

Zurich International Life



Online Portfolio Management

Designed to empower you

User guide



Online Portfolio Management

Introduction

This user guide walks you through the portfolio management options available on Zurich International Online (ZIO).

This guide is interactive so that you can easily find the information you need to help you create and review online portfolio management requests.

Click on your role to access the relevant guide.

Contents – Financial professionals



Simply click on the content section you need information on and you will be taken straight to the relevant page.

Use the home button in the bottom right hand corner of each page to return to the contents page at any time.

You can also scroll through the pages of this document or search for key words as required.

1	Introduction to online portfolio management	4
2	Accessing policy fund management options	5
3	Viewing transaction history	8
4	Using the policy fund management options	9
5	Fund Switch – Change existing funds	10
6	Redirecting future premiums	16
7	Managed Investment Strategy	20
8	Switching out of a Managed Investment Strategy	24
9	We're happy to help	29

1 Introduction to online portfolio management

Zurich International Online (ZIO) Portfolio Management is a seamless way to manage policy investment funds.

You already have access to view your customers' policy details and investment performance on ZIO.

Now you will be able to create requests to switch funds and create new investment strategies online. Your requests will need to be authorised by the policy owner(s).

Policy owners can also create and submit switch and redirection requests directly to Zurich using their secure ZIO access.

You can access the all new online portfolio management options using your existing ZIO login. If you don't have access to ZIO, an authorised person in your administration team can create it for you. You can also contact your Zurich Account Manager for further assistance.




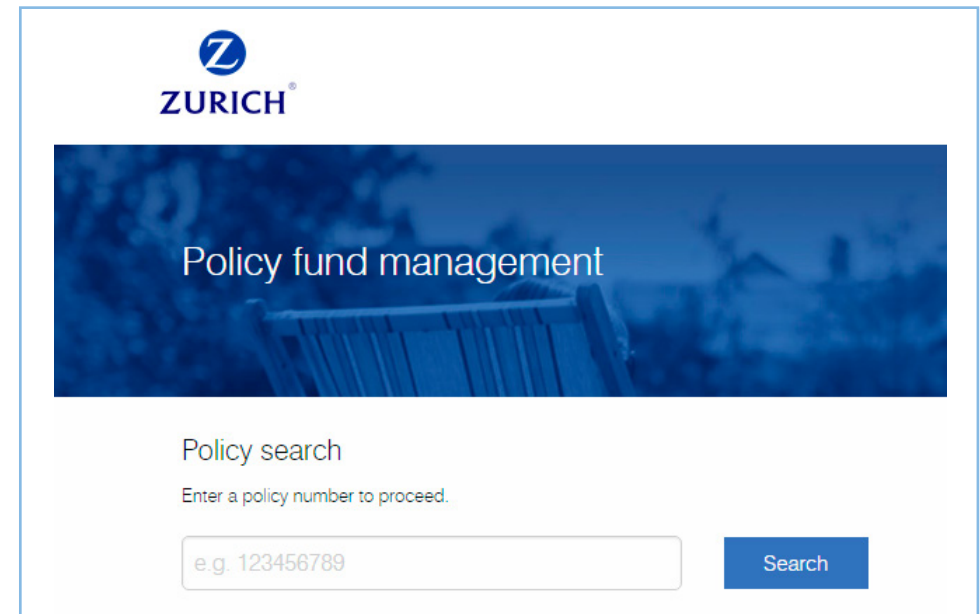
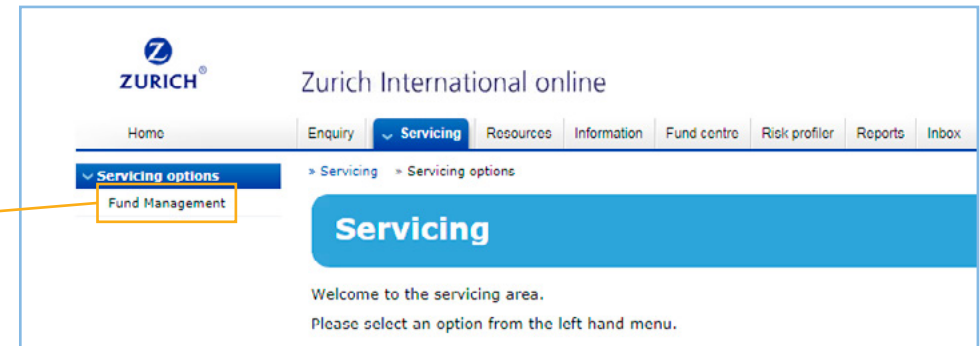
2 Accessing policy fund management options

Option 1

Log in to ZIO using your agent access.

On the home page:

- Click on the '**Servicing**' tab at the top left of the page.
- Under '**Servicing options**' click on '**Fund management**'. 
- A new window will pop up for policy search.
- Enter the policy number and search for the policy you want to work on.



Accessing policy fund management options

Option 2

Using policy enquiry options

Alternatively you can access policy fund management options using the enquiry tab.

On the home page:

- Click on **'Enquiry'** tab at the top left of the page.
- Click on policy enquiry and search for the policy number or select the policy you would like to work on.
- On the policy summary page Click on the **View policies** button on the bottom right.
- Click on **'See more'** to see the policy information.
- Click on the **'Fund Management'** tab to access the policy portfolio management options.

The screenshot displays the Zurich International online portal. At the top, the 'Enquiry' tab is selected in the navigation menu. Below it, the 'Policy enquiry' option is highlighted. A 'Policy search' button is visible. The main content area shows a policy summary for 'Savings Vista' with a current value of 2,095.99 USD as of 24 January 2018. A 'See more' button is located at the bottom right of this summary. Below this, a detailed policy page is shown, featuring a warning message: 'Your premium is now overdue. Please contact us or your adviser to make the payment.' The page includes tabs for 'Investments', 'Policy overview & benefits', 'Payments', and 'Fund management'. The 'Investment summary' section lists the following values:

Current value:	2,095.99 USD
Current encashment value:	Not applicable
Total premiums invested:	2,190.72 USD
Total premiums paid:	1,630.00 USD
Total withdrawals:	0.00 USD

The 'Current value history' chart shows the policy value and premium invested from 01 Jan 2017 to 24 Jan 2018. The Y-axis represents USD, ranging from -1k to 3k. The X-axis shows dates: 01 Jan 2017, 24 Jan 2018, 31 Mar 2018, 31 May 2018, 31 Jul 2018, 31 Sep 2018, 31 Nov 2018, and 31 Dec 2018. The chart shows a single data point for 'Premium invested' at 2,190.72 USD on 24 Jan 2018, and a single data point for 'Policy value' at 2,095.99 USD on the same date.

Accessing policy fund management options

Step 2

Once you are in the policy click on the 'Fund management' tab

You will see two options:

- **Transaction history** – Use this option to view the status of current fund management requests in process or review previous transactions.
- **Manage your funds** – Use this option to create new requests to switch funds or redirect future premiums.

Savings Vista Current value (as of 26 January 2018)
130,743.97 USD

Policy number: 8298894
Policy status: In force

! Making changes to your fund allocation can impact your investment performance. We recommend that you consult your financial professional to help you select funds that match your financial goals and risk profile.

! Your premium is now overdue. Please contact us or your adviser to make the payment.

Investments | Policy overview & benefits | Payments | **Fund management**

Transaction history | Manage your funds

Current transactions
There are no current transactions on this policy.

Fund transaction history


	Date initialised	Transaction type	Transaction value	Executed by	Status	Date processed
➤	27/09/2016	Switch & redirect	36,025.89 USD	Zurich	Completed	29/09/2016
➤	08/02/2016	Switch & redirect	44,412.52 EUR	Zurich	Completed	10/02/2016
➤	07/07/2014	Switch & redirect	10,822.14 USD	Zurich	Completed	10/07/2014

3 Viewing transaction history

Under the 'Transaction history' tab you will see two sections.


Current transactions


You can view the status and details of all transactions under process or that require further action.

Click on the arrow  button on the left to display detailed information of each transaction.

Fund transaction history

You can see all previous fund transactions here.

Click on the arrow  button on the left to display detailed information of each transaction.

	08/02/2016	Switch & redirect	44,412.52 EUR	Zurich	Completed	10/02/2016
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Transaction details

Authorised by: Zurich (08/02/2016)
Fund price date: 11/02/2016

Charge details

Currency switch charge: 87.52 USD

Changes to policy fund holdings (Fund switch)

Funds sold

Fund name	Percentage of fund sold	Units sold	Unit price	Exchange Rate	Sale value
USD Adventurous (ADUSD)	100%	9470.785	3.733	1.126344	31,388.71 EUR
USD Performance (PFUSD)	100%	2968.89	4.941	1.126344	13,023.80 EUR

Total sale value: **44,412.51 EUR**

Funds bought

Fund name	Percentage of fund bought	Units bought	Unit price	Exchange Rate	Purchase value
ZI Hend. Gart. Cont. (CFEUR)	50%	15530.723	1.420	1	22,206.26 EUR
ZI Thread Japan (EQJPY)	50%	34661.001	82.94	129.470916	22,204.08 EUR

Total purchase value: **44,410.34 EUR**

Changes to premium allocations (Premium redirect)

Existing investment strategy		»»	New investment strategy effective from 11/02/2016	
Fund name	% premium allocation		Fund name	% premium allocation
USD Adventurous	50.00%		ZI Hend. Gart. Cont.	35.00%
ZI Barings High Yld	10.00%		ZI Thread Japan	35.00%
USD Performance	20.00%		ZI Barings High Yld	10.00%
ZI Inves Glob Eq In \$	20.00%	ZI Inves Glob Eq In \$	20.00%	

4 Using the policy fund management options

Under Fund management:

Click the **'Manage your funds'** tab to see all fund management options available

Fund Switch – Change existing funds

Sell all or some of the policy's current fund holding to buy other funds.

Redirect funds – Change future investments

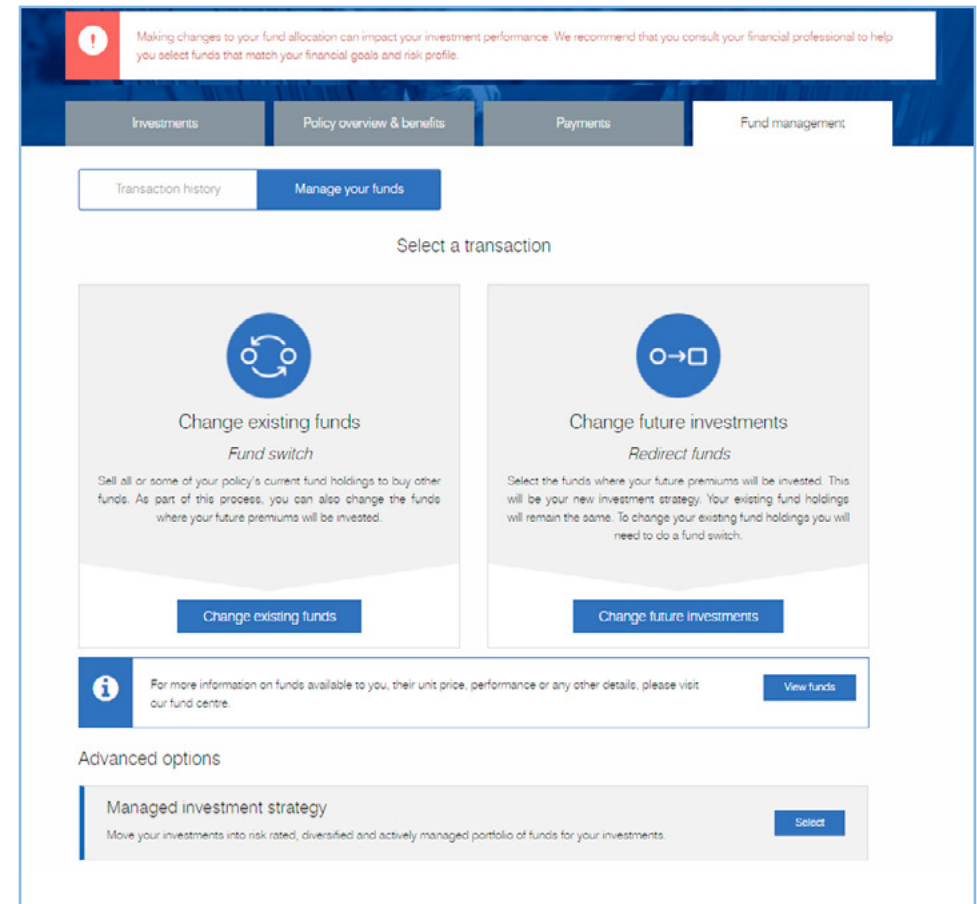
Create a new investment strategy and select funds where the future premiums will be invested. No changes to current fund holding is made when you use this option.

Fund centre

Click the **'View funds'** button to open the fund centre and see all the funds available to the policy, details of each fund including their unit price and fund performance, which will help you select funds for the policy.

Advanced options

Use this to select a **'Managed investment strategy'** for the policy. Managed investment strategies are a choice of risk rated, diversified and actively managed portfolios of funds. Managed strategies may not be available on all types of policies.



5 Fund Switch – Change existing funds

Use this option to change the policy's current fund holdings; sell some or all of the current fund holdings to buy other funds. As part of this process, you can also change the funds where the future premiums will be invested.

Step 1

Creating a 'Fund Switch' request

Under the fund management tab:

- Click on the **'Manage your funds'** button
- Then click on the **'Change existing funds'** button.

You will see the current fund holding details such as the units held, selling price, and you can also view the fund factsheet to help you decide which funds you want to sell.

The screenshot displays the 'Fund management' interface. The left panel shows the 'Manage your funds' section with a 'Change existing funds' button highlighted. The right panel shows the 'Current fund holdings' section with a donut chart and a table of funds to be sold.

Current fund holdings

This chart shows the funds that you currently hold. You can select which ones you'd like to sell below.

Fund name	Fact sheet	Units held	*Price as of 25/01/2018	Fund value as of 25/01/2018	Actions
ZI Aberdeen Gl Tech (ATUSD)	View	163,474.039	0.9891	161,474.18 USD	Sell all Sell some %
ZI JPM Gbl Nat Res\$ (CIUSD)	View	3,860.316	0.5593	2,159.06 USD	Sell all Sell some %
US\$ Guaranteed (GFUSD)	N/A	31,976.288	1.0000	31,976.29 USD	Sell all Sell some %

Sell 100% of all funds?

Select funds to buy [Visit fund centre](#)

Search funds you want to invest in by fund name, fund code or currency

Fund Switch

Step 2

Selecting funds to sell

Here you will select the fund you want to sell and the percentage of the fund holding you want to sell.

The value of the funds you sell will need to be reinvested into the funds you buy.

In the sell section you have three options to choose how much of the fund holding you want to sell.

- **'Sell all'** units of a fund – Simply click on the **'Sell all'** button for the particular fund.
- **'Sell some'** units of a fund – Enter the percentage of the fund holding you want to sell.
- **'Sell 100% of all funds'** – click the check box if you want to sell the entire fund holding.

Step 3


Selecting funds to buy

Here you will select the funds you want to buy from the value of the funds you are selling.

- In the buy section, click the **'Visit fund centre'** button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.

Cancel

Note: Clicking on **'Cancel'** will take you back to fund management options and you will have to create a new request.

 The values shown may be an estimate and could differ if there are current transactions in process

Select the funds you want to sell from this list

Fund name	Fact sheet	Units held	*Price as of 25/01/2018	Fund value as of 25/01/2018	Sell all		%
ZI Aberdeen Gl Tech (ATUSD)	View	183,474.039	0.9891	181,474.18 USD	Sell all	30	%
ZI JPM Gbl Nat Res\$ (CIUSD)	View	3,860.318	0.5593	2,159.08 USD	Sell all	50	%
US\$ Guaranteed (CFUSD)	N/a	31,976.288	1.0000	31,976.29 USD	Sell all	100	%

Sell 100% of all funds?

Select funds to buy [Visit fund centre](#)

Search funds you want to invest in by fund name, fund code or currency

Fund name



- BCEGL - Blue Chip Fund - Currency Eagles
- BCEUR - Blue Chip Fund - Currency Euro
- BICGBP - Blue Chip Fund - Currency Sterling
- DCUSD - Blue Chip Fund - Currency US Dollars**
- HBEGL - Blue Chip Fund - Currency Eagles HK
- MTEUR - Blue Chip Fund - Currency Euro HK
- UCGBP - Blue Chip Fund - Currency Sterling HK
- USDPD - Blue Chip Fund - Currency US Dollars HK


Total - 0.00%

Fund Switch







Step 3

Selecting funds to buy (continued)

- Click on **'Add fund'** button to add more funds.
- Click on the arrow  button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.
- Ensure that the total of the percentage across all the funds you are buying add up to 100%.
- To remove a fund, click on the blue cross  mark on the right.
- You can use the add fund button to search again.
- Once you have completed selecting funds to buy, click on **'Continue'**.

Select funds to buy Visit fund centre 

Search funds you want to invest in by fund name, fund code or currency

 Blue Chip Fund - Currency US Dollars	<input type="text" value="50"/> %	
<p><small>*Price as of 25/01/2018</small></p> <p>Unit price: 6.1224 Fund currency: USD Fund code: BCUSD</p> <p>View fund fact sheet</p> <p>Remove fund</p>		
 Performance Fund - Currency US Dollars	<input type="text" value="30"/> %	
 Cautious Fund - Currency US Dollar	<input type="text" value="20"/> %	

Total - 100.00%

Fund Switch

Step 4

Redirecting future premiums

Here you have the option to choose how the future premiums will be invested.

You will see a chart that shows how the premiums are currently invested.

To proceed with the switch request you will need to **select** one of the redirection options

- **Match your new investment strategy to the fund switch** – Future premiums will be invested as per the funds and percentage you have selected to buy.
- **Create a new investment strategy** – Add or remove funds in your current investment strategy. (See redirection)
- **Keep your current investment strategy** – No changes to the way the future premiums will be invested.

Click on the option you need and proceed to the review section.

Note:

Back

Clicking 'Back' will take you a step back to the fund switch section.

Cancel

Clicking on 'Cancel' will take you back to fund management options and you will have to create a new request.

Fund switch Redirect funds Review

Thank you. We are almost ready to send your transaction instructions.

Would you also like to select the funds where your future premiums will be invested? (Redirect funds)

Hide

This chart shows how your premiums are currently invested.

USD Blue Chip (100%)

Choose one of the following options

Match your new investment strategy to the fund switch
Future premiums will be invested as per the funds and percentage you have selected to buy.
Select

Create a new investment strategy
Add or remove funds to change how your future premiums will be invested.
Select

Keep your current investment strategy
No changes to the way your future premiums will be invested.
Select

Back Cancel

Fund Switch

Step 5

Review – Submitting the request to the policy owner

Here you will see all the details of your switch and redirection request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the **'Edit fund switch'** button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the **'Edit fund redirect'** button.
- Once you have completed the review, click on the check box to acknowledge the terms and conditions, and then click the **'Send request to client(s)'** button.

Changes to your future investments (Redirect funds)

Existing investment strategy		New investment strategy	
Fund name	% premium allocation	Fund name	% premium allocation
USD Blue Chip	100.00%	USD Blue Chip	50.00%
		USD Performance	30.00%
		USD Cautious	20.00%

[Edit fund redirect](#)

I have read and understood the [terms and conditions](#). I have reviewed my request and confirm to make the changes.

[Back](#) [Cancel](#) [Send request to client\(s\)](#)

Fund switch Redirect funds **3** Review

Please review and submit your request.

Changes to existing funds (Fund switch)

Selling

Fund name	Current holdings value	Percentage to sell	Sell value *	Fund Factsheet
Zi Aberdeen Gl Tech (ATUSD)	181,474.18 USD	30.00%	54,442.25 USD	View
Zi JPM Gbl Nat Res\$ (CIUSD)	2,159.08 USD	50.00%	1,079.54 USD	View
US\$ Guaranteed (GFUSD)	31,976.29 USD	100.00%	31,976.29 USD	N/a
			Total sell value:	87,498.08 USD

*Sell value is the approximate value of the fund you are selling and is subject to market fluctuations.

Buying

Fund name	Percentage to buy	Purchase value *	Fund Factsheet
USD Blue Chip (BCUSD)	50.00%	43,749.04 USD	View
USD Performance (PFUSD)	30.00%	26,249.43 USD	View
USD Cautious (CTUSD)	20.00%	17,499.62 USD	View

*Purchase value is the approximate value to be invested from your total sale value.

[Edit fund switch](#)

Fund Switch

Switch and Redirection submitted – Next steps

- The request will be sent to the policy owner(s) for authorisation.
- The request should be authorised within 72 hours or it will expire.
- The policy owner(s) will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Zurich will initiate the process of the switch and redirection only once the policy owner(s) authorise the request.
- If your request expires, you will need to create a new request, if required.

Step 6

Track and review your request:

- Click **'Continue'** to move back to the **'Fund management'** section.
- You will be able to view the request under **'Current transactions'**
- Click on the **'Review'** button to see the request details.

Investments | Policy overview & benefits | Payments | Fund management

Your switch and redirection request has been accepted.

What happens next?

- 1 Your request has been sent to the policy owner(s) for review.
- 2 The request will need to be authorised by policy owner(s).
- 3 Upon authorisation we will process this request.

i Important information

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

Continue

Investments | Policy overview & benefits | Payments | Fund management

Transaction history | Manage your funds

Current transactions

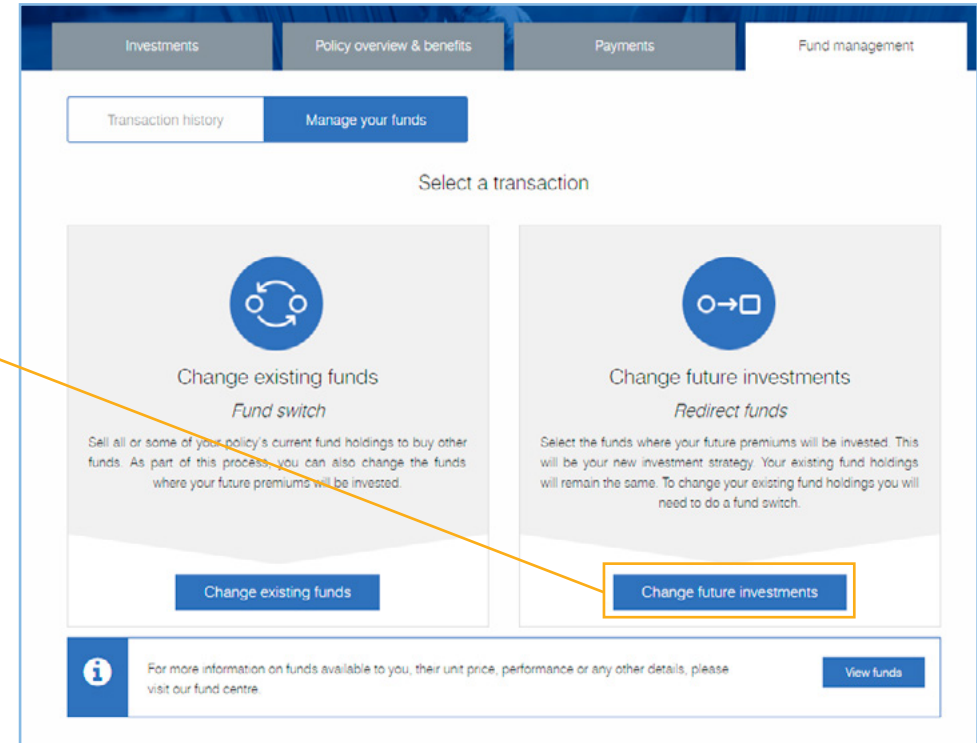
Date initialised	Transaction type	Executed by	Status	
25/01/2018	Switch & redirect		Waiting authorisation	Review

6 Redirecting future premiums

Step 1


Here you have the option to choose how the future premiums will be invested.

- Under the fund management tab, click on the **'Manage your funds'** button
- Click on the **'Change future investments'** button.





Redirecting future premiums

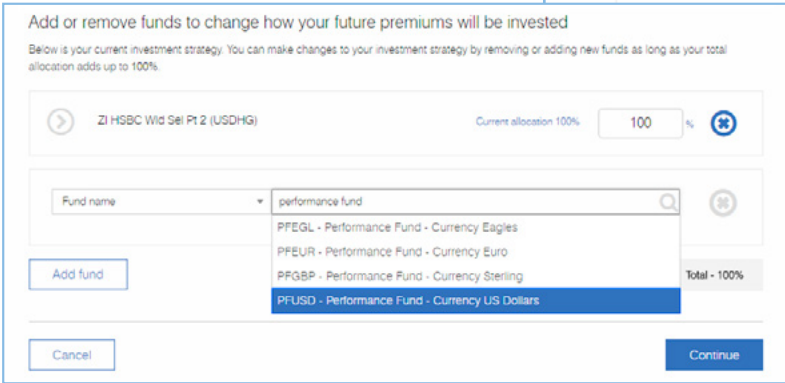
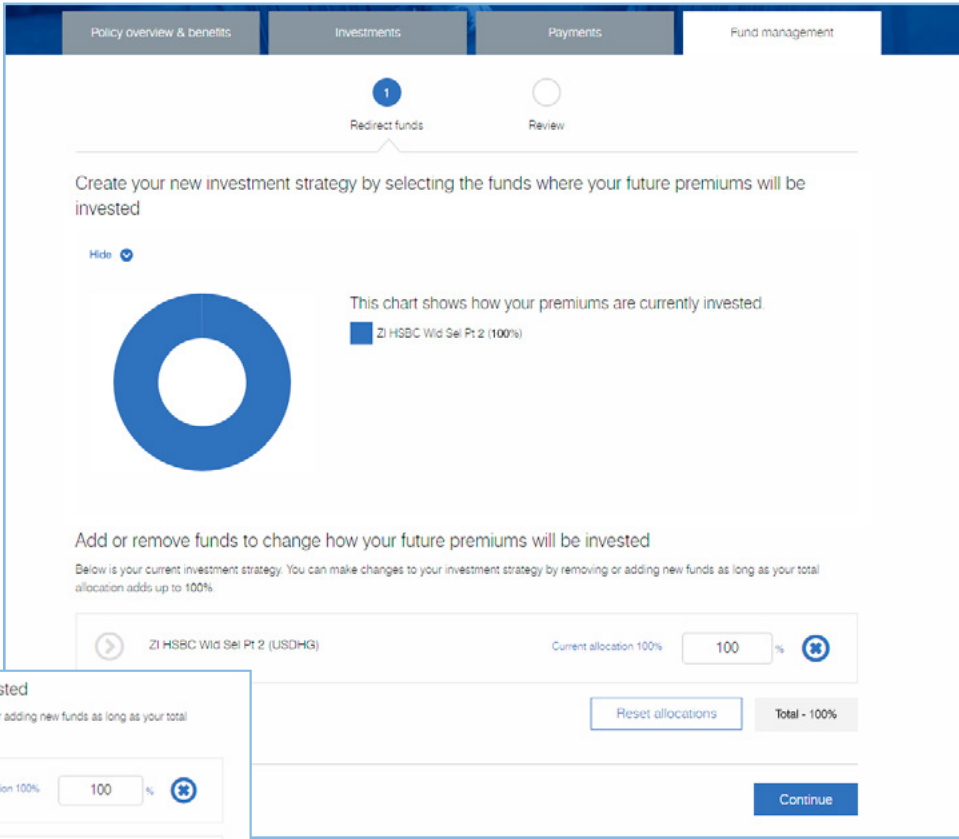
You will see the investment strategy which shows how the premiums are currently invested.

- Click on the arrow  button to view fund details and the fact sheet
- You can make changes to the investment strategy by removing or adding new funds and resetting fund allocations.

Step 2

Adding new funds

- Click on **'Add fund'** to add more funds to the current investment strategy.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box.
- Click on the fund to select.
- Click on the arrow  to view fund details and the fact sheet to ensure you want to keep the fund you have selected.
- To remove a fund, click on the blue cross  mark on the right.



Redirecting future premiums

Step 3

Reset allocations

Once you have completed adding or removing funds to create an investment strategy, you will need to input the allocation rates for each fund. The allocation rate is the percentage of your future premiums you want to invest in to each fund.

- Click on the **'Reset allocations'** button and key in the new allocation rate.
- You must ensure the total allocation across all funds adds up to 100%.
- Once done, click on **'Continue'** to review your redirection request.

Add or remove funds to change how your future premiums will be invested

Below is your current investment strategy. You can make changes to your investment strategy by removing or adding new funds as long as your total allocation adds up to 100%.

ZI HSBC Wid Sel Pt 2 (USDHG)	Current allocation 100%	50 %
Performance Fund - Currency US Dollars (PFUSD)		50 %

Total - 100.00%

Buttons: Add fund, Reset allocations, Cancel, Continue

Step 4

Redirection – reviewing and submitting a request

On the **'Review'** page you will see the existing investment strategy and the new investment strategy.

- Carefully check the fund name and percentage of premium allocation for each fund.
- To make changes, click on **'Edit fund redirect'**.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Once you are happy with the proposed changes, click in the **'Send request to client'** button.

Policy overview & benefits | Investments | Payments | Fund management

Redirect funds | Review

Please review and submit your request.

Changes to your future investments (Redirect funds)

Existing investment strategy		New investment strategy	
Fund name	% premium allocation	Fund name	% premium allocation
ZI HSBC Wid Sel Pt 2	100.00%	ZI HSBC Wid Sel Pt 2	50.00%
		USD Performance	50.00%

Buttons: Edit fund redirect, Send request to client(s), Back, Cancel

I have read and understood the [terms and conditions](#). I have reviewed my request and confirm to make the changes.

Redirecting future premiums

Step 5

Redirection request submitted

Upon successful submission, you will receive a confirmation page with details on next steps.

- The request will be sent to the policy owner(s) for authorisation.
- The request should be authorised within 72 hours or it will expire.
- The policy owner(s) will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Zurich will initiate the process of the redirection only once the policy owner(s) authorise the request.
- If your request expires, you will need to create a new request.

Click '**Continue**' to move back to the '**Fund management**' section.

You will be able to view the request under '**Current transactions**'.

Policy overview & benefits | Investments | Payments | Fund management

Your redirection request has been accepted.

What happens next?

- 1 Your request has been sent to the policy owner(s) for review.
- 2 The request will need to be authorised by policy owner(s).
- 3 Upon authorisation we will process this request.

i Important information

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

Continue

Policy overview & benefits | Investments | Payments | Fund management

Transaction history | Manage your funds

Current transactions

Date initialised	Transaction type	Executed by	Status
25/01/2018	Redirect only		Waiting authorisation

Review

7 Managed Investment Strategy

Managed investment strategies are risk rated, diversified, and actively managed portfolios. You can choose from one of the available managed investment strategies instead selecting individual funds and building a portfolio from scratch. This is a cost-effective and efficient investment option giving the peace of mind that the policy portfolio is being actively managed.

Step 1

Managed strategy option

- Under the fund management tab, click on the **'Manage your funds'** button
- Scroll down to **'Advanced options'**
- Here you will see **'Managed investment strategy'**.
- Click the **'Select'** button to proceed.

! Making changes to your fund allocation can impact your investment performance. We recommend that you consult your financial professional to help you select funds that match your financial goals and risk profile.

Investments Policy overview & benefits Payments Fund management

Transaction history Manage your funds

Select a transaction

Change existing funds
Fund switch
Sell all or some of your policy's current fund holdings to buy other funds. As part of this process, you can also change the funds where your future premiums will be invested.
Change existing funds

Change future investments
Redirect funds
Select the funds where your future premiums will be invested. This will be your new investment strategy. Your existing fund holdings will remain the same. To change your existing fund holdings you will need to do a fund switch.
Change future investments

For more information on funds available to you, their unit price, performance or any other details, please visit our fund centre. View funds

Advanced options

Managed investment strategy
Move your investments into risk rated, diversified and actively managed portfolio of funds for your investments.
Select

Managed Investment Strategy

Step 2

Selecting a managed investment strategy

You will see the managed investment strategies available for the policy.

- Click on the button to select the managed investment strategy.
- Select the currency of investment strategy.
- Click on the '**Continue to review**' button.

Note:

Back

Clicking '**Back**' will take you back to the 'Manage your funds' options.

Fund management

1 Manage investment Review

Change to a managed investment strategy

i This policy is currently not into any risk rated, diversified and actively managed portfolio.

Choose one of the options below

Automatic Investment Strategy

Your savings are automatically switched from equity based Zurich Managed funds to bond based Zurich Managed funds as your policy moves closer to maturity. This aims to reduce exposure to investment risk over time and helps to protect any gains made during the early years of the policy.

Select currency

GBP USD EUR

Back Continue to review

Managed Investment Strategy

Step 3

Review managed strategy selection

- Carefully review the changes to the investment strategy.
- To change the selected managed strategy click on the **'Back'** button.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Then click on the **'Send request to client'** button.

Fund management

Manage investment

Review

Please review and submit your request.

Changes to how this policy is managed

Current managed investment strategy

No managed strategy - Policy owner and financial professional manage the investment strategy.

New managed investment strategy

Automatic Investment Strategy (USD) - Your savings are automatically switched from equity based Zurich Managed funds to bond based Zurich Managed funds as your policy moves closer to maturity. This aims to reduce exposure to investment risk over time and helps to protect any gains made during the early years of the policy.

I have read and understood the [terms and conditions](#). I have reviewed my request and confirm to make the changes.

Back Cancel **Send request to client(s)**

Managed Investment Strategy

Step 4

Managed strategy selected – next steps

- The request will be sent to the policy owner(s) for authorisation.
 - The request should be authorised within 72 hours or it will expire.
 - The policy owner(s) will receive SMS and email notifications for authorisation.
 - For joint ownership policies, both the policy owners must authorise the request.
 - Zurich will initiate the process of the switch and redirection to the managed strategy only once the policy owner(s) authorise the request.
 - If your request expires, you will need to create a new request.
-
- Click '**Continue**' to move back to the '**Fund management**' section.
 - You will be able to view the status of the request under '**Current transactions**'.

Fund management

An investment strategy change request has been sent to your client

What happens next?

- 1 Your request has been sent to the policy owner(s) for review.
- 2 The request will need to be authorised by policy owner(s)
- 3 Upon authorisation we will process this request.

i Important information

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

Continue

Fund management

Transaction history Manage your funds

Current transactions

Date initialised	Transaction type	Executed by	Status
25/01/2018	Managed strategy		Waiting authorisation

Review

8 Switching out of a Managed Investment Strategy

Here you are opting out of the Managed Investment Strategy by selling the funds and creating a bespoke investment strategy for the future premiums.

Step 1

Leaving a managed strategy

- Once you are in Fund management, Click on **'Manage your funds'** tab.
- Click on the **'Leave Managed Strategy'** button.
- You will now be asked to switch the funds. The sell section will be set to **'sell all'** by default as you will sell all the funds under the managed strategy.

Investments | Policy overview & benefits | Payments | Fund management

Transaction history | **Manage your funds**

Select a transaction

i This policy is currently invested in a managed investment strategy. If you wish to make changes to your funds, you will have to leave the managed investment strategy and select your own choice of funds for your future investments. We recommend that you consult your financial professional to help you select funds that match your financial goals and risk profile.

Leave managed strategy

Investments | Policy overview & benefits | Payments | Fund management

1 Fund switch | Redirect funds | Review

Current fund holdings

Show

i The values shown may be an estimate and could differ if there are current transactions in process.

Select the funds you want to sell from this list

Fund name	Fact sheet	Units held	*Price as of 25/01/2018	Fund value as of 25/01/2018	
USD Adventurous (ADUSD)	View	170.753	4.9190	839.94 USD	100 %
USD Blue Chip (BCUSD)	View	68.396	6.1225	418.76 USD	100 %
USD Performance (PFUSD)	View	136.520	6.1790	837.38 USD	100 %


Sell 100% of all funds?

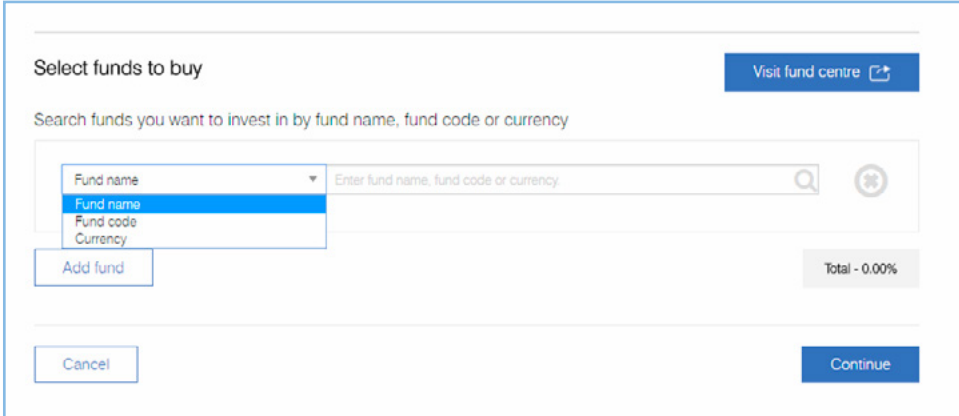
Switching out of a Managed Investment Strategy


Step 2

Selecting funds to buy

Here you will select the fund you want to buy from the value of the funds you are selling.

- In the buy section, click the '**Visit fund centre**' button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.
- Click on '**Add fund**' button to add more funds.
- Click on the arrow  button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.



Select funds to buy Visit fund centre 

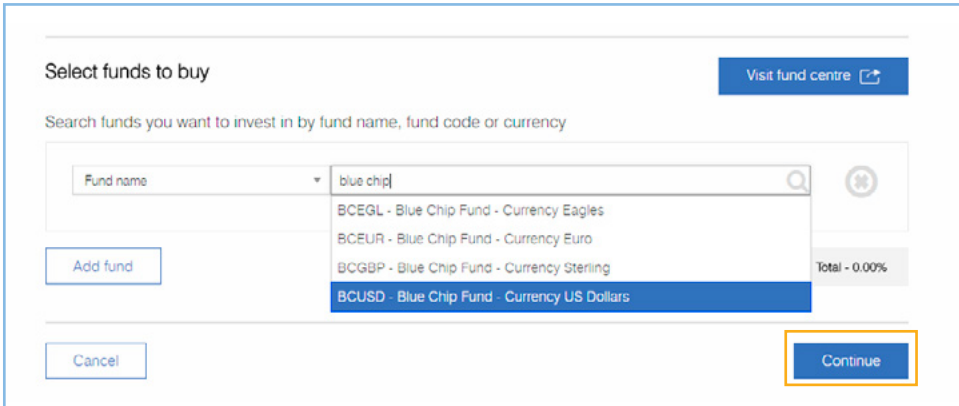
Search funds you want to invest in by fund name, fund code or currency


Fund name Enter fund name, fund code or currency

Fund name
Fund code
Currency

Add fund Total - 0.00%

Cancel Continue



Select funds to buy Visit fund centre 

Search funds you want to invest in by fund name, fund code or currency

Fund name blue chip

BCEGL - Blue Chip Fund - Currency Eagles
BCEUR - Blue Chip Fund - Currency Euro
BCGBP - Blue Chip Fund - Currency Sterling
BCUSD - Blue Chip Fund - Currency US Dollars


Add fund Total - 0.00%


Cancel Continue

Switching out of a Managed Investment Strategy





Step 3

Selecting funds to buy

- Ensure that the total of the percentage across all the funds you are buying adds up to 100%.
- To remove a fund, click on the blue cross  mark on the right.
- You can use the add fund button to search and add funds again.
- Once you have completed the buy section, click on '**Continue**' to view your options for redirection.

Select funds to buy Visit fund centre 

Search funds you want to invest in by fund name, fund code or currency

 Blue Chip Fund - Currency US Dollars	60 %	
 Performance Fund - Currency US Dollars	40 %	

Add fund Total - 100.00%

Cancel Continue

Switching out of a Managed Investment Strategy

Step 4

Redirecting future premiums

Here you have the option to choose how the future premiums will be invested.

To proceed with the switch request you will need to select one of the redirection options:

- Match your new investment strategy to the fund switch – Future premiums will be invested as per the funds and percentage you have selected to buy.
- Create a new investment strategy ([See redirection](#))
- Click on the option you need to proceed.

Investments | Policy overview & benefits | Payments | Fund management

Fund switch | Redirect funds | Review

Thank you. We are almost ready to send your transaction instructions.

Would you also like to select the funds where your future premiums will be invested? (Redirect funds)

Hide

This chart shows how your premiums are currently invested.

Fund	Percentage
USD Adventurous	40%
USD Blue Chip	20%
USD Performance	40%

Choose one of the following options

Match your new investment strategy to the fund switch

Future premiums will be invested as per the funds and percentage you have selected to buy.

Select

Create a new investment strategy

Add or remove funds to change how your future premiums will be invested.

Select

Back | Cancel

Switching out of a Managed Investment Strategy

Step 5

Submitting the request to the policy owner

Here you will see all the details of your request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the **'Edit fund switch'** button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the **'Edit fund redirect'** button.
- To submit, acknowledge the terms and conditions by clicking the check box and then click the **'Send request to client'** button.
- The request will be sent to the policy owner for authorisation within 72 hours.
- The policy owner will receive SMS and email notifications for authorisation.
- For joint ownership policies, both the policy owners must authorise the request.
- Upon successful submission, you will receive a confirmation page with details on next steps.
- Click **'Continue'** to move back to the **'Fund management'** section.
- You will be able to view the request under **'Current transactions'**.

Fund management

An investment strategy change request has been sent to your client

What happens next?

- 1 Your request has been sent to the policy owner(s) for review.
- 2 The request will need to be authorised by policy owner(s)
- 3 Upon authorisation we will process this request.

i Important information

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

Continue

Fund management

Transaction history Manage your funds

Current transactions

Date initialised	Transaction type	Executed by	Status
25/01/2018	Managed strategy		Waiting authorisation

Review

We're happy to help

For more information on ZIO portfolio management, please log on to our website advisersuite.zurich.com where you can watch the 'How to' videos and read more about managing your customer's investments online.

If you need support on the Online Portfolio Management or have any questions, simply contact Zurich HelpPoint via email or phone using the contact details below.

Where	Email us at	Call us on	We're available from
UAE	helppoint.uae@zurich.com	+971 4 363 4567	Sunday to Thursday between 8am to 5pm
Bahrain	helppoint.bh@zurich.com	+973 1756 3321/2	Sunday to Thursday between 8am to 5pm
Qatar	helppoint.qa@zurich.com	+974 4496 7555	Sunday to Thursday between 8am to 5pm
Singapore	helppoint.singapore@zurich.com	+65 6876 6750	Monday to Friday between 9am to 5:30pm
Hong Kong	helppoint.hk@zurich.com	+852 3405 7150	Monday to Friday between 9am to 5:30pm
UK	helppoint.iom@zurich.com	+44 1624 691111	Monday to Friday between 9am to 5pm

Contents – Policy owners



Simply click on the content section you need information on and you will be taken straight to the relevant page.

Use the home button in the bottom right hand corner of each page to return to the contents page at any time.

You can also scroll through the pages of this document or search for key words as required.

1	Introduction to online portfolio management	31
2	Creating your Zurich International Online access	32
3	Accessing Fund management	33
4	Reviewing and authorising transactions	34
5	Viewing transaction history	36
6	Using the policy fund management options	37
7	Fund Switch – Change existing funds	38
8	Redirecting future premiums	44
9	Managed Investment Strategy	48
10	Switching out of a Managed Investment Strategy	52
11	We're happy to help	57

1 Introduction to online portfolio management

Zurich International Online (ZIO) Portfolio Management is a seamless way to manage your policy investment funds.

You already have access to view your policy details and investment performance on ZIO.

You will now be able to create and submit your policy fund management requests online.

Your financial professional may also review your policy fund holdings and create requests to switch funds or change your investment strategy online. You can discuss the changes with your financial professional and authorise the request using your secure ZIO access.



2 Creating your Zurich International Online access

You can now access the all new ZIO Portfolio Management using your existing ZIO credentials.

If you have not, it's easy to sign up:

- Visit **www.zurich.ae**
- Click on '**ZIO account**' tab at the top of the screen and,
- Click on **Register today** and follow the 3 easy steps to create your login.

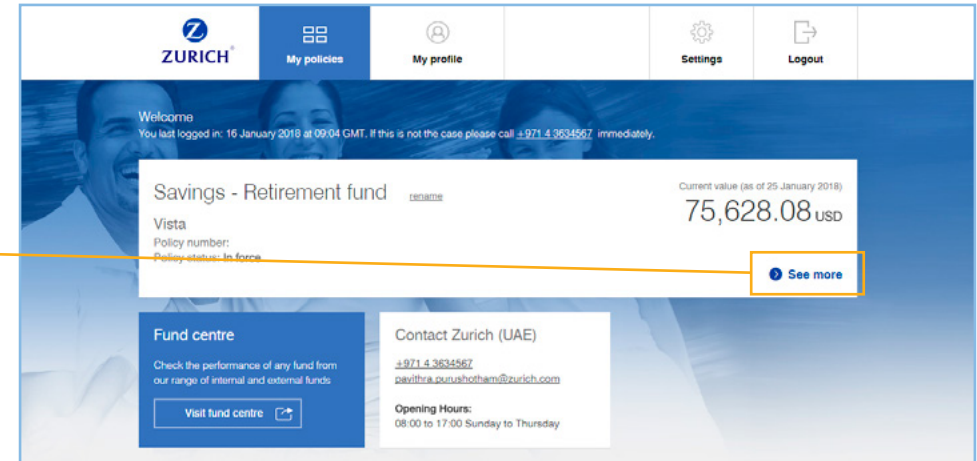
The screenshot shows the Zurich International online registration page. At the top left is the Zurich logo, and at the top right is a 'Log in' button. The main heading is 'Register for Zurich International online', with a sub-heading: 'Zurich International online gives you an easy, quick and convenient way to keep up to date with your policy.' The registration form includes the following fields: 'Policy number' (text input), 'Email address' (text input), 'Date of birth' (three separate input boxes for DD, MM, and YYYY), and 'Are you male or female?' (checkboxes for Male and Female). A blue button labeled 'Email my registration link' is positioned below the form. To the right of the form is a blue box titled 'Why register?' containing three sections: 'Quick and convenient access to your policy information', 'Better control of your finances', and 'It's easy to register'. Below the form and the 'Why register?' box is a section titled 'Sign up in 3 easy steps' with a horizontal flow diagram showing three steps: 1. Enter your policy details, 2. Create your login, and 3. That's it. You're in.

3 Accessing Fund management

Step 1

Access your policy

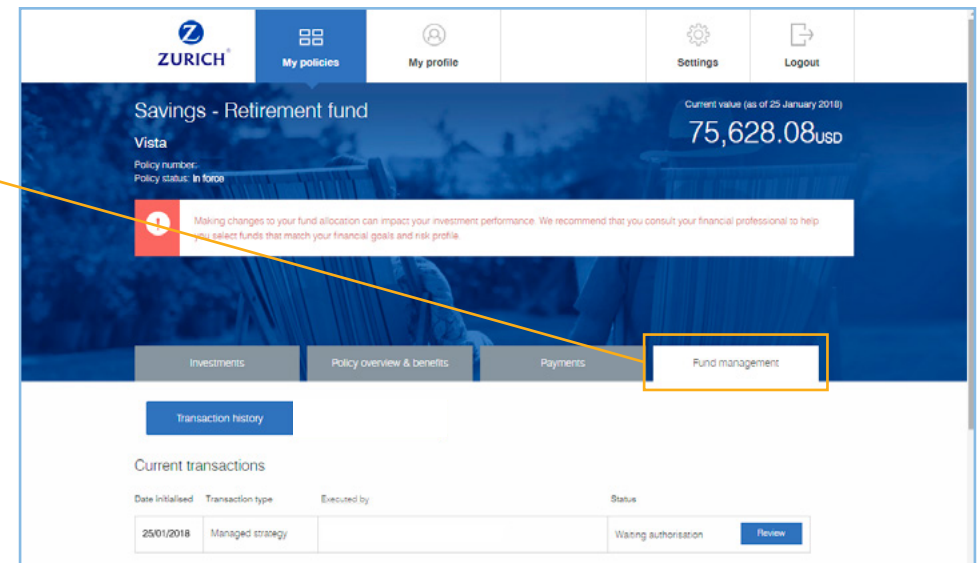
- Simply login to ZIO using your login information.
- You will see all your policies with Zurich.
- Click on **'See more'** on the policy you need to work with.



Step 2

Using fund management

- Go to the **'Fund Management'** tab to access the ZIO Portfolio Management.
- Under the transaction history tab you will see two sections.
- The **'Current transactions'** section displays all the open transactions which require further action.
- The **'Fund Transaction History'** section displays all historical fund transactions. You can click on the arrow button on the left to display detailed information for each transaction.



4 Reviewing and authorising transactions

Step 1

- Under **'Current transactions'**, click on the **'Review'** button to view the transaction submitted by your Financial Professional.
- Review the changes requested by your financial professional.
- We recommend you give your financial professional a call if you have not discussed the changes in your policy portfolio.
- The request should be authorised within 72 hours or it will expire.
- Once happy with the recommended changes, confirm and click on the **'Authorise request'** button to submit the request for processing.
- If you are not happy with the request or you wish to make any amendments through your financial professional, click on the **'Decline Changes'** button.
- Please note, on a joint ownership policy, both the policy owners are required to login and authorise the request to be accepted for processing.
- If one of the policy owner declines the request, the request will be cancelled.

The screenshot shows a 'Current transactions' table with a 'Review' button highlighted. Below it is the 'Authorisation request' page, which includes a warning message, a navigation menu, and details about the investment strategy changes.

Date initialised	Transaction type	Executed by	Status
28/01/2018	Managed strategy		waiting administration

Authorisation request

Please review the suggested changes to existing funds (Fund switch) and changes to future payments (Premium redirect)

The request will time out on the 28/01/2018 at 12:47.

Changes to how this policy is managed

Current managed investment strategy	New managed investment strategy
No managed strategy - Policy owner and financial professional manage the investment strategy.	Automatic Investment Strategy (USD) - Your savings are automatically switched from equity based Zurich Managed funds to bond based Zurich Managed funds as your policy moves closer to maturity. This aims to reduce exposure to investment risk over time and helps to protect any gains made during the early years of the policy.

I have read and understood the [terms and conditions](#). I have reviewed my request and confirm to make the changes.

Buttons: Back, Decline changes, I'll decide later, Authorise request

Reviewing and authorising transactions

Step 2

- Once you have authorized the request you will see the confirmation page.
- We will send you and your financial professional an email confirmation once the fund allocation is completed.
- Click on **'Continue'** to proceed to the transaction history section.
- You can check the status of the request anytime under the **'Transaction History'** on the **'Fund management'** tab of your policy. ([See Using fund management](#))

The screenshot shows a confirmation page with a navigation bar at the top containing 'Investments', 'Policy overview & benefits', 'Payments', and 'Fund management'. The main heading is 'Thank you for authorising this transaction.' Below this, a section titled 'What happens next?' contains a three-step process:

- 1 Your request will be processed as soon as possible.
- 2 Once your request is complete, we will confirm your new fund allocation by email.
- 3 You can check the status of your request under fund management transaction history.

Below the steps is an information box with a blue header and an 'i' icon. The text reads: 'There are risks associated with making changes to the fund allocation, we recommend you to consult your financial professional before making any changes.' Underneath, it says 'Important information' followed by three bullet points:

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.


At the bottom right of the page, there is a blue button labeled 'Continue'.

5 Viewing transaction history

Under the 'Transaction history' tab you will see two sections.


Current transactions


You can view the status and details of all transactions under process or that require further action.

Click on the arrow  button on the left to display detailed information of each transaction.

Fund transaction history

You can see all previous fund transactions here.

Click on the arrow  button on the left to display detailed information of each transaction.

	08/02/2016	Switch & redirect	44,412.52 EUR	Zurich	Completed	10/02/2016
---	------------	-------------------	---------------	--------	-----------	------------

Transaction details

Authorised by: Zurich (08/02/2016)
Fund price date: 11/02/2016

Charge details

Currency switch charge: 87.52 USD

Changes to policy fund holdings (Fund switch)

Funds sold

Fund name	Percentage of fund sold	Units sold	Unit price	Exchange Rate	Sale value
USD Adventurous (ADUSD)	100%	9470.795	3.733	1.126344	31,388.71 EUR
USD Performance (PFUSD)	100%	2968.89	4.941	1.126344	13,023.80 EUR

Total sale value: **44,412.51 EUR**

Funds bought

Fund name	Percentage of fund bought	Units bought	Unit price	Exchange Rate	Purchase value
ZI Hend. Gart. Cont. (CFEUR)	50%	15530.723	1.420	1	22,206.26 EUR
ZI Thread Japan (EQJPY)	50%	34661.001	82.94	129.470916	22,204.08 EUR

Total purchase value: **44,410.34 EUR**

Changes to premium allocations (Premium redirect)

Existing investment strategy		»»	New investment strategy effective from 11/02/2016	
Fund name	% premium allocation		Fund name	% premium allocation
USD Adventurous	50.00%		ZI Hend. Gart. Cont.	35.00%
ZI Barings High Yld	10.00%		ZI Thread Japan	35.00%
USD Performance	20.00%		ZI Barings High Yld	10.00%
ZI Inves Glob Eq In \$	20.00%		ZI Inves Glob Eq In \$	20.00%

6 Using the policy fund management options

Under Fund management:

Click the **'Manage your funds'** tab to see all fund management options available

Fund Switch – Change existing funds

Sell all or some of your policy's current fund holding to buy other funds.

Redirect funds – Change future investments

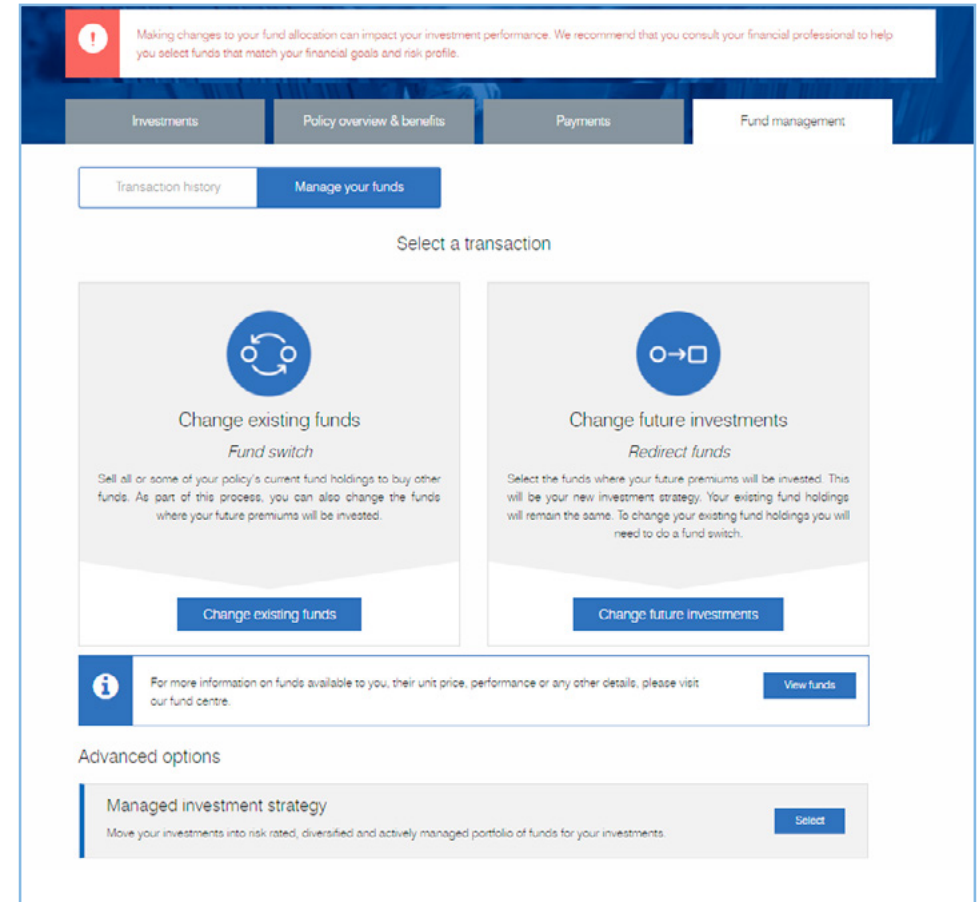
Create a new investment strategy and select funds where your future premiums will be invested. No changes to current fund holding is made when you use this option.

Fund centre

Click the **'View funds'** button to open the fund centre and see all the funds available to your policy, details of each fund including their unit price and fund performance, which will help you select funds for your policy.

Advanced options

Use this to select a **'Managed investment strategy'** for your policy. Managed investment strategies are a choice of risk rated, diversified and actively managed portfolios of funds. Managed strategies may not be available on all types of policies.



7 Fund Switch – Change existing funds

Use this option to change your policy's current fund holdings; sell some or all of the current fund holdings to buy other funds. As part of this process, you can also change the funds where your future premiums will be invested.

Step 1

Creating a 'Fund Switch' request

Under the fund management tab:

- Click on the **'Manage your funds'** button
- Then click on the **'Change existing funds'** button.

You will see the current fund holding details such as the units held, selling price, and you can also view the fund factsheet to help you decide which funds you want to sell.

The screenshot displays the 'Fund management' section of a policy owner's account. The 'Manage your funds' button is highlighted, and the 'Change existing funds' button is also highlighted with an orange box. The 'Current fund holdings' section shows a donut chart with three funds: ZI Aberdeen Gl Tech (84.16%), ZI JPM Gbl Nat Res\$ (1%), and US\$ Guaranteed (14.84%). Below the chart is a table of funds to sell:

Fund name	Fact sheet	Units held	*Price as of 25/01/2018	Fund value as of 25/01/2018	Sell all	Sell some	%
ZI Aberdeen Gl Tech (ATUSD)	View	163,474.039	0.9891	161,474.18 USD	<input type="button" value="Sell all"/>	<input type="button" value="Sell some"/>	%
ZI JPM Gbl Nat Res\$ (CIUSD)	View	3,860.316	0.5593	2,159.06 USD	<input type="button" value="Sell all"/>	<input type="button" value="Sell some"/>	%
US\$ Guaranteed (GFUSD)	N/A	31,976.288	1.0000	31,976.29 USD	<input type="button" value="Sell all"/>	<input type="button" value="Sell some"/>	%

Below the table, there is a checkbox for 'Sell 100% of all funds?' and a 'Select funds to buy' section with a search bar and a 'Visit fund centre' button.

Fund Switch

Step 2

Selecting funds to sell

Here you will select the fund you want to sell and the percentage of the fund holding you want to sell.

The value of the funds you sell will need to be reinvested into the funds you buy.

In the sell section you have three options to choose how much of the fund holding you want to sell.

- **'Sell all'** units of a fund – Simply click on the **'Sell all'** button for the particular fund.
- **'Sell some'** units of a fund – Enter the percentage of the fund holding you want to sell.
- **'Sell 100% of all funds'** – click the check box if you want to sell the entire fund holding.

Step 3


Selecting funds to buy

Here you will select the funds you want to buy from the value of the funds you are selling.

- In the buy section, click the **'Visit fund centre'** button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.

Cancel

Note: Clicking on **'Cancel'** will take you back to fund management options and you will have to create a new request.

 The values shown may be an estimate and could differ if there are current transactions in process

Select the funds you want to sell from this list

Fund name	Fact sheet	Units held	*Price as of 25/01/2018	Fund value as of 25/01/2018	Sell all	Percentage
ZI Aberdeen Gl Tech (ATUSD)	View	183,474.039	0.9891	181,474.18 USD	Sell all	30 %
ZI JPM Gbl Nat Res\$ (CIUSD)	View	3,860.318	0.5593	2,159.08 USD	Sell all	50 %
US\$ Guaranteed (CFUSD)	N/a	31,976.288	1.0000	31,976.29 USD	Sell all	100 %

Sell 100% of all funds?

Select funds to buy [Visit fund centre](#)

Search funds you want to invest in by fund name, fund code or currency



- BCEGL - Blue Chip Fund - Currency Eagles
- BCEUR - Blue Chip Fund - Currency Euro
- BCGBP - Blue Chip Fund - Currency Sterling
- DCUSD - Blue Chip Fund - Currency US Dollars**
- HBEGL - Blue Chip Fund - Currency Eagles HK
- MTEUR - Blue Chip Fund - Currency Euro HK
- UCGBP - Blue Chip Fund - Currency Sterling HK
- USDPD - Blue Chip Fund - Currency US Dollars HK


Total - 0.00%

Fund Switch







Step 3

Selecting funds to buy (continued)

- Click on **'Add fund'** button to add more funds.
- Click on the arrow  button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.
- Ensure that the total of the percentage across all the funds you are buying add up to 100%.
- To remove a fund, click on the blue cross  mark on the right.
- You can use the add fund button to search again.
- Once you have completed selecting funds to buy, click on **'Continue'**.

Select funds to buy Visit fund centre 

Search funds you want to invest in by fund name, fund code or currency

 Blue Chip Fund - Currency US Dollars	<input type="text" value="50"/> %	
<p><small>*Price as of 25/01/2018</small></p> <p>Unit price: 6.1224 Fund currency: USD Fund code: BCUSD</p> <p>View fund fact sheet</p> <p>Remove fund</p>		
 Performance Fund - Currency US Dollars	<input type="text" value="30"/> %	
 Cautious Fund - Currency US Dollar	<input type="text" value="20"/> %	

Total - 100.00%

Fund Switch

Step 4

Redirecting future premiums

Here you have the option to choose how your future premiums will be invested.

You will see a chart that shows how your premiums are currently invested.

To proceed with the switch request you will need to **select** one of the redirection options

- **Match your new investment strategy to the fund switch** – Future premiums will be invested as per the funds and percentage you have selected to buy.
- **Create a new investment strategy** – Add or remove funds in your current investment strategy. (See Section 8: Redirecting future premiums)
- **Keep your current investment strategy** – No changes to the way the future premiums will be invested.

Click on the option you need and proceed to the review section.

Note:

Back

Clicking 'Back' will take you a step back to the fund switch section.

Cancel

Clicking on 'Cancel' will take you back to fund management options and you will have to create a new request.

Fund switch Redirect funds Review

Thank you. We are almost ready to send your transaction instructions.

Would you also like to select the funds where your future premiums will be invested? (Redirect funds)

Hide

This chart shows how your premiums are currently invested.

USD Blue Chip (100%)

Choose one of the following options

Match your new investment strategy to the fund switch
Future premiums will be invested as per the funds and percentage you have selected to buy.
Select

Create a new investment strategy
Add or remove funds to change how your future premiums will be invested.
Select

Keep your current investment strategy
No changes to the way your future premiums will be invested.
Select

Back Cancel

Fund Switch

Step 5

Review and submit your request

Here you will see all the details of your switch and redirection request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the **'Edit fund switch'** button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the **'Edit fund redirect'** button.
- Once you have completed the review, click on the check box to acknowledge the terms and conditions, and then click the **'Submit'** button.

Note:

For joint ownership policies, your request will be sent to the joint policy owner for authorisation.

Changes to your future investments (Redirect funds)

Existing investment strategy		New investment strategy	
Fund name	% premium allocation	Fund name	% premium allocation
USD Adventurous	30.00%		
USD Blue Chip	30.00%		
USD Performance	40.00%		

No changes to the way your future premiums will be invested.

[Edit fund redirect](#)

I have reviewed my request and confirm to make the changes.

[Back](#) [Cancel](#) [Submit](#)

Fund switch Redirect funds **3** Review

Please review and submit your request.

Changes to existing funds (Fund switch)

Selling

Fund name	Current holdings value	Percentage to sell	Sell value *	Fund Factsheet
Zi Aberdeen Gl Tech (ATUSD)	181,474.18 USD	30.00%	54,442.25 USD	View
Zi JPM Gbl Nat Res\$ (CIUSD)	2,159.08 USD	50.00%	1,079.54 USD	View
US\$ Guaranteed (GFUSD)	31,976.29 USD	100.00%	31,976.29 USD	N/a
Total sell value:			87,498.08 USD	

*Sell value is the approximate value of the fund you are selling and is subject to market fluctuations.

Buying

Fund name	Percentage to buy	Purchase value *	Fund Factsheet
USD Blue Chip (BCUSD)	50.00%	43,749.04 USD	View
USD Performance (PFUSD)	30.00%	26,249.43 USD	View
USD Cautious (CTUSD)	20.00%	17,499.62 USD	View

*Purchase value is the approximate value to be invested from your total sale value.

[Edit fund switch](#)

Fund Switch

Switch and Redirection submitted – Next steps

- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund management transaction history.

For joint ownership policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the switch and redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.

Step 6

Track and review your request:

- Click '**Continue**' to move back to the '**Fund management**' section.
- You will be able to view the request under '**Current transactions**'
- Click on the '**Review**' button to see the request details.

The screenshot shows the 'Fund management' section of a user interface. At the top, there are four tabs: 'Policy overview & benefits', 'Investments', 'Payments', and 'Fund management'. The main heading is 'We've received your fund switch and redirect request'. Below this, a section titled 'What happens next?' contains a three-step process:

- 1 Your request will be processed as soon as possible
- 2 Once your request is complete, we will confirm your new fund allocation by email.
- 3 You can check the status of your request under fund management transaction history.

Below the steps is an information box with a blue header containing an 'i' icon. The text reads: 'There are risks associated with making changes to the fund allocation, we recommend you to consult your financial professional before making any changes.' Underneath, it says 'Important information' followed by three bullet points:

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

At the bottom right of the information box is a blue button labeled 'Continue'.

The screenshot shows the 'Fund management' section of a user interface. At the top, there are four tabs: 'Investments', 'Policy overview & benefits', 'Payments', and 'Fund management'. Below the tabs are two buttons: 'Transaction history' and 'Manage your funds'. The main heading is 'Current transactions'. Below this is a table with the following columns: 'Date initialised', 'Transaction type', 'Executed by', and 'Status'. The table contains one row of data:

Date initialised	Transaction type	Executed by	Status
25/01/2018	Switch & redirect		Waiting authorisation

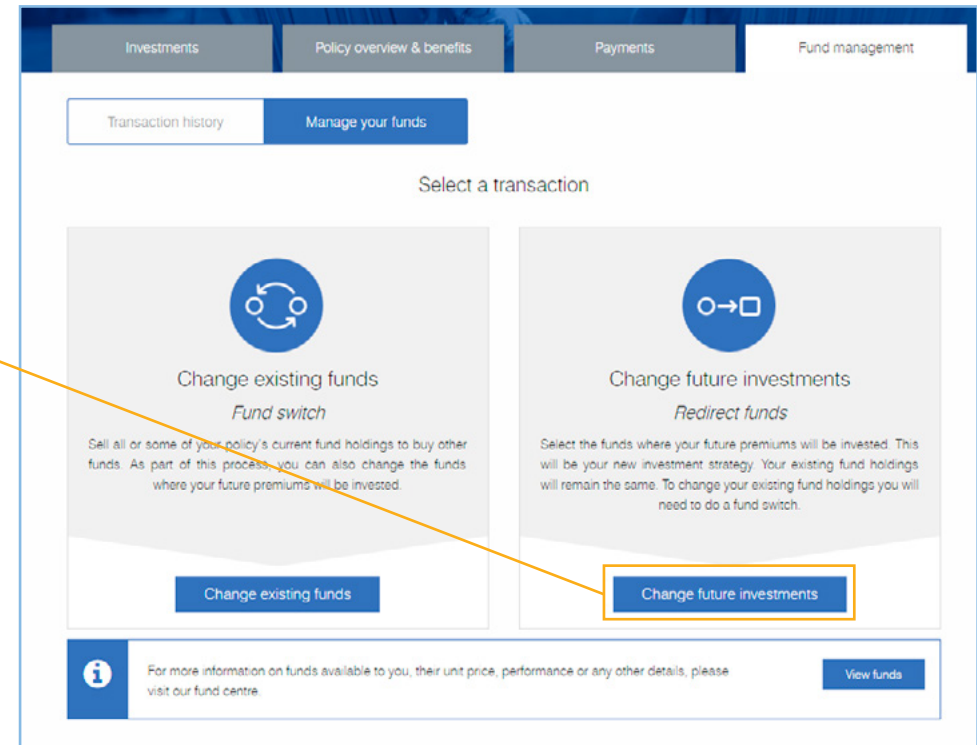
At the bottom right of the table is a blue button labeled 'Review'.

8 Redirecting future premiums

Step 1


Here you have the option to choose how your future premiums will be invested.

- Under the fund management tab, click on the **'Manage your funds'** button
- Click on the **'Change future investments'** button.





Redirecting future premiums

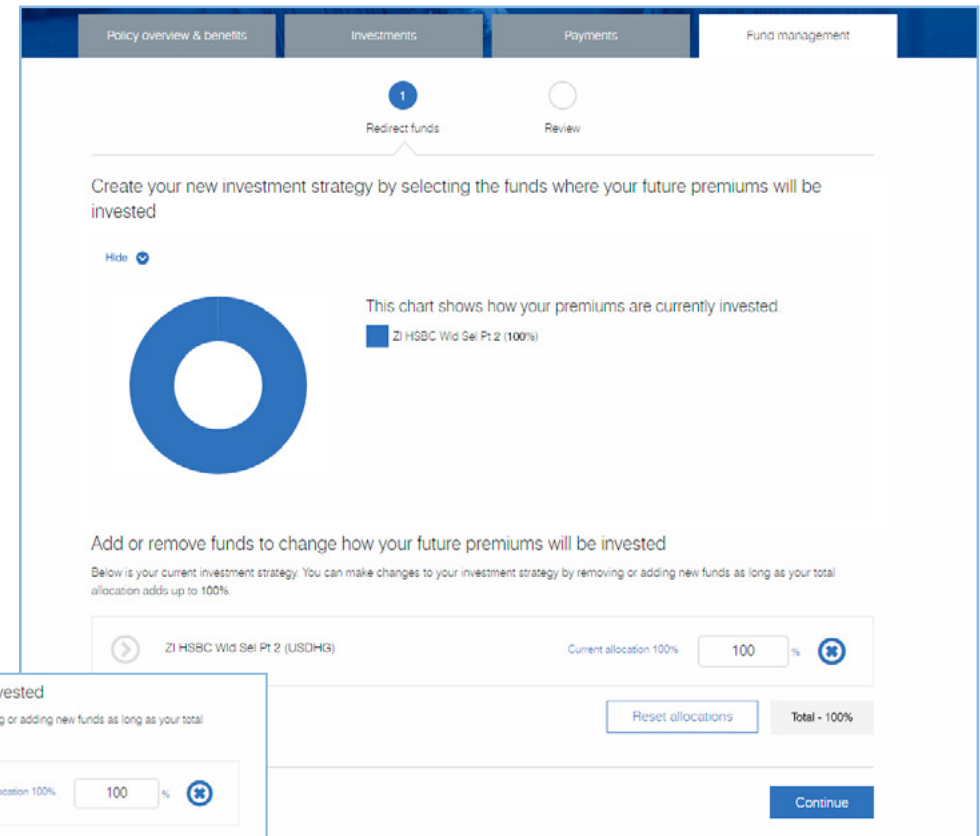
You will see the investment strategy which shows how your premiums are currently invested.

- Click on the arrow  button to view fund details and the fact sheet
- You can make changes to the investment strategy by removing or adding new funds and resetting fund allocations.

Step 2

Adding new funds


- Click on **'Add fund'** to add more funds to the current investment strategy.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box.
- Click on the fund to select.
- Click on the arrow  to view fund details and the fact sheet to ensure you want to keep the fund you have selected.
- To remove a fund, click on the blue cross  mark on the right.



Policy overview & benefits | Investments | Payments | Fund management

1 Redirect funds | Review

Create your new investment strategy by selecting the funds where your future premiums will be invested



Hide 

This chart shows how your premiums are currently invested

ZI HSBC Wld Sel Pt 2 (100%)

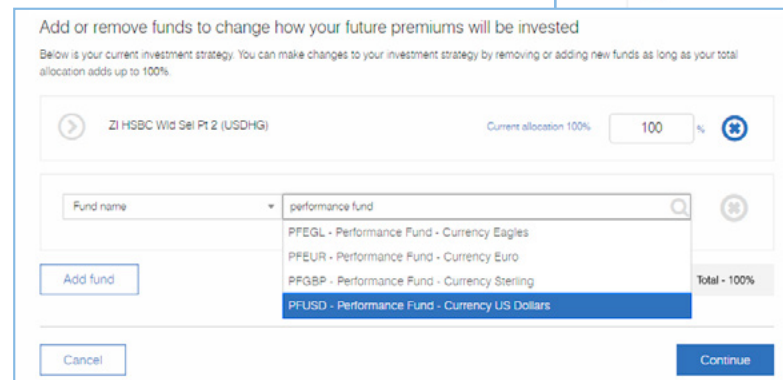
Add or remove funds to change how your future premiums will be invested

Below is your current investment strategy. You can make changes to your investment strategy by removing or adding new funds as long as your total allocation adds up to 100%.

 ZI HSBC Wld Sel Pt 2 (USDHG) Current allocation 100% 100% 



Reset allocations Total - 100%



Continue



Add or remove funds to change how your future premiums will be invested

Below is your current investment strategy. You can make changes to your investment strategy by removing or adding new funds as long as your total allocation adds up to 100%.

 ZI HSBC Wld Sel Pt 2 (USDHG) Current allocation 100% 100% 

Fund name  

Add fund Total - 100%

Cancel Continue

- PFEGL - Performance Fund - Currency Eagles
- PPEUR - Performance Fund - Currency Euro
- PFGBP - Performance Fund - Currency Sterling
- PFUSD - Performance Fund - Currency US Dollars

Redirecting future premiums

Step 3

Reset allocations

Once you have completed adding or removing funds to create your new investment strategy, you will need to input the allocation rates for each fund. The allocation rate is the percentage of your future premiums you want to invest in to each fund.

- Click on the **'Reset allocations'** button and key in the new allocation rate.
- You must ensure the total allocation across all funds adds up to 100%.
- Once done, click on **'Continue'** to review your redirection request.

Add or remove funds to change how your future premiums will be invested

Below is your current investment strategy. You can make changes to your investment strategy by removing or adding new funds as long as your total allocation adds up to 100%.

ZI HSBC Wid Sel Pr 2 (USDHG)	Current allocation 100%	50 %	⊗
Performance Fund - Currency US Dollars (PFUSD)		50 %	⊗

Add fund

Reset allocations

Total - 100.00%

Cancel

Continue

Step 4

Redirection – reviewing and submitting your request

On the **'Review'** page you will see the existing investment strategy and the new investment strategy.

- Carefully check the fund name and percentage of premium allocation for each fund.
- To make changes, click on **'Edit fund redirect'**.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Once you are happy with the proposed changes, click in the **'Submit'** button.

Policy overview & benefits

Investments

Payments

Fund management

Redirect funds

Review

Please review and submit your request.

Changes to your future investments (Redirect funds)

Existing investment strategy		New investment strategy	
Fund name	% premium allocation	Fund name	% premium allocation
USD Blue Chip	100.00%	USD Blue Chip	50.00%
		ZI BR World Mining	50.00%

Edit fund redirect

I have read and understood the terms and conditions. I have reviewed my request and confirm to make the changes.

Back

Cancel

Submit

Note:

For joint ownership policies, your request will be sent to the joint policy owner for authorisation.

Redirecting future premiums

Step 5

Redirection request submitted

Upon successful submission, you will receive a confirmation page with details on next steps.

- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund management transaction history.

For joint owner policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.

Click '**Continue**' to move back to the '**Fund management**' section.

You will be able to view the request under '**Current transactions**'.

The screenshot shows the 'Fund management' section of a user interface. At the top, there are four tabs: 'Policy overview & benefits', 'Investments', 'Payments', and 'Fund management'. The 'Fund management' tab is active. Below the tabs, the heading reads 'We've received your fund switch and redirect request'. Underneath, a section titled 'What happens next?' contains a three-step process flow:

- 1 Your request will be processed as soon as possible.
- 2 Once your request is complete, we will confirm your new fund allocation by email.
- 3 You can check the status of your request under fund management transaction history.

Below the process flow is an information box with a blue 'i' icon. The text inside reads: 'There are risks associated with making changes to the fund allocation, we recommend you to consult your financial professional before making any changes.' Below this is a section titled 'Important information' with three bullet points:

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

At the bottom right of the information box is a blue 'Continue' button, which is highlighted with a yellow box and a yellow arrow pointing to the text in the previous block.

The screenshot shows the 'Fund management' section of a user interface. At the top, there are four tabs: 'Policy overview & benefits', 'Investments', 'Payments', and 'Fund management'. The 'Fund management' tab is active. Below the tabs, there are two buttons: 'Transaction history' (highlighted with a blue box) and 'Manage your funds'. Below these buttons is a section titled 'Current transactions' with a table:

Date initialised	Transaction type	Executed by	Status
25/01/2018	Redirect only		Waiting authorisation

At the bottom right of the table is a blue 'Review' button.

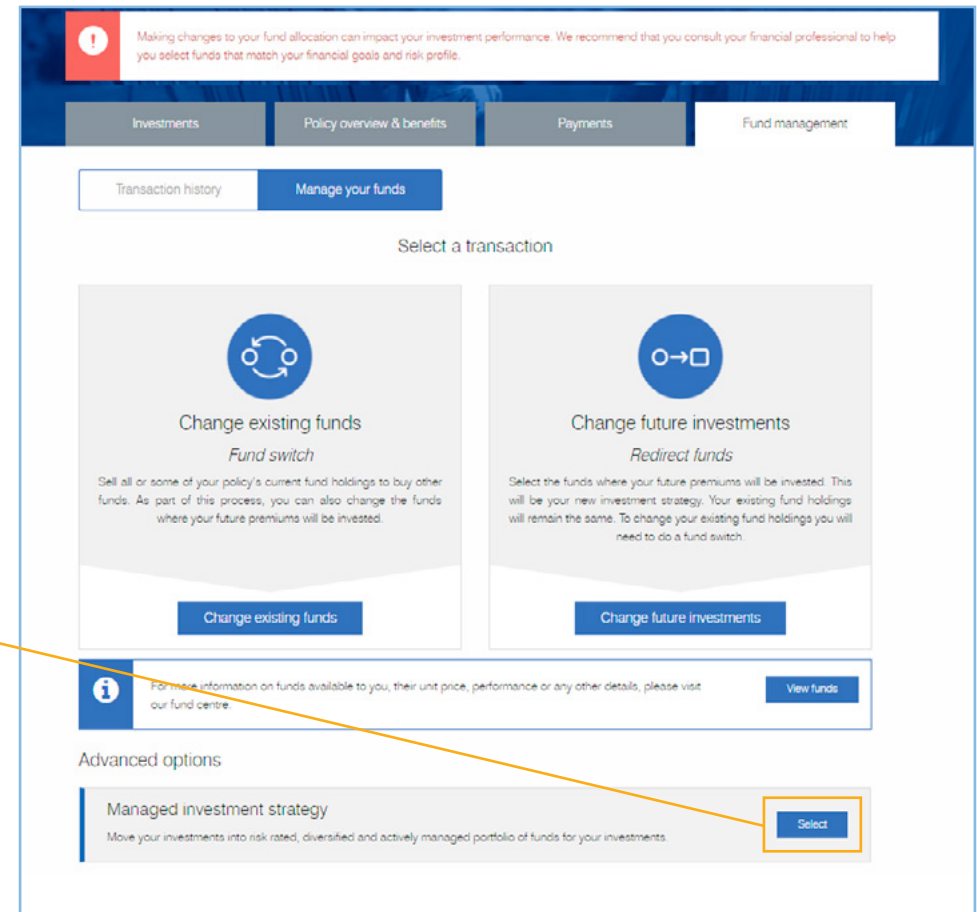
9 Managed Investment Strategy

Managed investment strategies are risk rated, diversified, and actively managed portfolios. You can choose from one of the available managed investment strategies instead selecting individual funds and building a portfolio from scratch. This is a cost-effective and efficient investment option giving the peace of mind that the policy portfolio is being actively managed.

Step 1

Managed strategy option

- Under the fund management tab, click on the **'Manage your funds'** button
- Scroll down to **'Advanced options'**
- Here you will see **'Managed investment strategy'**.
- Click the **'Select'** button to proceed.



Managed Investment Strategy

Step 2

Selecting a managed investment strategy

You will see the managed investment strategies available for your policy.

- Click on the button to select the managed investment strategy.
- Select the currency of investment strategy.
- Click on the '**Continue to review**' button.

Note:

Back

Clicking '**Back**' will take you back to the 'Manage your funds' options.

Fund management

1 Manage investment Review

Change to a managed investment strategy

i This policy is currently not into any risk rated, diversified and actively managed portfolio.

Choose one of the options below

Automatic Investment Strategy

Your savings are automatically switched from equity based Zurich Managed funds to bond based Zurich Managed funds as your policy moves closer to maturity. This aims to reduce exposure to investment risk over time and helps to protect any gains made during the early years of the policy.

Select currency

GBP USD EUR

Back Continue to review

Managed Investment Strategy

Step 3

Review managed strategy selection

- Carefully review the changes to the investment strategy.
- To change the selected managed strategy click on the '**Back**' button.
- To submit, acknowledge the terms and conditions by clicking the checkbox.
- Then click on the '**Submit**' button.

Note:

For joint ownership policies, your request will be sent to the joint policy owner for authorisation.

The screenshot shows a web interface for reviewing a managed investment strategy. At the top, there are four tabs: 'Investments', 'Policy overview & benefits', 'Payments', and 'Fund management'. Below the tabs, there are two progress indicators: 'Manage investment' with a checkmark and 'Review' with a '2' in a circle. The main heading is 'Please review and submit your request.' Below this, it says 'Changes to how this policy is managed'. There are two boxes: 'Current managed investment strategy' and 'New managed investment strategy'. The current strategy is 'No managed strategy - Policy owner and financial professional manage the investment strategy.' The new strategy is 'Automatic Investment Strategy (USD) - Your savings are automatically switched from equity based Zurich Managed funds to bond based Zurich Managed funds as your policy moves closer to maturity. This aims to reduce exposure to investment risk over time and helps to protect any gains made during the early years of the policy.' Below the strategy boxes, there is a checkbox with an information icon and the text 'I have read and understood the [terms and conditions](#). I have reviewed my request and confirm to make the changes.' At the bottom, there are three buttons: 'Back', 'Cancel', and 'Submit'. The 'Submit' button is highlighted with a yellow box.

Managed Investment Strategy

Step 4

Managed strategy selected – next steps

- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund management transaction history.

For joint owner policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the switch and redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.

- Click '**Continue**' to move back to the '**Fund management**' section.
- You will be able to view the status of the request under '**Current transactions**'.

The screenshot shows the 'Fund management' section of a user interface. At the top, there are four tabs: 'Policy overview & benefits', 'Investments', 'Payments', and 'Fund management'. The main heading reads 'We've received your fund switch and redirect request'. Below this, a section titled 'What happens next?' contains three numbered steps: 1. 'Your request will be processed as soon as possible.', 2. 'Once your request is complete, we will confirm your new fund allocation by email.', and 3. 'You can check the status of your request under fund management transaction history.' An information box with an 'i' icon contains a warning: 'There are risks associated with making changes to the fund allocation, we recommend you to consult your financial professional before making any changes.' Below this, 'Important information' lists three points: 'Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.', 'The final value of the sale will affect the number of units that can be purchased in the new fund.', and 'Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.' A blue 'Continue' button is located at the bottom right of the page.

The screenshot shows the 'Fund management' section of a user interface. At the top, there are two tabs: 'Transaction history' and 'Manage your funds'. The main heading reads 'Current transactions'. Below this, there is a table with the following columns: 'Date initialised', 'Transaction type', 'Executed by', and 'Status'. The table contains one row with the following data: '25/01/2018', 'Managed strategy', and 'Waiting authorisation'. A blue 'Review' button is located at the bottom right of the table.

Date initialised	Transaction type	Executed by	Status
25/01/2018	Managed strategy		Waiting authorisation

10 Switching out of a Managed Investment Strategy

Here you are opting out of the Managed Investment Strategy by selling the funds and creating a bespoke investment strategy for the future premiums.

Step 1

Leaving a managed strategy

- Once you are in Fund management, Click on **'Manage your funds'** tab.
- Click on the **'Leave Managed Strategy'** button.
- You will now be asked to switch the funds. The sell section will be set to **'sell all'** by default as you will sell all the funds under the managed strategy.

The screenshot shows the 'Fund management' tab with a navigation bar containing 'Investments', 'Policy overview & benefits', 'Payments', and 'Fund management'. Below the navigation bar, there are two tabs: 'Transaction history' and 'Manage your funds'. The 'Manage your funds' tab is active. Below the tabs, there is a section titled 'Select a transaction' with an information icon and a text box: 'This policy is currently invested in a managed investment strategy. If you wish to make changes to your funds, you will have to leave the managed investment strategy and select your own choice of funds for your future investments. We recommend that you consult your financial professional to help you select funds that match your financial goals and risk profile.' To the right of this text box is a blue button labeled 'Leave managed strategy'.

The screenshot shows the 'Fund switch' step in the fund management process. The navigation bar is the same as in the previous screenshot. Below the navigation bar, there are three steps: 'Fund switch' (selected with a blue circle and the number 1), 'Redirect funds', and 'Review'. Below the steps, there is a section titled 'Current fund holdings' with a 'Show' button. Below this, there is an information icon and a text box: 'The values shown may be an estimate and could differ if there are current transactions in process.' Below this, there is a section titled 'Select the funds you want to sell from this list' with a table of fund holdings. At the bottom right, there is a checkbox labeled 'Sell 100% of all funds?' which is checked.


Fund name	Fact sheet	Units held	*Price as of 25/01/2018	Fund value as of 25/01/2018	
USD Adventurous (ADUSD)	View	170.753	4.9190	839.94 USD	100 %
USD Blue Chip (BCUSD)	View	68.396	6.1225	418.76 USD	100 %
USD Performance (PFUSD)	View	136.520	6.1790	837.38 USD	100 %

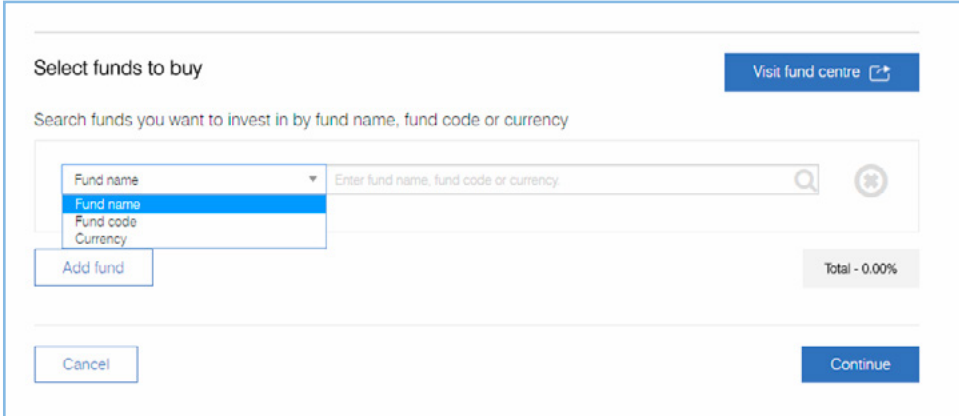
Switching out of a Managed Investment Strategy


Step 2

Selecting funds to buy

Here you will select the fund you want to buy from the value of the funds you are selling.

- In the buy section, click the '**Visit fund centre**' button if you want to look at all the funds available.
- If you already have a select fund list you can use the fund search option.
- From the search dropdown, select the option to search funds by name, code or currency.
- Key in the relevant information in the search box and select the fund you want to buy.
- Click on '**Add fund**' button to add more funds.
- Click on the arrow  button next to each fund to see the fund information and factsheet.
- Enter the percentage of the amount you want to invest from the value of the funds you are selling.



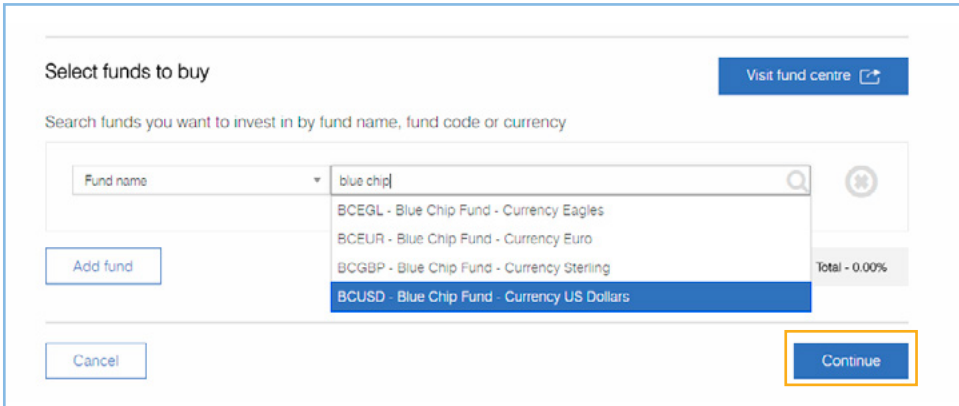
Select funds to buy Visit fund centre 


Search funds you want to invest in by fund name, fund code or currency

Fund name Enter fund name, fund code or currency

Fund name
Fund code
Currency

Total - 0.00%



Select funds to buy Visit fund centre 

Search funds you want to invest in by fund name, fund code or currency

Fund name blue chip


BCEGL - Blue Chip Fund - Currency Eagles
BCEUR - Blue Chip Fund - Currency Euro
BCGBP - Blue Chip Fund - Currency Sterling
BCUSD - Blue Chip Fund - Currency US Dollars


Total - 0.00%

Switching out of a Managed Investment Strategy





Step 3

Selecting funds to buy

- Ensure that the total of the percentage across all the funds you are buying adds up to 100%.
- To remove a fund, click on the blue cross  mark on the right.
- You can use the add fund button to search and add funds again.
- Once you have completed the buy section, click on '**Continue**' to view your options for redirection.

Select funds to buy Visit fund centre 

Search funds you want to invest in by fund name, fund code or currency

 Blue Chip Fund - Currency US Dollars	60 %	
 Performance Fund - Currency US Dollars	40 %	

Add fund Total - 100.00%

Cancel Continue

Switching out of a Managed Investment Strategy

Step 4

Redirecting future premiums

Here you have the option to choose how your future premiums will be invested.

To proceed with the switch request you will need to select one of the redirection options:

- Match your new investment strategy to the fund switch – Future premiums will be invested as per the funds and percentage you have selected to buy.
- Create a new investment strategy ([See Section 8: Redirecting future premiums](#))
- Click on the option you need to proceed.

Investments | Policy overview & benefits | Payments | Fund management

Fund switch | Redirect funds | Review

Thank you. We are almost ready to send your transaction instructions.

Would you also like to select the funds where your future premiums will be invested? (Redirect funds)

Hide

This chart shows how your premiums are currently invested.

Fund	Percentage
USD Adventurous	40%
USD Blue Chip	20%
USD Performance	40%

Choose one of the following options

Match your new investment strategy to the fund switch

Future premiums will be invested as per the funds and percentage you have selected to buy.

Select

Create a new investment strategy

Add or remove funds to change how your future premiums will be invested.

Select

Back | Cancel

Switching out of a Managed Investment Strategy

Step 5

Submitting the request

Here you will see all the details of your request.

- Review changes to existing funds in both the selling and buying sections.
- Check the fund name, percentage to sell/buy to ensure they are all correct.
- If you wish to make any changes, click on the **'Edit fund switch'** button to go back to the fund switch section.
- Scroll down to review the changes to your investment strategy.
- If you want to make changes to the new investment strategy, click the **'Edit fund redirect'** button.
- To submit, acknowledge the terms and conditions by clicking the check box and then click the **'Submit'** button.
- Your request will be processed as soon as possible.
- You will receive SMS and email notifications on the progress of your request.
- You can also check the status of your request under fund Management transaction history.

For joint owner policies:

- The request will be sent to the joint policy owner for authorisation.
- The request should be authorised within 72 hours or it will expire.
- We will send you and the joint owner SMS and email notifications on the request.
- We will initiate the process of the switch and redirection only once the joint policy owner authorises the request.
- If your request expires, you will need to create a new request.
- Upon successful submission, you will receive a confirmation page with details on next steps.
- Click **'Continue'** to move back to the **'Fund management'** section.
- You will be able to view the request under **'Current transactions'**.

Policy overview & benefits | Investments | Payments | Fund management

We've received your fund switch and redirect request

What happens next?

- 1 Your request will be processed as soon as possible.
- 2 Once your request is complete, we will confirm your new fund allocation by email.
- 3 You can check the status of your request under fund management transaction history.

i There are risks associated with making changes to the fund allocation, we recommend you to consult your financial professional before making any changes.

Important information

- Fund prices should be viewed as an indicator only as they can fluctuate daily and may change before your instruction is completed.
- The final value of the sale will affect the number of units that can be purchased in the new fund.
- Once you submit your fund management request, it cannot be cancelled or changed, and a new request will be required.

[Continue](#)

Fund management

[Transaction history](#) | [Manage your funds](#)

Current transactions

Date initialised	Transaction type	Executed by	Status
25/01/2018	Managed strategy		Waiting authorisation Review

We're happy to help

For more information on ZIO portfolio management, please log on to our website zurich.ae where you can watch the 'How to' videos and read more about managing your investments online.

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Where	Email us at	Call us on	We're available from
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