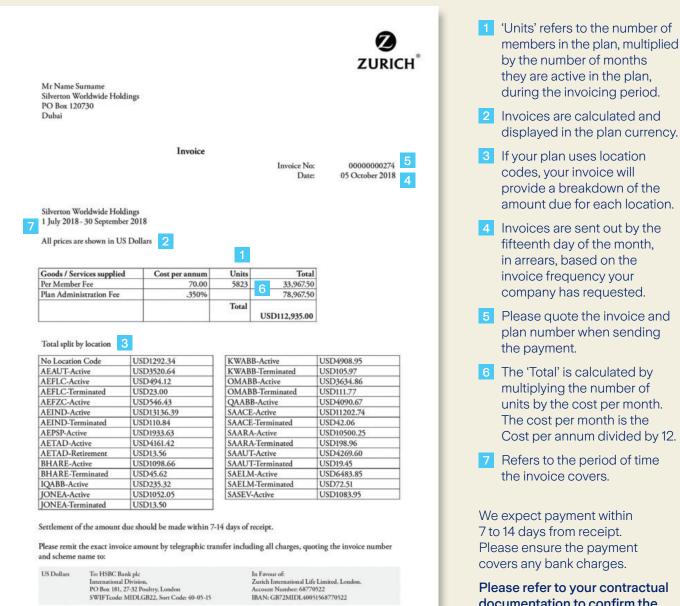


Your invoice explained

This guide will help you understand the information shown on your invoice.



IBAN: GB72MIDL40051568770522

Please refer to your contractual documentation to confirm the terms that were agreed.

Deferred members

Percentage-based plan administration, member and trust fees are calculated on a monthly basis and added to the invoice for every month a member is active in the plan*.

If plan fees are to transfer to the member when they leave employment, it is very important that you provide us with the date they left employment as soon as possible. We are not able to backdate our calculations or retrospectively remove members from invoices once they have been produced.

* 'Active in the plan' means the member has an in-force policy with an account value.

Summary of charges

The table below provides a breakdown of each charge and how it is calculated. Please note our fees vary by product and by customer and not all will apply to your plan. Please refer to your contractual documentation to confirm the terms that were agreed.

Charge name	Services included	How it is calculated
Plan administration fee	 Plan set up and implementation Contribution processing Relationship management services 	 This is a percentage of the funds under management. If you have selected an invoice frequency of monthly then this is calculated on the last working day of the invoicing period. For invoices calculated on a quarterly, half yearly or annual basis, this is an accrued total based on the percentage of the funds under management on the last working day of each month within the invoicing period. Or This is a fixed amount each year, applicable until the plan terminates.
Member fee	 Member servicing activities including: New plan member processing Benefit processing Member queries 	• This is an amount agreed for each member in the plan, it is calculated on a monthly basis and is a pro-rated amount for every month the member is active in the plan.*
Trust fee	Trustee administration	• This is an amount agreed for each member in the plan. It is calculated on a monthly basis and is a pro-rated amount for every month the member is active in the plan.*

If you have any questions about the invoice or would like to change the invoice contact, please contact the Zurich Corporate HelpPoint team:

Telephone: +44 (0) 1624 691013 (or 0097143 63 4400 if dialing from the Middle East)

Email: corporate.pensions@zurich.com

Important information

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.

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, UAE 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, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai) Telephone: +971 4 425 2300 www.zurich.ae

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 4428 6322.

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

