cash Value; plus (ii) non-guaranteed Terminal Bonus; plus (iii) balance of Terminal Bonus Lock-in Account (if any); less (iv) indebtedness under the Policy (if any). 		
Partial surrender	<p>Partial Surrender Value equals to:</p> <ul style="list-style-type: none"> (i) Guaranteed Cash Value; plus (ii) non-guaranteed Terminal Bonus; less (iii) indebtedness under the Policy (if any). <p>The amount of (i) and (ii) above will be first reduced in proportion to the reduced Notional Amount for the calculation of the partial Surrender Value.</p>		
Death Benefit	<p>Death Benefit equals to:</p> <ul style="list-style-type: none"> (i) The higher of: <ul style="list-style-type: none"> a. 101% of the total premiums paid for the Policy; or b. sum of Guaranteed Cash Value and non-guaranteed Terminal Bonus; plus (ii) balance of Terminal Bonus Lock-in Account (if any); less (iii) indebtedness under the Policy (if any). 		

Illustrative example 1

Anna welcomed a baby boy, Keith (Age 1). She envisions his future and dreams of sending him abroad for university education. At the same time, she aims to secure a comfortable retirement for herself and her husband. So, she decides to take out **Swiss Prime** to meet her financial goal.



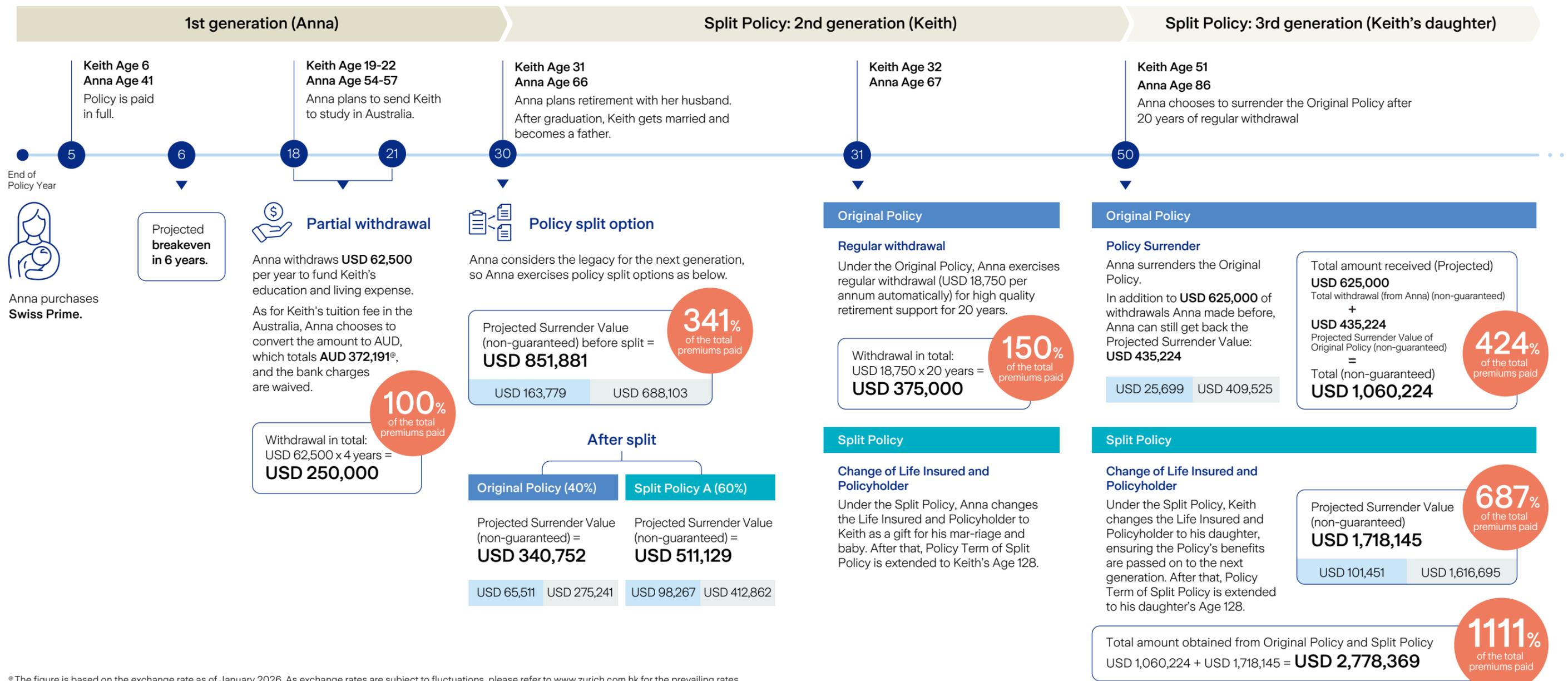
Anna's Policy details at Policy issuance

Policyholder and Life Insured: **Anna (Age 36)**

Premium Payment Term: **5 years** Notional Amount at Policy issue: **USD 250,000**

Premium payment frequency: **Annually** Annual premium: **USD 50,000**

■ Guaranteed Cash Value ■ Non-guaranteed Terminal Bonus



©The figure is based on the exchange rate as of January 2026. As exchange rates are subject to fluctuations, please refer to www.zurich.com.hk for the prevailing rates.

Remarks for illustrative example 1

- The above example is hypothetical and is for illustrative purposes only. The illustrated withdrawal amounts, which depend on non-guaranteed terminal bonus, might not be sustainable. The actual value payable may be lower or higher than the amounts shown.
- The example assumes that (a) all premiums and applicable premium levies are paid in full when due without exercising premium holiday; (b) no claims have been paid; (c) there is no indebtedness; and (d) there are no other options (except the options stated above) being exercised under the Policy.
- Reminder: Any cash withdrawal will be paid from (1) balance of Terminal Bonus Lock-in Account (if any); and followed by (2) Guaranteed Cash Value together with its corresponding Terminal Bonus, by means of partial surrender, which in turn will reduce the Notional Amount of the Policy. Therefore, the subsequent Guaranteed Cash Value, non-guaranteed Terminal Bonus and total premiums paid as used in the calculation of the Death Benefit will be adjusted accordingly based on the reduced Notional Amount and the amounts will be less than the projections made without cash withdrawal.

- The projected Surrender Value illustrated is the sum of the Policy's Guaranteed Cash Value plus the non-guaranteed Terminal Bonus and is based on the current projected Surrender Value and bonus scales. The current projected surrender value and bonus scales are neither indicative of future performance nor are they guaranteed.
- The current assumed investment return used in this illustrative example is capped at a maximum internal rate of return of 6.5% p.a.. This does not reflect or represent the actual return of the Policy. It is neither indicative of future performance nor guaranteed.
- All figures stated in the illustrative examples are rounded to the nearest whole integer.
- The application of the aforementioned product features/options is subject to our prevailing administrative rules and approval.

Illustrative example 2

Charles is a young professional. He wants to grow his wealth and prepare for the future. So, he decides to take out **Swiss Prime** with a 2 years Premium Payment Term to meet his goals at different life stages.

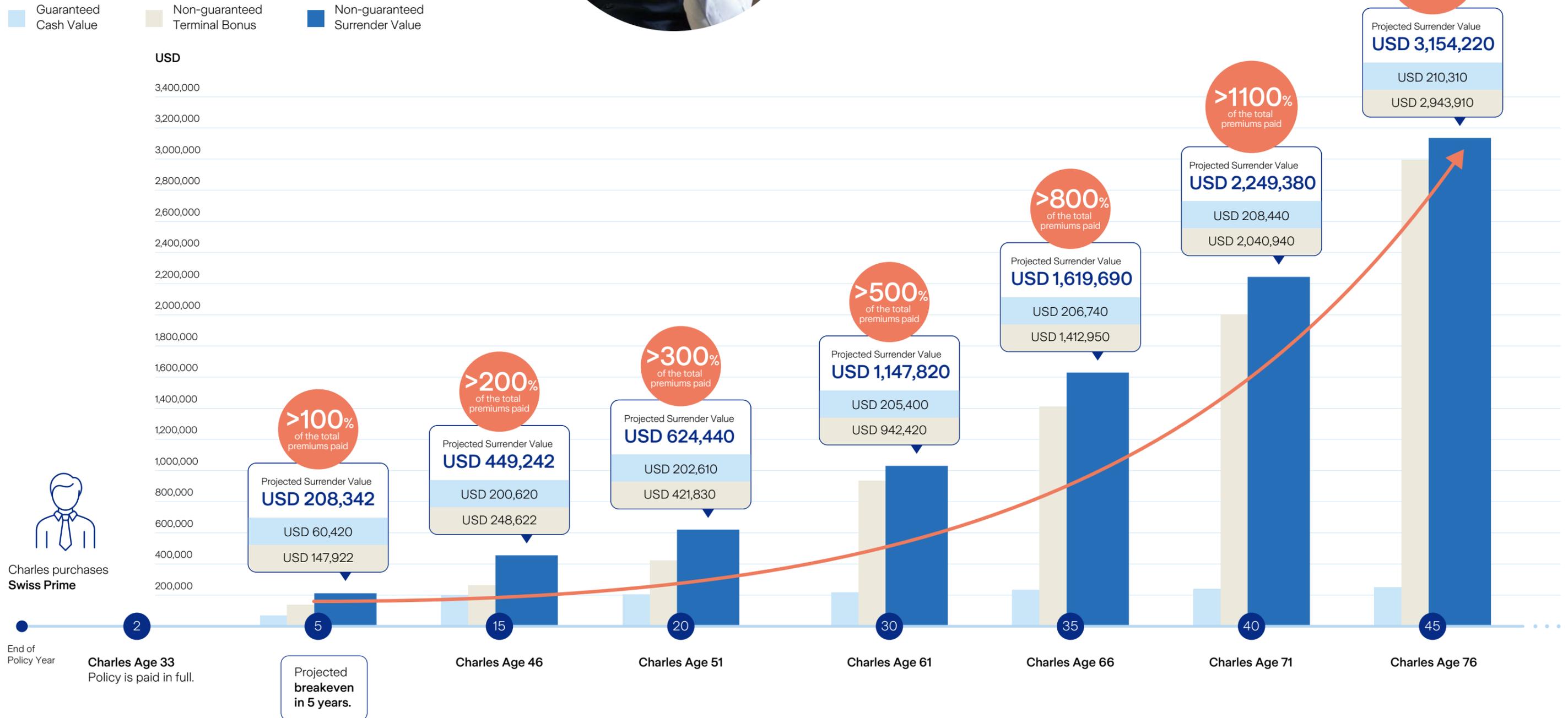


Charles's Policy details at Policy issuance

Policyholder and Life Insured: **Charles (Age 31)**

Premium Payment Term: **2 years** Notional Amount at Policy issue: **USD 200,000**

Premium payment frequency: **Annually** Annual premium: **USD 100,000**



Remarks for illustrative example 2

- The above example is hypothetical and is for illustrative purposes only. The actual value payable may be lower or higher than the amounts shown.
- The example assumes that (a) all premiums and applicable premium levies are paid in full when due without exercising premium holiday; (b) no claims have been paid; (c) there is no indebtedness; and (d) there are no options being exercised under the Policy.
- The projected Surrender Value illustrated is the sum of the Policy's Guaranteed Cash Value plus the non-guaranteed Terminal Bonus and is based on the current projected Surrender Value and bonus scales. The current projected surrender value and bonus scales are neither indicative of future performance nor are they guaranteed.

- The current assumed investment return used in this illustrative example is capped at a maximum internal rate of return of 6.5% p.a. This does not reflect or represent the actual return of the Policy. It is neither indicative of future performance nor guaranteed.
- All figures stated in the illustrative examples are rounded to the nearest whole integer.
- The application of the aforementioned product features/options is subject to our prevailing administrative rules and approval.

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Remarks

1. For the definitions of the words and expressions which are capitalized in this product brochure, please refer to the Policy Provisions for details. "Age" refers to the Policy Anniversary on which the person reaches the specified age based on age at next birthday.

2. Guaranteed Cash Value and Terminal Bonus

Guaranteed Cash Value and Terminal Bonus will be payable upon the death of the Life Insured if the sum of the Guaranteed Cash Value and Terminal Bonus is greater than 101% of the total premiums paid for the Policy.

Terminal Bonus is non-guaranteed. Past performance is not indicative of future performance. The actual amount received may be higher or lower than the estimated amount. The actual amount will only be determined when it is payable. For details, please refer to the section of "Bonus Philosophy" and "Investment Policy, Objective and Strategy".

For details of Guaranteed Cash Value and Terminal Bonus, please refer to the Policy Provisions.

3. Terminal Bonus Lock-in Option

Starting from the 10th Policy Anniversary and while the Policy is in force, you may request to exercise this Terminal Bonus Lock-in Option to transfer part of the declared Terminal Bonus of the Policy to a Terminal Bonus Lock-in Account by submitting a written application to us using our prescribed form.

Application for Terminal Bonus Lock-in Option

Your request to exercise the Terminal Bonus Lock-in Option is subject to our approval and latest prevailing administrative rules as determined and modified by us at our sole and absolute discretion from time to time without prior notice, including but not limited to the followings:

- (i) the application must be submitted to us within 30 days before each Policy Anniversary and can only be made once during a Policy Year. The application cannot be withdrawn or changed once made;
- (ii) you must specify a percentage ("**Lock-in Percentage**") of the declared Terminal Bonus to be transferred to the Terminal Bonus Lock-in Account. The Lock-in Percentage for each transfer of Terminal Bonus must be between the minimum and maximum percentage as determined by us in our absolute discretion from time to time. The amount of Terminal Bonus being transferred must not be less than the minimum amount as determined by us in our absolute discretion from time to time;
- (iii) the total Lock-in Percentage is subject to an aggregate amount as determined by us in our absolute discretion from time to time;
- (iv) we will process your application in accordance with our prevailing administrative rules. Once your application for Terminal Bonus Lock-in Option is approved by us, after deducting any indebtedness under the Policy, the requested lock-in Terminal Bonus will be transferred to the Terminal Bonus Lock-in Account, and any Terminal Bonus which we may declare on the relevant Policy Anniversary and in future will be reduced and adjusted at a rate determined by us based on the amount of Terminal Bonus transferred to the Terminal Bonus Lock-in Account; and
- (v) if your Terminal Bonus Lock-in Option and withdrawal requests are to be processed by us on the same day, we will process the Terminal Bonus Lock-in Option first.

Value in the Terminal Bonus Lock-in Account

- (i) the value in the Terminal Bonus Lock-in Account will accumulate interest at a rate to be determined by us from time to time in our absolute discretion. The interest rate is not guaranteed;
- (ii) while the Policy is in force, you may withdraw all or part of the value in the Terminal Bonus Lock-in Account by submitting a written application to us using our prescribed form. Any indebtedness under the Policy will be deducted from your withdrawal amount before any remaining balance is paid to you; and
- (iii) if the Policy terminates, we will pay the remaining balance of the value in the Terminal Bonus Lock-in Account after deducting any indebtedness under the Policy.

For details of the Terminal Bonus Lock-in Option, please refer to the Policy Provisions.

4. Access to your Policy value

For a partial withdrawal request, we will only approve and process it provided that (i) the partial withdrawal amount must not be less than the minimum partial withdrawal amount as required by us; and (ii) the Notional Amount after partial withdrawal must meet the Minimum Notional Amount requirement. For a regular withdrawal request, we will only approve and process a regular withdrawal request provided that the regular withdrawal amount per month is not less than the minimum regular withdrawal amount as required by us.

Once the partial withdrawal/regular withdrawal is executed, the withdrawal amount will be first deducted from the balance of Terminal Bonus Lock-in Account (if any). If the balance of Terminal Bonus Lock-in Account (if any) is not sufficient to pay for the withdrawal amount, the Guaranteed Cash Value and the non-guaranteed Terminal Bonus will then be withdrawn according to the reduced Notional Amount by way of partial surrender. Please note that this will reduce your future Policy values and benefits. For regular withdrawal, if the Surrender Value is less than the regular withdrawal amount after the withdrawal as described above, the remaining Surrender Value will be paid to you and the Policy will be deemed to have been surrendered by you and automatically terminated.

For a partial surrender request, it will be made through reduction of the Notional Amount. We will only approve and process it provided that the Notional Amount after partial surrender must meet the Minimum Notional Amount requirement. Once the partial surrender is made, the Notional Amount and the total premiums paid before the reduction of Notional Amount will be proportionally reduced. Consequently, all the related benefit amounts under the Policy will be adjusted accordingly.

For a Policy Loan request, interest on Policy Loan which is not guaranteed will be charged at a rate determined by us from time to time. If the total outstanding amount (including accrued interest) arisen due to Policy Loan owing to us under the Policy exceeds the amount of Guaranteed Cash Value, the Policy will be automatically terminated and we will pay you the Surrender Value subject to all the terms of the Policy.

For details of partial withdrawal, regular withdrawal, partial surrender and Policy Loan, please refer to the Policy Provisions.

5. Notional Amount

The Notional Amount is an amount we use to calculate the premium and relevant Policy values. The Notional Amount is irrelevant to Death Benefit we will pay upon the death of Life Insured. After Policy issuance, the Minimum Notional Amount requirement is USD 100.

6. 7 Settlement currencies with bank charge waived once per Policy Year

The 7 settlement currencies and waiver of bank charge once per Policy Year ("bank charge waiver") are administrative services subject to our prevailing internal guidelines. These services are not guaranteed, and we may, at our sole discretion, amend or terminate these services without notice in advance.

The provision of the 7 settlement currencies and bank charge waiver services shall be subject to applicable laws, regulations and guidelines from regulatory authorities of the relevant jurisdictions. The bank charge waiver service may not be available in some countries and/or regions. Please check with your local bank. We are not responsible for any act, negligence or failure to act on the part of the relevant third-party banks/service providers. We will not be liable for any loss or damage, costs or other expenses whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the service. If the currency of your own overseas bank account is different from the Policy Currency, such remittance may be subject to an exchange rate determined by the third-party banks/service providers and it will be borne by the Policyholder.

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7. Policy split option

Starting from the 5th Policy Anniversary and while the Policy is in force, you may apply for exercising the policy split option by submitting a written application to us using our prescribed form, for splitting the value of your Policy ("Original Policy") and transferring designated proportion of the value to new policy(ies) ("Split Policy(ies)"), based on the designated percentages of Notional Amount you assign to each of the Original Policy and Split Policy(ies).

Application for Policy split

Your request to exercise the policy split option is subject to our approval and latest prevailing administrative rules as determined and modified by us at our sole and absolute discretion from time to time without prior notice, including but not limited to the followings:

- (i) request for exercising policy split option must be received by us within 30 days before each Policy Anniversary and can be exercised once per Policy Year only;
- (ii) both the Original Policy and Split Policy(ies) must meet the Minimum Notional Amount requirement at the time of your request for exercising policy split option;
- (iii) there is no outstanding premium(s) with interest and/or indebtedness under the Policy;
- (iv) the Life Insured must be alive on the date we approve the policy split request; and
- (v) any approved request for exercising policy split option cannot be changed, cancelled or reverted.

If we approve your request

- (i) the policy split will be in effect as of the Policy Anniversary following the submission of your request;
- (ii) the Policy Date, Policy Year, Policy Term, Life Insured, Policyholder and Beneficiary(ies) of the Split Policy(ies) shall be the same as the Original Policy;
- (iii) the existing and future amounts of Guaranteed Cash Value, the balance of Terminal Bonus Lock-in Account (if any), Terminal Bonus and total premiums paid for both the Original Policy and the Split Policy(ies)) will be determined according to the new Notional Amount of the Original Policy and the respective new notional amount of the Split Policy(ies);
- (iv) the Guaranteed Cash Value of the Original Policy after the policy split will be shown in the new table(s) of Guaranteed Cash Values issued by us; and
- (v) the death benefit settlement option and appointment of Contingent Life Insured under the Original Policy will be revoked automatically.

For avoidance of doubt, cooling-off period is not applicable to the Split Policy(ies).

For details of policy split option, please refer to the Policy Provisions.

8. Change of Life Insured

After the 1st Policy year, the Policyholder may request for change of Life Insured of the Policy, subject to any underwriting requirements. Attained age of new Life Insured must fulfill the issue age requirement, i.e. 1-76 (age next birthday). The new Life Insured must have an insurable interest with the Policyholder. For details of change of Life Insured, please refer to the Policy Provisions.

9. Contingent Life Insured nomination

While the Policy is in force, the Policyholder may nominate the Contingent Life Insured, subject to any underwriting requirements. Attained age of Contingent Life Insured at the time of application must fulfill the issue age requirement, i.e. 1-76 (age next birthday). The Contingent Life Insured must have an insurable interest with the Policyholder. For details of Contingent Life Insured nomination, please refer to the Policy Provisions.

10. Contingent Policyholder nomination

While the Policy is in force, the Policyholder may nominate up to 5 Contingent Policyholders and specify the sequence of Contingent Policyholders to be arranged, subject to any underwriting requirements. Attained age of Contingent Policyholder at the time of application must fulfill the age requirement determined by us from time to time. The Contingent Policyholder must have an insurable interest with the Life Insured. For details of Contingent Policyholder nomination, please refer to the Policy Provisions. For administrative arrangement of Contingent Policyholders nomination, please also see the relevant leaflet for more details on your rights and restrictions applicable to the Contingent Policyholder.

11. Minor Contingent Policyholder nomination

This is an administrative arrangement and is not part of the product features. Please see the relevant leaflet for more details on your rights and restrictions applicable to the minor Contingent Policyholder.

12. Heartfelt message service

The heartfelt message service is an administrative service provided in accordance with our prevailing internal guidelines. Please note that this service is not guaranteed, and we may, at our sole discretion, amend or terminate this service without notice in advance. We are not liable for any errors, omissions, or failures in uploading the heartfelt message to OneZurich.

13. Death benefit settlement option and Special Settlement Arrangement

You can choose either one of the death benefit settlement options while the Life Insured is alive and the Policy is still in force. We will pay the accumulated interest (if any) in the last installment. We will determine the interest rate from time to time. This means the rate is not guaranteed. Please refer to the relevant form for more details on the terms and restrictions applicable to the death benefit settlement options. This is an administrative arrangement, such application is subject to our latest administrative rules which shall be determined and modified by us from time to time without prior notice. The availability of the service and the acceptance of the application are at our sole and absolute discretion. We will revoke any death benefit settlement option and special settlement arrangement when you:

- change of Policyholder; or
- change of Beneficiary(ies); or
- exercise policy split option.

14. Premium holiday

Premium holiday is only applicable to policies with 5-year Premium Payment Term. Starting from the 3rd Policy Anniversary and while the Policy is in force, the Policyholder may request to exercise premium holiday once within the Premium Payment Term by submitting a written application to us using our prescribed form.

Application for premium holiday

Your request to exercise premium holiday is subject to our approval and the prevailing administrative rules as determined by us at our absolute discretion from time to time without prior notice, including but not limited to the followings:

- (i) request for exercising premium holiday must be made within 30 days before each Policy Anniversary;
- (ii) the premium holiday must be on a full year basis and the total premium holiday is up to 2 Policy Years;
- (iii) there is no outstanding premium(s) with interest and/or indebtedness under the Policy; and
- (iv) there are no prepaid premiums under the Policy.

If we approve your request

- (i) the premium holiday will be effective from the Policy Anniversary following the submission of your application for exercising premium holiday;
- (ii) the premium due dates will be deferred until after the premium holiday ends;
- (iii) the Guaranteed Cash Value of the Policy will remain unchanged during the premium holiday. The Guaranteed Cash Value of the Policy after the premium holiday will be shown in the new Table(s) of Guaranteed Cash Values issued by us;
- (iv) the value of Terminal Bonus during the premium holiday will be equivalent to the value of Terminal Bonus at the Policy Anniversary on which the premium holiday commences, which is not guaranteed and shall be determined by us at our sole discretion from time to time;
- (v) Policy Maturity Date will remain unchanged, unless otherwise specified; and
- (vi) any change(s) of the Policy that would result in a change in any value(s) of the Policy are not allowed during the premium holiday.

Any approved request for premium holiday cannot be changed, cancelled or reverted. For the avoidance of doubt, premium holiday is not a waiver of premium and you must resume payment of the premium after the premium holiday ends.

For details of premium holiday, please refer to the Policy Provisions.

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B) Important information

Bonus Philosophy

Policyholders can receive a share of profits arising from a participating insurance plan through the bonus declaration. The premiums received under the participating insurance plan are managed in a participating fund and invested in a variety of assets according to our investment strategy. Expenses, costs of providing benefits (such as the charges to support guarantees) and payable policy benefits will be deducted as appropriate from the same fund. The amount of bonuses we pay will depend on the performance of the participating fund.

We review and determine the amount of bonuses at least once per year. We aim to achieve a fair sharing of profits between policyholders and shareholders, as well as between different groups of policyholders. To align the interests, we aim to share with policyholders 90% of the profits or losses through non-guaranteed bonuses while the remaining 10% goes to the shareholders. The bonuses could be adjusted depending on both the past experience and future outlook for factors including but not limited to investment return, expenses, claims and surrenders. When considering the adjustment, we aim to deliver relatively stable bonus payments over time through a smoothing process by spreading out the gains and losses over a period of time. Nonetheless, when market moves significantly, the cumulative gains or losses from smoothing may not be sufficient to offset the change. We may decide to reduce or stop smoothing and make corresponding adjustment to the bonus scales.

The decision-making process for bonus declaration involves three key parties in accordance with the corporate governance of participating business, each playing an essential role in ensuring fairness and transparency. The Appointed Actuary conducts a detailed analysis of the participating business and recommends the declaration of bonuses to the Board, at least annually. To cope with the new governance requirement, an additional advisory or advisors as appointed will review the bonus recommendation separately and provide independent advice to the Board for their consideration. Finally, the Board reviews the recommendation and considers the independent advice from the advisor(s), and approves the bonus declaration for policyholders.

For the latest information on Bonus Philosophy, Investment Policy, Investment Objective, Investment Strategy and relevant details, please refer to the participating policy fact sheet which can be found at our company website (https://www.zurich.com.hk/-/media/Project/ZWP/HongKong/Docs/individuals/life-insurance/swiss-prime-savings-insurance-plan/participating_policy_factsheet_en.pdf).

You may also browse our company website (<https://www.zurich.com.hk/en/customer-services/life-policy-services/zlihk#important-information>) to learn about our historical fulfillment ratios.

Please note that the historical trend of fulfillment ratio is not an accurate indicator of future performance of this product.

Investment Policy, Objective and Strategy

Investment Policy

Our investment policy aims to deliver sustainable long-term investment results in line with our investment objective, by taking into account risk control and diversification, liquidity maintenance and assets/liabilities management.

Investment Objective

The overall investment objective is to achieve the targeted long-term investment results while limiting the volatility in investment returns over time.

Investment Strategy

We allocate assets into a diversified mix of fixed income and equity-like investments. Fixed-income assets predominantly include investment grade bonds, as well as private debt. Equity-like assets may include listed equity and private equity. The investment portfolio is diversified across different geographical regions, with a higher relative allocation in the United States. Actual allocation (e.g. asset mix, geographical allocation, credit rating) are reviewed regularly and will vary depending on market conditions and diversification needs, and may differ from the target mix.

Our current long-term target asset mix attributed to **Swiss Prime Savings Insurance Plan** is as follows:

Asset class	Target asset mix (%)
Bonds and other fixed income instruments	30% - 100%
Equity-like assets	0% - 70%

From time to time, we will review the investment strategies and asset allocations, and will modify them if necessary depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform you for the changes, reasons for changes and the impact that may occur.

The plan may allow the policyholders to transfer part of the declared Terminal Bonus and leave in the Terminal Bonus Lock-in Account with the policy, potentially earning interest at a non-guaranteed interest rate. This pool of assets is segregated from the participating fund investments of the Company and may include fixed income instruments.

Key product risks

Non-guaranteed benefit

Terminal Bonus under this plan is non-guaranteed and maybe zero. It is determined by Zurich from time to time at its absolute discretion, and it is subject to a number of factors including the actual performance of the underlying investment assets and the overall market outlook.

Terminal Bonus is not a permanent addition to the Policy after the bonus declaration. The actual amounts of Terminal Bonus may be higher than or lower than those illustrated in product materials. Therefore, the actual future amounts of benefit and/or Terminal Bonus may be higher than or lower than the currently illustrated in the product materials.

Market risk

The plan may make a certain portion of its investment in equity-like assets. Returns of equity-like assets are generally more volatile than bonds and other fixed income assets, you should note the target asset mix of the product as disclosed in this product brochure, which will affect the non-guaranteed benefit of your Policy. The non-guaranteed benefit of the plan is subject to risks and possible loss. The non-guaranteed benefit of this product is not guaranteed and is determined by us from time to time. The non-guaranteed benefit payable may be higher or lower than the amount illustrated in any product information provided to you. Under certain circumstances, the non-guaranteed benefit may be zero.

Early surrender risk and liquidity risk

This product is a long term insurance policy. Should you terminate your Policy early, you may get back considerably less than the total premiums paid and you will lose the benefits provided by the Policy. Making withdrawals from the Policy and/or partial surrender will also affect the Surrender Value and Death Benefit.

Making regular withdrawals may result in termination of the Policy. If after the regular withdrawal, the Surrender Value is less than the regular withdrawal amount, the remaining Surrender Value will be paid to you and the Policy will be deemed to have been surrendered by you and automatically terminated. Thus, application of this plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the product.

Inflation risk

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the Policy.

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Premium payment term

You should only apply for this product if you intend to pay the whole premium during the Premium Payment Term you selected. If regular premiums due remain unpaid within the grace period after its due date and no premium holiday is in effect, provided that the amount of Guaranteed Cash Value less indebtedness under the Policy (if any) ("Net Cash Value") is equal to or greater than the amount of the relevant unpaid premium, you will automatically be deemed to have requested a loan of that amount on the due date of the premium and to have applied the loan to pay such premium ("Automatic Premium Loan"). It shall continue to be made for payment of any subsequent overdue premium(s) at subsequent due dates as long as the Net Cash Value remains sufficient unless requested otherwise by you in a signed notice acceptable to us.

However, if the Net Cash Value is lower than the amount of the relevant unpaid premium but greater than zero, such Net Cash Value will be applied towards the Policy for a shorter coverage period until the Net Cash Value is completely utilized and such application shall also be deemed to have requested an Automatic Premium Loan. Afterwards, the Policy will be automatically terminated and we will pay you the Surrender Value subject to all the terms of the Policy. If the Policy is terminated or lapsed due to non-payment of premium, the Surrender Value received by you may be less than the total premium paid and you will lose the benefits provided by the Policy.

Currency conversion and exchange rate risk

We may at our discretion accept any premium payment in currencies other than the Policy Currency. If it is the case, we will convert the premium paid by you into the Policy Currency. We may also, at our discretion, make payments to you in currencies different from the Policy Currency. The currency conversion will be conducted at a prevailing exchange rate reasonably determined by us in good faith and a commercially reasonable manner with reference to the market rates on the transaction date and is therefore subject to foreign exchange risks due to the fluctuation in exchange rate. Please refer to www.zurich.com.hk for the prevailing exchange rates.

Credit risk

Swiss Prime is not a bank savings product. It is an insurance Policy issued by us. Therefore, the benefits payable under the Policy are subject to our credit risks. If we are unable to satisfy the financial obligation of the Policy, you may lose your premium paid and benefits.

Policy reinstatement

If the Policy terminates due to non-payment of any premium, you can request for Policy reinstatement within 2 years from the due date of the first unpaid premium, subject to our prevailing administrative rules. Please refer to Policy Provision for details of Policy reinstatement.

Key product disclosures**Termination**

Your Policy shall be terminated on the earliest of the following:

- (i) the death of the Life Insured with no Contingent Life Insured assigned; or
- (ii) the surrender of the Policy; or
- (iii) the maturity of the Policy on the Policy Maturity Date; or
- (iv) the termination of the Policy pursuant to clause "grace period" and "non-payment of premium" of the Policy Provisions; or
- (v) the amount of outstanding indebtedness exceeds the amount of Guaranteed Cash Value.

Termination right due to sanctions

All financial transactions are subject to compliance and applicable trade or economic sanctions laws and regulations. We will not provide the Policyholder, Life Insured, Contingent Life Insured, Beneficiary or any third party with any services or benefits including but not limited to acceptance of premium payments, claim payments and other reimbursements, if in doing so we may violate applicable trade sanctions laws and regulations.

We may terminate the Policy if we consider the Policyholder, the Life Insured, the Contingent Life Insured, the Beneficiary or the directors or officers of the Policyholder as sanctioned persons, or the Policyholder, the Life Insured, the Contingent Life Insured, the Beneficiary or the directors or officers of the Policyholder conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

The above clause shall also apply for any trade or economic sanction law or regulation that we deem applicable or if the Life Insured or other party receiving payment, service or benefit is a sanctioned person.

Such right of termination of the Policy is permitted by the applicable laws and regulations. We will act fairly, in good faith and on reasonable grounds when exercising such right. If the Policy is terminated under such circumstances, no surrender charge or any other form of penalty will be applied to the Policy.

Termination right due to regulatory exposure

If you move to another country during the lifecycle of your Policy, you must notify us of such planned change prior to such change but no later than within 30 days of such change. Please note that you may no longer be eligible to make payments into your Policy. The local laws and regulations of the jurisdiction to which you move may affect our ability to continue to service your Policy in accordance with the Policy Provisions. Therefore, we reserve all rights to take any steps that we deem appropriate, including the right to cancel the Policy.

Suicide clause

If the Life Insured, whether sane or insane, commits suicide with no Contingent Life Insured assigned, within 1 year from the Policy Issue Date or the Policy Reinstatement Date, whichever is later, our liability under the Policy shall be limited to the total premium(s) paid (without interest) less where applicable any amount paid by us and any outstanding indebtedness which may be owing to us under the Policy.

Insurance Authority levy

From January 2018, the Insurance Authority ("IA") requires all Hong Kong Policyholders to pay a levy on their insurance premiums. The purpose of the levy is to finance the IA, and it is calculated as a percentage of the premium paid. The levy collected by the IA will be imposed on the Policy at the applicable rate.

For more information on levy, please visit our website at <http://www.zurich.com.hk/ia-levy> or webpage of the Insurance Authority at www.ia.org.hk/en.

Complaints and enquiries

If you are dissatisfied with our service, you have the right to complain by contacting us or your licensed insurance intermediary(ies). If you have any enquiries, you can also contact us.

Governing law

Swiss Prime is governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.

Rights of third parties

Other than Zurich and the Policyholder, any person who is not a party to the Policy (including but not limited to, the Life Insured, the Contingent Life Insured, the Contingent Policyholder or the Beneficiary(ies)) shall have no rights to enforce any terms of the Policy. The Policy or any document issued pursuant to the Policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap. 623).

Responsibility

We accept full responsibility for the accuracy of the information contained in the offering documents and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading. The information given in the offering documents is not designed to address your particular situation. Please also refer to the Policy Provisions for details. You are advised to seek professional advice for your own circumstances.

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U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have agreed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policy holders and (iii) report relevant tax information of those policy holders to the IRS.

FATCA applies to us and this policy. We are a participating FFI and are committed to complying with FATCA. To do so, we require you to:

- (i) provide us with certain information including, as applicable, your U.S. identification details (e.g. name, address, the U.S. federal taxpayer identifying numbers, etc.); and
- (ii) consent to us reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations, we are required to report "aggregate information" of account balances, payment amounts and number of non-consenting U.S. accounts to IRS.

We could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which we may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong (the "IRD") fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case we may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case we may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

The Automatic Exchange of Information ("AEOI")

As a result of G20-led initiative carried out by the Organisation for Economic Cooperation and Development, Hong Kong will exchange financial account information with other jurisdictions, thereby enabling them to know taxpayers who place their assets abroad.

Under AEOI, banks and other financial institutions collect and report to the tax authority information in relation to financial accounts held by residents of reportable jurisdictions. The IRD exchanges this information with the foreign tax authorities of those residents of reportable jurisdictions (i.e. jurisdictions with which Hong Kong has signed the competent authority agreement). In parallel, the IRD receives financial account information on Hong Kong residents from foreign tax authorities.

We must comply with the following requirements of the Inland Revenue Ordinance to facilitate the IRD automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as reportable accounts*;
- (ii) to identify the jurisdiction(s) in which reportable account* holding individuals and entities reside for tax purposes;
- (iii) to determine the status of certain reportable account* holding entities as "passive nonfinancial entities" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;

- (iv) to collect certain information on reportable accounts* ("Required Information"); and
- (v) to furnish certain Required Information to the IRD (collectively, the "AEOI requirements").

You shall agree to comply with requests made by us to comply with the AEOI requirements; otherwise your application for this policy will not be processed. For further details, please refer to the terms and conditions.

Please contact your licensed insurance intermediary for more details and professional advice if you are in doubt with the AEOI.

* "Reportable Account" has the meaning ascribed to it under the Inland Revenue Ordinance (Cap.112).

Borrowing powers

Swiss Prime provides cash value for Policy Loans and has borrowing power.

Deferred Payment Period

We reserve the right to defer the amount payable under the Policy, including but not limited to the amount payable to Death Benefit, Surrender Value, partial Surrender Value, partial withdrawal, regular withdrawal and maturity benefit for a period not exceeding 6 months from the date of request. No interest is payable on such amounts for the period during which the payment is deferred. We are not responsible for any losses arising from or attributable to such deferment.

Important documents

Your licensed insurance intermediary will explain and give you the following documents before you make an application for a **Swiss Prime** Policy:

- (i) the product brochure of **Swiss Prime**;
- (ii) a personalized benefit illustration document, which demonstrates the Surrender Value and Death Benefit.

Application

To apply for a **Swiss Prime**, you must send us a completed application form, a signed benefit illustration document together with all required documents and your initial premium. Zurich reserves the right to reject any application in accordance with Zurich's approval and any underwriting requirements. If an application is rejected, Zurich will return the premium and levy (if any) paid by you without any interest.

Cooling-off period

The cooling-off period is a period during which you may cancel the Policy and obtain a refund of any premium and levy (if any) paid by you, within 21 calendar days immediately following either the day of delivery of the policy or the cooling-off notice to you or your nominated representative (whichever is the earlier). Cooling-off notice should inform you of the availability of the Policy and expiry date of the cooling-off period. You have to notify Zurich by giving a written notice if you want to cancel the Policy within the cooling-off period. Such notice must be signed by you and received directly by Zurich at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.

Taxation

The levels and bases of taxation that apply to any benefits payable from **Swiss Prime** will depend on the status of the individual receiving the benefits and will be subject to any changes in relevant tax legislations. You are advised to seek professional advice regarding your own tax circumstances and liability before purchasing a **Swiss Prime**.

Authorization

Swiss Prime is issued by Zurich, which is subject to the prudential regulation of the Insurance Authority.



Learn more about
Swiss Prime

Zurich Life Insurance (Hong Kong) Limited

About Zurich

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 63,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 200 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.



Strong heritage since **1872**
with over **150** years of history



Serving **200+**
countries and territories*



One of world's top **10**
insurance companies#
in 2025 Forbes The Global 2000



AA/ stable
Standard & Poor's financial strength rating
of Zurich Insurance Company Ltd*

About Zurich Hong Kong

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, we have been dedicated to serving the Hong Kong community with a full range of flexible general insurance and life insurance solutions for individuals, as well as commercial and corporate customers – attending to all their insurance, protection and investment needs.

At Zurich Life Insurance (Hong Kong), we protect our customers by providing appropriate health protection and financial protection products. We work closely with our trusted partners to help customers and their loved ones achieve their financial aspirations, look farther, and accelerate towards a brighter future. Further information about Zurich in Hong Kong is available at www.zurich.com.hk.



Market capitalization
>USD 109 billion[^]



Assets under management
>USD 312 billion^{*,+}



Trusted by over
82 million customers[®]

* As at June 30, 2025.

Forbes 2025 The Global 2000 ranking.

^ As at January 3, 2026.

+ Assets under management comprise balance sheet Group investments and Investment related to Investment-linked Assurance Schemes plus assets that are managed by third parties, on which fees are earned.

® As at December 31, 2025.



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The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. For full terms and conditions, please refer to the Policy Provisions which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Life Insurance (Hong Kong) Limited reserves the right of final approval and decision on all matters. Some images in this document are AI-generated, excluding wordings, diagrams and charts.

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