

Switch and redirection help guide

This guide is for your use and does **NOT** need to be returned with your switch form. Any unclear instructions on the form will not be performed. Please check that all the funds you have selected are available before sending your form to us. If you require more space for your fund selections, please use the 'Switch and redirection Additional fund selection form'.

Information and contact details

Please send all completed switch/redirection forms to your nearest Zurich International Life (Zurich) office.

Your area	Email address	Switch fax number	UK cut-off time
Asia	switch_helppoint@zurich.com		10.00am
Middle East	switch_helppoint@zurich.com	+971 4 363 7429	10.00am
All others	switch_helppoint@zurich.com	+44 1624 691055	10.00am

The email address above is for switch forms only – queries by email to this address will not be reviewed. If you do have any queries please contact:

Asia – helpoint.hk@hk.zurich.com

Middle East – helpoint.uae@zurich.com

All others – client.services@zurich.com

Please note that the dealing date is determined by the date and time of receipt of the completed form in the relevant Zurich office.

Switch instructions received after the cut-off times stated will be processed on the next available Isle of Man working day.

If we receive your written switch request before 10am (United Kingdom time), the transaction will take place using the prices issued by fund managers for switch instructions submitted by us on the Isle of Man working day following acceptance of your switch request. Switches received on a Saturday or Sunday will be treated as if received on a Monday, or, where appropriate, the next available Isle of Man working day. If we receive your written request after 10am (United Kingdom time), the transaction will take place using the prices issued by fund managers for switch instructions submitted by us on the second Isle of Man working day following acceptance of your switch request.

From February 7 2016, switches into our Internal Managed funds, Money Market funds or the Guaranteed Accumulation Fund (GAF) are not permitted for Hong Kong policies. For further information, please refer to this link (<https://www.zurich.com.hk/zh-hk/customer-services/life-policy-services/zurich-international-life>).

Options

Switch only – you wish to change all or some of your present fund holding to a new fund holding. Future payments should continue to follow the same investment strategy as the previous investment strategy – i.e. no change. Please complete sections 1, 2 and 5 in full.

Redirect only – you wish to change the funds into which future payments are invested (including single and regular premiums). Existing funds remain invested in the present fund strategy. Please complete sections 1, 3 and 5 in full.

Switch and redirect – you wish to change all or some of your present fund holding to a new holding. Future payments should follow a new strategy – either the same redirection strategy as the switch instruction, or a different redirection strategy to the switch instruction. Please complete sections 1, 2, 3 and 5 in full.

Redirections are not available on the following products:

SavingsPlus

Global Choice – single contribution only plans

International Wealth Account (IWA)

International Wealth Account flexible contribution plan (IWA FCP) – single contribution only plans

Wealth Accumulation Plan

Investment strategies – no longer available for Hong Kong policies and only available for Vista/InvestPlus policies. Please complete sections 1, 4 and 5 in full.

Restrictions

Maximum number of funds – a maximum of 30 funds at any one time is available for the following products:

Futura/Lifelong

Global Choice

IWA

IWA FCP

SavingsPlus

Vista/InvestPlus (issued after January 2005)

Wealth Accumulation Plan

For all other products, a maximum of ten funds at any one time is available.

Where you wish to switch or redirect more than ten funds at any one time, please complete the 'Switch and redirection Additional fund selection form'.

Minimum holding in any one fund – the following minimum values apply across all funds:

Currency	Global Choice/IWA/IWA FCP/SavingsPlus Wealth Accumulation Plan	All other policies
AUD	250	200
CHF	250	300
EGL	N/A	200
EUR	150	150
GBP	100	100
HKD	1,000	1,000
JPY	20,000	20,000
SEK	1,500	1,500
SGD	240	240
USD	150	150
AED	550	550
QAR	550	550
BHD	55	55

Guaranteed Accumulation fund (not available with Global Choice, IWA, IWA FCP, Wealth Accumulation Plan or SavingsPlus) – if you switch out of the Guaranteed Accumulation fund (GAF), we may apply a market level adjustment (MLA). This is applied any time funds are moved out of the GAF before a permitted withdrawal point, which is typically at the ten year anniversary of the investment date. The MLA is administered on a case-by-case basis, and its amount depends on when you invested in the fund, how long you were invested for and the market conditions over this period. No investment can be made into the GAF if your policy is within five years of maturity.

Section 1

This section provides us with your policy details.

Please enter your policy number below.

Example

1. Plan details

I/We authorise you to change the fund holding of the following plan, as shown below:

Policy number

Section 2

This section is used to change all or some of your present fund holding to a new fund holding.

Details of your present fund holding can be found online. Go to <https://online.zurichinternationalsolutions.com> and log on.

In order to confirm the funds and percentage you want to sell, complete the first part of this section.

Full fund codes and percentages must be included. Fund codes can be found on www.zurichinternational.com.

Example

2. Switch present fund holding to new fund holding

Sell from present fund holding/Switch from:						Buy into new fund holding/Switch to:					
Five character fund code					%	Five character fund code					%
A	B	U	S	D	50						

Please click to automatically calculate the total

Total

In order to confirm the funds and percentage you want to buy, complete the second part of this section.

Full fund codes and percentages must be included. The total fund percentage should add up to 100%.

Please click the total button to automatically calculate the total and confirm this percentage.

If the percentage does not add to 100% we will be unable to carry out your request.

Example

2. Switch present fund holding to new fund holding

Sell from present fund holding/Switch from:						Buy into new fund holding/Switch to:					
Five character fund code					%	Five character fund code					%
A	B	U	S	D	50	B	C	E	U	R	75
						D	E	G	B	P	25

Please click to automatically calculate the total

Total

100

Section 3

This section is used to change the funds into which your future payments are invested.

In order to confirm the funds and percentage you want future payments to be invested in, please complete this section.

Full fund codes and percentages must be included.

The total fund percentage should add up to 100%. Please click the total button to automatically calculate and confirm this percentage. If the percentage does not add to 100% we will be unable to carry out your request.

Example

3. Redirect future payments

Invest future payments into:
Five character fund code

%

F	G	U	S	D	50
A	2	E	U	R	50

Please click to
automatically
calculate the total

Total100

Section 4 (not applicable for Hong Kong policies)

This section is used to move your entire fund holding into AIS or a RIS.

In order to select either of these strategies please select the relevant option. Please note that only one strategy can be applied to any one policy and if a strategy is chosen no other fund selections can be made while holding the strategy.

If you wish to change your fund holding from individual funds into a strategy, you do not need to complete the first box in section 2; we will automatically sell all fund holdings if a strategy is chosen.

When choosing a strategy, currency details are required. If this is not selected we will be unable to carry out your request.

Example

4. Investment strategies (Please select the required strategy and currency)
I/We want my/our plan/plans to follow the:

☐ Retirement investment strategy

☒ Automatic investment strategy

in ☐ GBP ☐ USD ☐ EUR

in ☐ GBP ☒ USD ☐ EUR

Information in connection to investment strategies can be found on www.zurichinternational.com.

Section 5

This section provides us with your authority to carry out your instructions together with your contact details should we need to query this with you.

This section should be signed by you as the policy owner (or both policy owners if the policy is joint) OR by your financial professional (where authority is held to do so).

If the policy is owned by a company, please ensure the form is signed by the appropriate authorised signatory/signatories.

Example (one policy owner only)

5. Authorised signatory/signatories details

(Please ensure that instructions for joint plans are signed by both parties)

Signatory/Authorised signatory 1

Mr John Smith

Signatory/Authorised signatory 2

Print name

JOHN SMITH

Print name

Date

Day

0

1

Month

0

4

Year

2

0

1

5

Name of fund investment adviser company

Address of fund investment adviser company

Company regulation number

Company regulated by

Example (joint policy)

5. Authorised signatory/signatories details

(Please ensure that instructions for joint plans are signed by both parties)

Signatory/Authorised signatory 1

Mr John Smith

Signatory/Authorised signatory 2

Mrs Mary Smith

Print name

JOHN SMITH

Print name

MARY SMITH

Date

Day

0

1

Month

0

4

Year

2

0

1

5

Name of fund investment adviser company

Address of fund investment adviser company

Company regulation number

Company regulated by

Example (fund investment adviser)

5. Authorised signatory/signatories details

(Please ensure that instructions for joint plans are signed by both parties)

Signatory/Authorised signatory 1

Mr Another Broker

Signatory/Authorised signatory 2

Print name

ANOTHER BROKER

Print name

Day

Month

Year

Date

0

1

0

4

2

0

1

5

Name of fund investment adviser company

Address of fund investment adviser company

123 Street name, City, Country

Company regulation number

123456

Company regulated by

A regulator

1. You may use this form for one policy. Separate forms must be completed for each set of different instructions.
2. Any unclear instructions will not be performed, and revised, written instructions will be required before we can proceed. Revised instructions will not be backdated.
3. If you are sending instructions as a fund investment adviser, please ensure that you are authorised to do so – a 'Fund investment adviser application form' is available on request.
4. Please note that we cannot accept responsibility or any liability, for faxed instructions sent to any other fax machines within Zurich International Life.
5. You should not go over the maximum number of funds for your policy. The maximum number of funds available for your policy is detailed in the 'Restrictions' section of this guide. If maximums are reached switches could result in rejection.
The example below is for a Vista/InvestPlus policy issued prior to January 2005 – the maximum number of funds the client can hold is ten. The client is requesting us to amend the current holding to four funds; however the redirection is instructing us to buy seven further funds with future premium. Therefore the redirection will take the total number of funds held to eleven and since this is over the maximum allowed, this instruction would be rejected.

[illegible]

3. Redirect future payments

Invest future payments into:					
Five character fund code					%
L	X	U	S	D	30
U	6	U	S	D	10
G	H	E	U	R	10
S	G	E	U	R	20
4	K	G	B	P	10
T	F	G	B	P	10
M	8	G	B	P	10

Please click to automatically calculate the total

Total

100

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