

# 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	+852 3018 7516	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@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 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)

<b>5. Authorised signatory/signatories details</b> (Please ensure that instructions for joint plans are signed by both parties)	
Signatory/Authorised signatory 1 <i>Mr John Smith</i>	Signatory/Authorised signatory 2
Print name <b>JOHN SMITH</b>	Print name
Date	
Day Month Year <b>0 1 0 4 2 0 1 5</b>	
Name of fund investment adviser company	
Address of fund investment adviser company	
Company regulation number	
Company regulated by	

### Example (joint policy)

<b>5. Authorised signatory/signatories details</b> (Please ensure that instructions for joint plans are signed by both parties)	
Signatory/Authorised signatory 1 <i>Mr John Smith</i>	Signatory/Authorised signatory 2 <i>Mrs Mary Smith</i>
Print name <b>JOHN SMITH</b>	Print name <b>MARY SMITH</b>
Date	
Day Month Year <b>0 1 0 4 2 0 1 5</b>	
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

Date 

Day	Month	Year
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**



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Registered in the Isle of Man number 20126C.

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