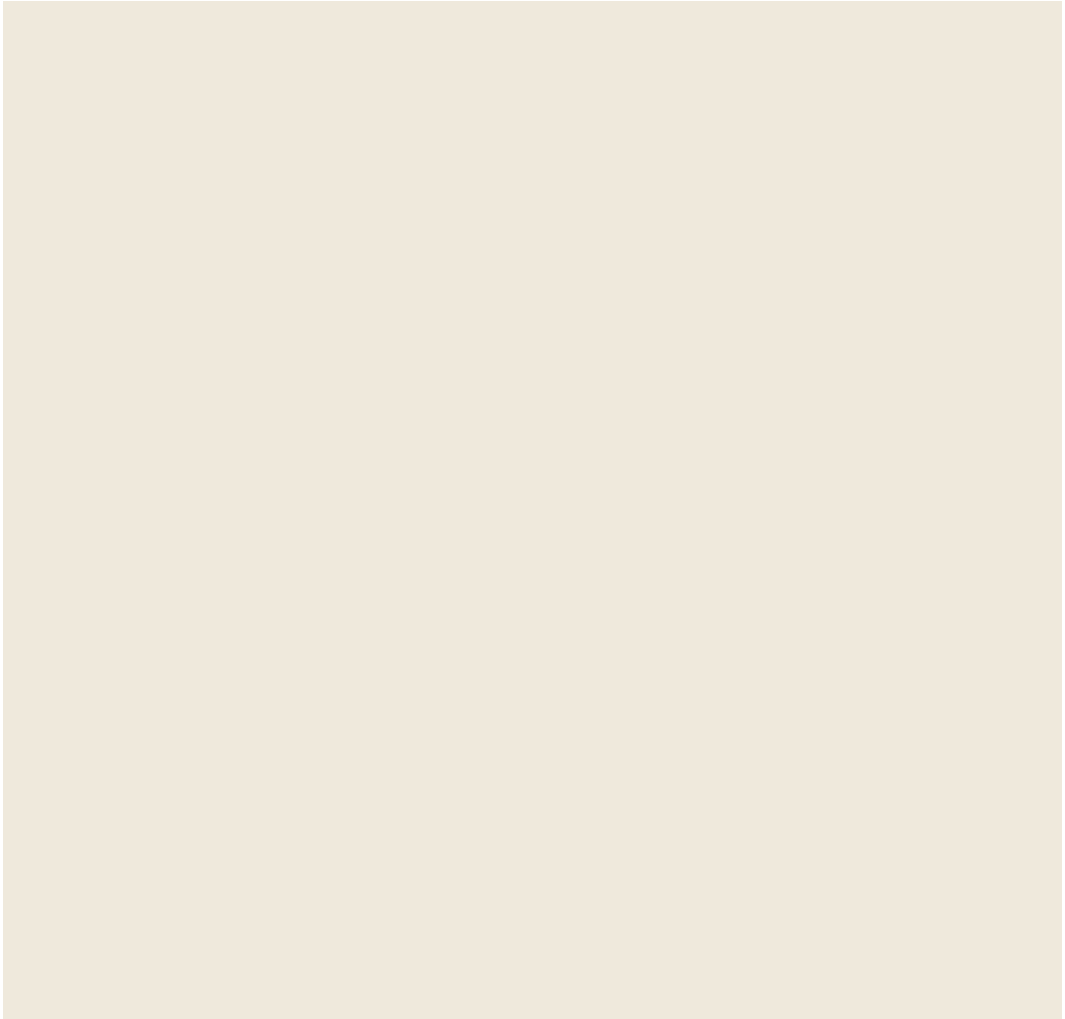


Anti-money laundering guide



Getting started

What is money laundering?

Money laundering is the process by which illegally obtained funds are passed through a series of financial transactions in order to make it difficult to trace funds back to their criminal origins.

What is anti-money laundering documentation?

These are certified documents that prove your identity and proof of address.

Why are we asking for these documents?

Companies that provide financial services, including Zurich, must collect these documents when receiving money from their customers and when making payments to them. These requirements have been put in place by governments around the world to restrict the financial activities of organised crime and terrorist groups.

What documents do I need to provide?

You will need to provide copies of the following:

- A document to confirm your identity.
- A document that confirms the address where you currently live (your residential address).

In addition, these documents need to be certified as a 'true copy' by a suitable certifier.

Further information on the requirements are detailed within this guide.

We are here to help, so if there is anything that you need clarity on or you are unable to supply, then please contact the Zurich Corporate HelpPoint team:

Telephone: + 44 (0) 1624 691013/UAE + 971 4363 4400

E-mail: corporate.pensions@zurich.com

IOM pension customers should use the following details:

Telephone: + 44 (0) 1624 691014

E-mail: iom.pensions@zurich.com

Providing proof of identity

Please provide a suitably certified proof of identity document. You can choose from the list below:

- Passport identity page, this should include your photograph, passport number and signature. If your signature is on a different page, please also include a copy of this page.
- Government issued ID card bearing your photograph.
- Current driving licence bearing your photograph.

If you are unable to provide one of these documents then please contact us and we will be able to suggest some alternative documents.

Please ensure that your documents are valid and not out of date.

Important information:

- If your passport has an endorsement page (e.g. all US and Japanese passports), then please provide a certified copy of this page too.
- Your proof of identity document needs to be clear, so that we can read the information and could identify you from your photograph.
- Your proof of identity document cannot also be used as your proof of residential address. You will need to send a separate document for this purpose.
- We are unable to make any payments until the suitably certified proof of identity document is provided.

Proof of residential address

Please provide a suitably certified copy or the original of your proof of residential address. You can choose from the list below:

In all cases the documents provided should be the most recent, issued in your name.

This document must be addressed to you at the place you currently live, this is your residential address.

Copy documents must be certified and clear, so we may read the information.

Letter from employer

An original letter from your employer, confirming that you are an employee and your current residential address. This should be signed by a person of authority, on company headed paper and show the name and capacity of the person who has signed the letter. You must have been in employment of the company within the last six months and the letter must be less than six months old upon receipt by us.

A utility, rates or council tax bill dated within the last six months

This must clearly state the date of issue, the name and address of issuing authority and your name and address which must correspond with the address on our records. **Mobile telephone and satellite TV bills are not acceptable as evidence of address.**

A valid driving licence

This must include your name and address, date of issue, date of expiry, and name of issuing authority. If there are two parts to your driving licence then certified copies of both parts of the licence must be provided. **If you are using this as proof of ID, we will require a different document for proof of residential address.**

A government issued ID card

The card must have your address on it. This cannot also be used for ID purposes. Note: if you are using this as proof of ID, we will require a different document for proof of residential address.

Account statement from a regulated bank account, bank credit card or mortgage company statement, dated within the last six months

The account statement from the bank, credit card or mortgage company with whom you have an account, which confirms your current residential address.

Nonbank cards, such as store cards are not acceptable.

Correspondence from an Official Central or local government department or agency in an Equivalent Jurisdiction, such as: Tax Assessment document, Personbevis, a state pension benefit book or other government produced document showing benefit entitlement.

This must include your name, residential address and be dated within the last six months. **This document must have been received in the post, e-mail correspondence is not acceptable.**

If you are unable to provide one of the documents stated above, please contact us.

For any plan in trust with Boal & Co Jersey, electronic utility bills and bank statements will not be acceptable as proof of address documents.

Document certification

If you send us a copy of your documents please note they must be suitably certified. This means that a professional or government official (known as a 'Suitable Certifier') confirms that the document is a true copy of the original document.

To ensure our requirements are fulfilled and your documents are certified correctly, we recommend that you ask your certifier to complete our '**Document certification form**'.

If they are unable to use this then the following information should be included on the certification:

- A statement confirming '**I hereby certify that this document is a true copy of the original (and if necessary, that the photograph is a true likeness of the holder)**'.
- Type of document and reference number.
- Signature of certifier.
- Full name of certifier (in block capitals).
- Date.
- Position/Job title.
- A note saying 'I am signing in the capacity of' ...'. Details of suitable certifier categories can be found on the next page.
- Details of the certifier's regulatory/professional body and reference number.
- Organisation name, address, telephone number and website.
- Organisation stamp.

Zurich must receive the document within six months of the date of certification.

Who is a Suitable Certifier?

By 'Suitable Certifier' we mean someone who falls into one of the following categories:

- **Accepted Zurich certifier**
- **Accountant** Must be a member of an institute or professional organisation which imposes on its members a requirement to abide by AML obligations, or who is regulated by a regulatory organisation.
- **Commissioner of Oaths** Please note: South African Commissioner of Oaths are not acceptable as Suitable Certifiers unless it is clear that they are signing in their capacity as a notary public, lawyer or advocate.
- **Director or Manager of an acceptable credit/financial institution*** e.g. Bank Manager.
- **Embassy Official** (from the country the ID document was issued).
- **Formally appointed member of the Judiciary**
- **Lawyer/Advocate**
- **Notary Public**
- **Regulated Introducer* or an authorised employee of a regulated introducer*** e.g. Financial Advisor who is incorporated in or formed under the law of a country which is an equivalent jurisdiction, or authorised employee of a regulated introducer. A reference number to confirm the regulatory status of the introducer must be included.
- **Registrar or other civil or public servant** authorised to issue or certify copy documents. Located and currently working in an equivalent jurisdiction.
- **Serving police officers***

*must be located and working in an equivalent jurisdiction listed below.

Please note we cannot accept certification completed by family members.

List of equivalent jurisdictions

Important information

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholders will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

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Zurich International Life Limited, Bahrain Branch, which is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain. Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain. Telephone +973 1756 3322.

Zurich International Life Limited, UAE Branch, which is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE governed by such law. Registered offices at Unit 601, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai)
Telephone: +971 4 425 2300.

Zurich International Life Limited, Qatar Branch, which is authorised by the Qatar Financial Centre Regulatory Authority. Branch offices: Office No. 404, 4th Floor, Qatar Financial Centre Tower, West Bay, Doha, Qatar.
Telephone: + 974 4428 6322.

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

Registered in the Isle of Man number 20126C.

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

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