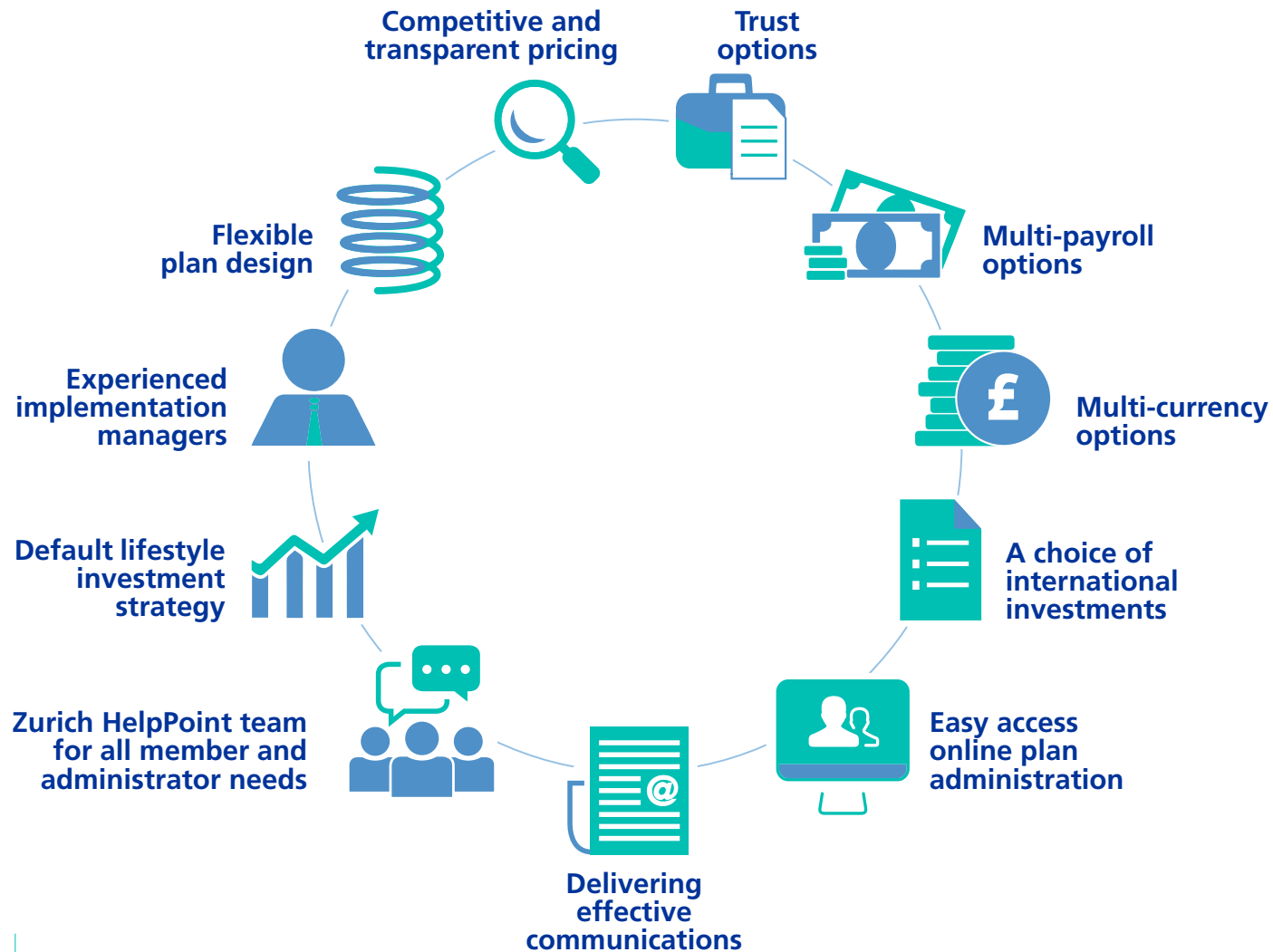


Benefits of the Zurich International Pension Plan



Simple, low-cost, flexible savings for globally mobile employees



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TRUST OPTIONS

- Some employers choose to place their plan under trust and Zurich will work with any third party trustee appointed.



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MULTI-PAYROLL OPTIONS

- The IPP can receive contributions from multiple payrolls in different locations and/ or different currencies. This enables local HR teams within multinational companies to process the contribution payments for the employees they are responsible for in the local currency, rather than all contributions having to be paid centrally.



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MULTI-CURRENCY OPTIONS

- The IPP can be set up in any of eleven currencies. Multi-currency enables companies to design a plan that mirrors the geographical location of the head office, subsidiary offices and individual member locations.
- Benefits can be paid in any freely convertible currency anywhere in the world.
- A single IPP can be constructed so that each member's account is configured in the same currency in which their contributions will be paid and in which they will invest in order to eliminate any currency conversion costs.



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A CHOICE OF INTERNATIONAL INVESTMENTS

- The IPP fund range offers funds denominated across a wide range of currencies and sectors including money market, mixed asset, regional equity, global equity, fixed income and Sharia funds.
- Funds can also be added upon request subject to Zurich's governance criteria.
- Building on our global relationships Zurich is able to negotiate excellent rebates that are fully passed on to the investor in the form of reduced fund management charges.
- More cost effective than retail funds, institutionally priced funds are a key requirement for companies with large amounts of funds under management.



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EASY ACCESS ONLINE PLAN ADMINISTRATION

Plans can be managed online through Zurich International online (ZIO), our secure, internet-based administration system.

- Round-the-clock, password-protected access for plan administrators and members.
- Tiered access levels so that local administrators can only view and manage those member accounts for which they are responsible.
- Attitude to Risk Questionnaire and a range of tools to help employees forecast their plan values.



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DELIVERING EFFECTIVE COMMUNICATIONS

- Zurich will support the sponsoring employers' communication plan by offering a range of engaging and effective communications, making it easier for employees to understand and join the plan.
- Examples of plan member communications include member brochures, presentations and webinars.
- Organisations can choose from the range of standard material or tailor material to suit their business.



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ZURICH HELPPPOINT TEAM FOR ALL MEMBER AND ADMINISTRATOR NEEDS

- The Zurich Corporate HelpPoint team is made up of knowledgeable, multi-skilled consultants who are experienced in dealing with plan administrators and members around the world.
- We are passionate about delivering on our promises and take ownership at all times in order to ensure you are completely satisfied with the outcome.



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DEFAULT LIFESTYLE INVESTMENT STRATEGY

- The **Zurich Lifeprofile** is a low cost 'lifestyling' investment option that can be selected as the default investment strategy on the IPP.
- The tailored strategy reduces investment risk by automatically switching the members' investments through five investment portfolios, depending on how long is left until retirement, with each portfolio offering progressively less exposure to risk.



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EXPERIENCED IMPLEMENTATION MANAGERS

- Support the introduction of new plans by working with the employer to confirm expectations and requirements.
- Each implementation has its own dedicated implementation manager who will arrange weekly conference calls to track progress and ensure that all the administration and employee data, due diligence documentation and other paperwork requirements are clearly provided and understood.



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FLEXIBLE PLAN DESIGN

- Sponsoring employers can choose to own the plan or set it up under trust.
- Segregation of accounts can be segregated to allow for different types of contributions; employer, employee, voluntary contributions, bonus payments, or others as required.
- Accounts can have a different investment fund range and investment strategy.
- Contributions may be paid at a frequency to fit with the sponsoring employer's payroll and there is no requirement for contributions to be paid on a regular basis. Ad hoc contributions may be paid at any time.
- Flexible end of service and retirement options.
- Fees may be paid by employees (by unit deduction from their account), by invoice to the employer, or a combination of both.

For more information on the Zurich International Pension Plan, please [click here](#).

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COMPETITIVE AND TRANSPARENT PRICING

- The IPP is competitively priced and provides access to institutionally priced funds.
- A fundamental element of the IPP is that all charges are clear, transparent and explicit to employers and members.



Important information

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Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.

Telephone +973 1756 3322.

Zurich International Life Limited, Dubai Branch, which is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE governed by such law.

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

Telephone: +971 4 425 2300.

Zurich International Life Limited, Qatar Branch, which is authorised by the Qatar Financial Centre Regulatory Authority.

Branch offices: Office No. 404, 4th Floor, Qatar Financial Centre Tower, West Bay, Doha, Qatar.

Telephone: + 974 4496 7555.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurich.com