ZURICH

A guide to changing your funds

CLICK TO CONTINUE

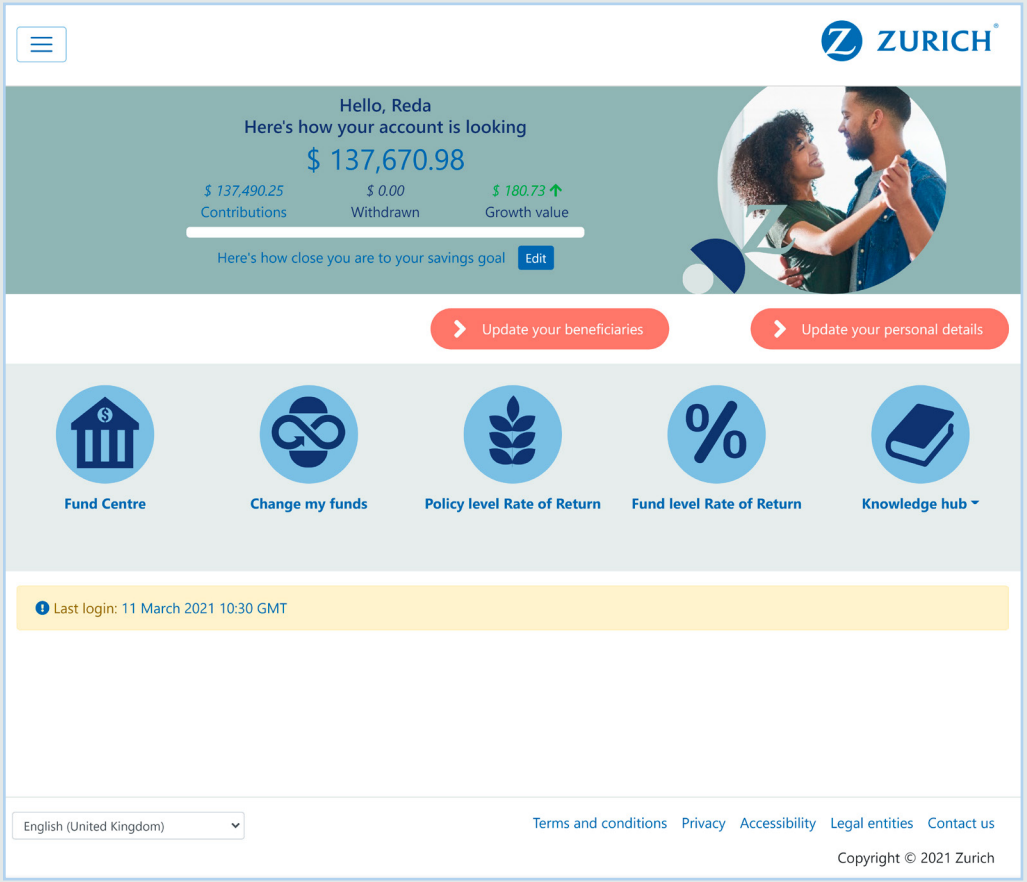
This guide is designed to help you when you wish to change your fund choices using Zurich International online (ZIO).

Please note: Member names, policy numbers and figures within this guide are used for illustrative purposes only.

Changing your funds

Log in to ZIO

To access the various options available, login to your ZIO account and select the **'Change my funds'** icon on the home page.



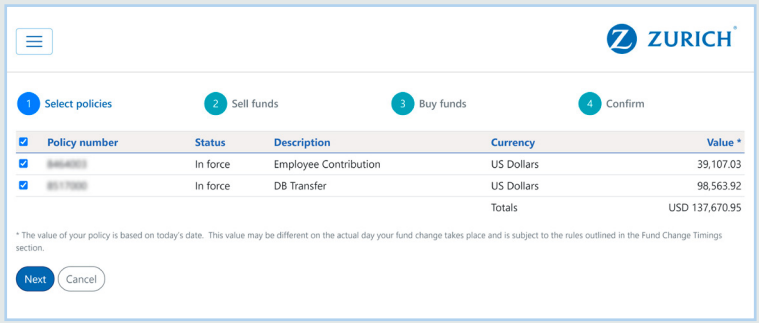
Select which funds you are changing

Depending on your Plan rules you will have up to 4 options as outlined below. It is important that you select the correct option for your requirements.

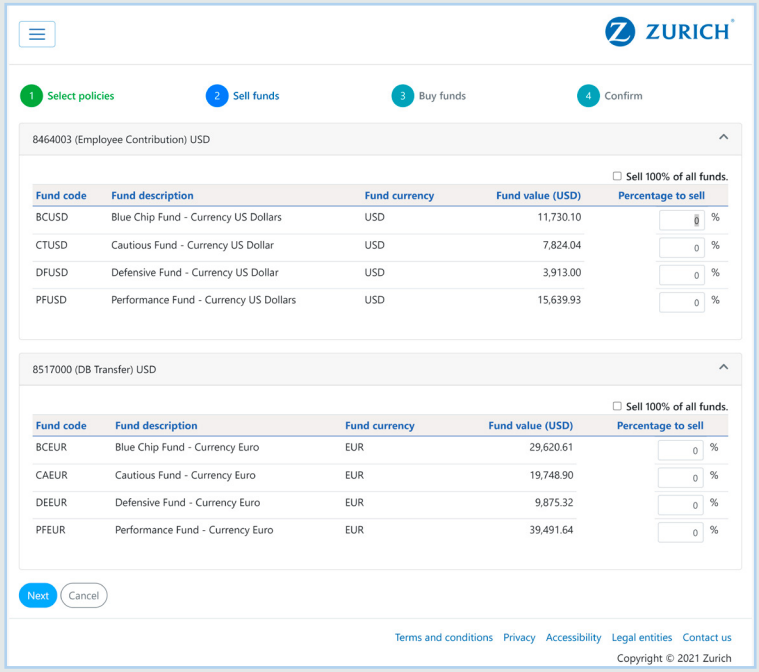
On this screen there are additional options for you to see further information relating to previous fund changes and fund change timings. Depending on your Plan set up you may also have links to the rate of return calculators.

Option 1 – My current and future contributions

1. If you have more than one policy you will be asked to confirm which of your policies your changes will be applied to. You can select policies individually, or select all policies.



1.1 Select the funds to sell and the percentage of each fund. There is an option on the page to sell 100% of all funds if required. If completing a change across multiple policies, you may have to scroll down the page to see the details of your other policies.

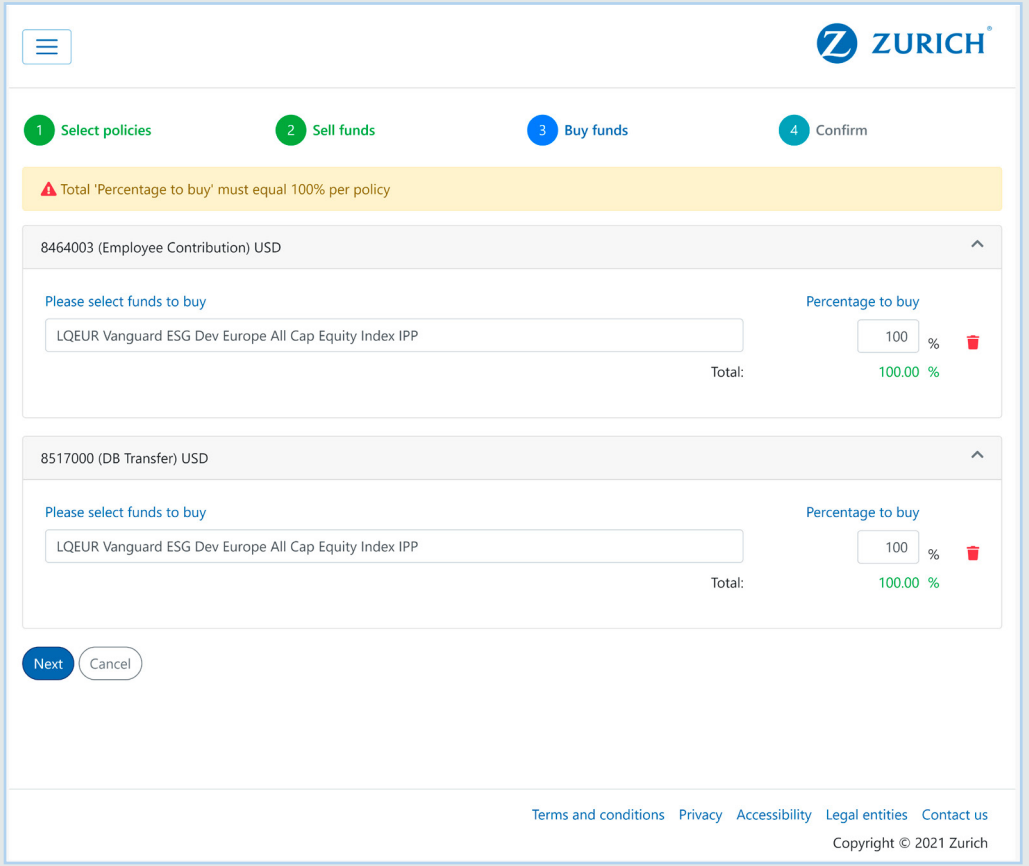


Once you have selected the percentage of the fund holdings you wish to sell across all selected policies, click **'Next'**.

1.2 Select funds to buy and redirect future contributions into, from the dropdown lists available.

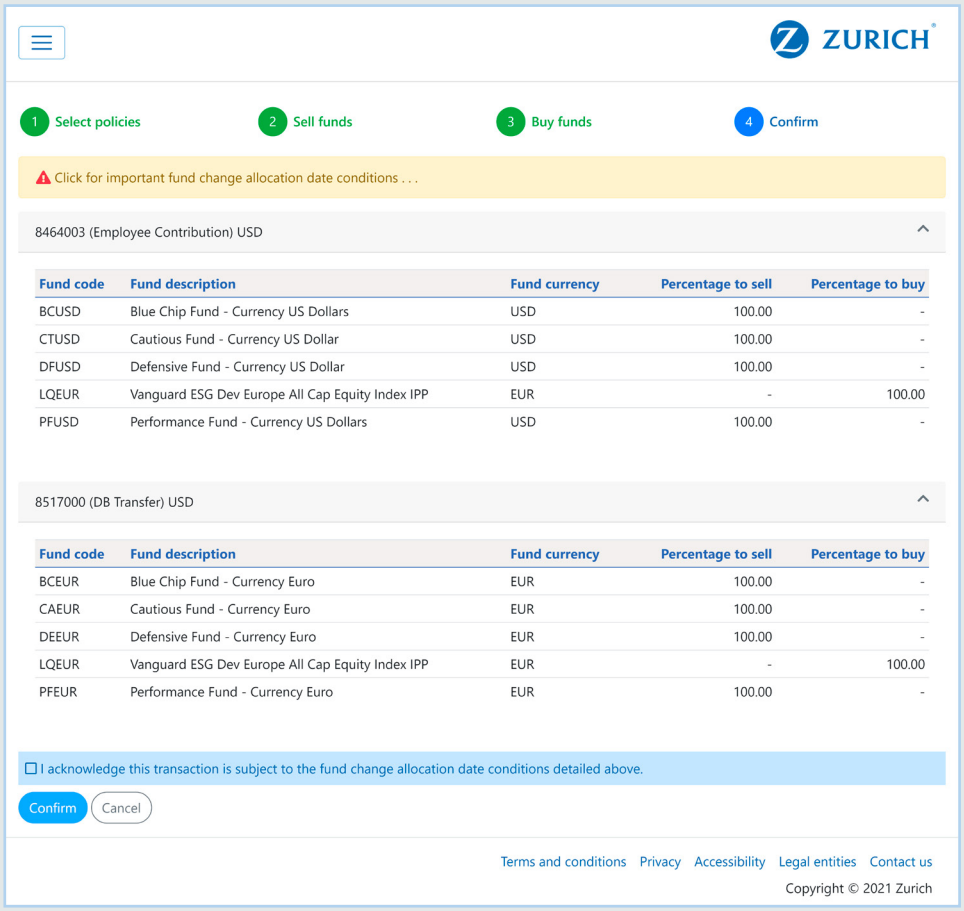
This will need to be done for each policy and the total percentage for each policy will need to equal 100%. You can delete funds at any time by clicking on the delete icon on the right hand side of each fund selected.

Click **'Next'** to continue.



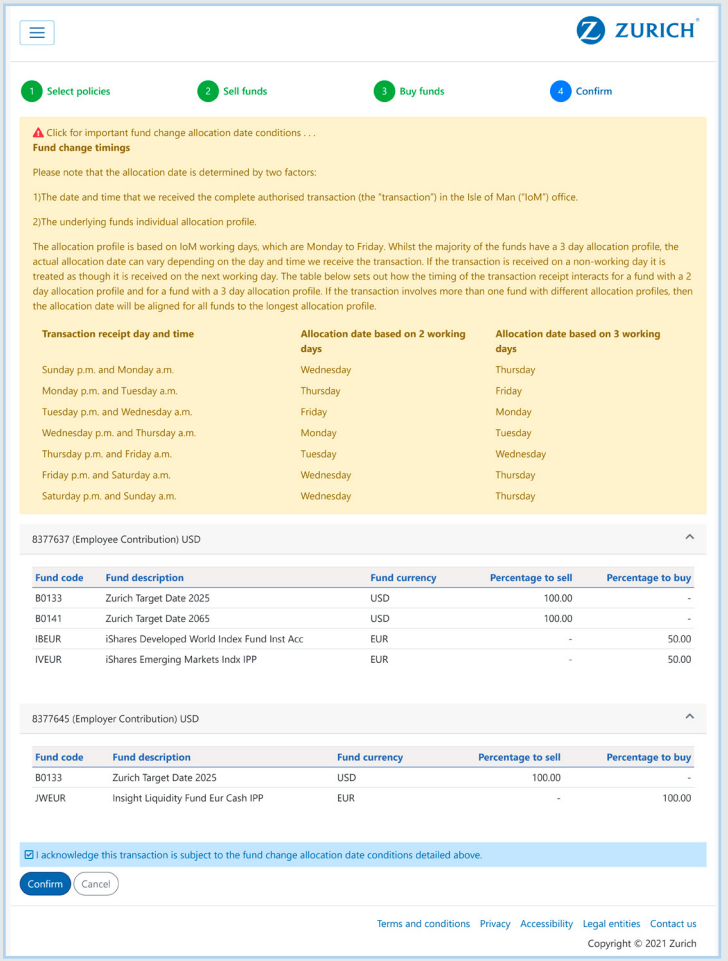
Option 1 (continued)

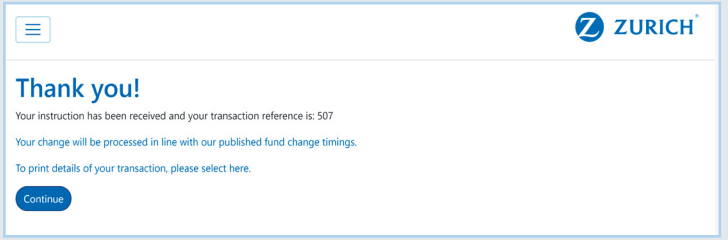
1.3 Review all of the details for the sale, purchase and redirection of funds. Ensure that they are recorded as you intended.



Before proceeding, ensure that you review and agree the fund change allocation date conditions displayed by clicking on the link at the top of the page.

1.4 If you are happy to proceed, click on **'Confirm'**. Alternatively, you can click on the 'Cancel' button to cancel the whole transaction or use the browser Back button to return to the previous sections if you need to change anything.

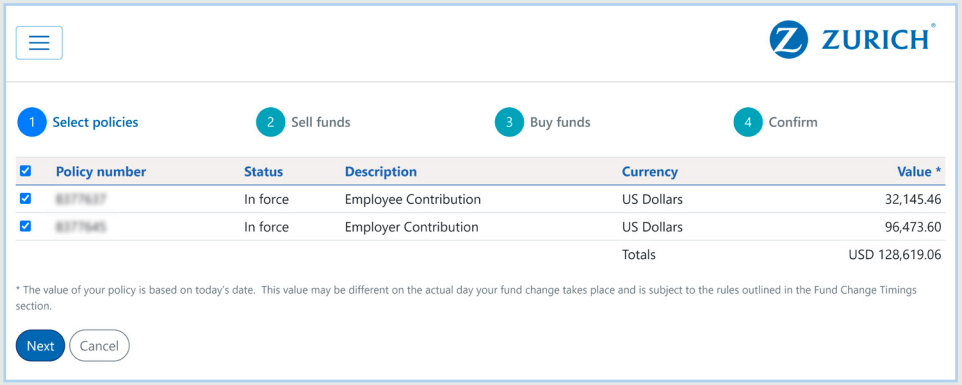




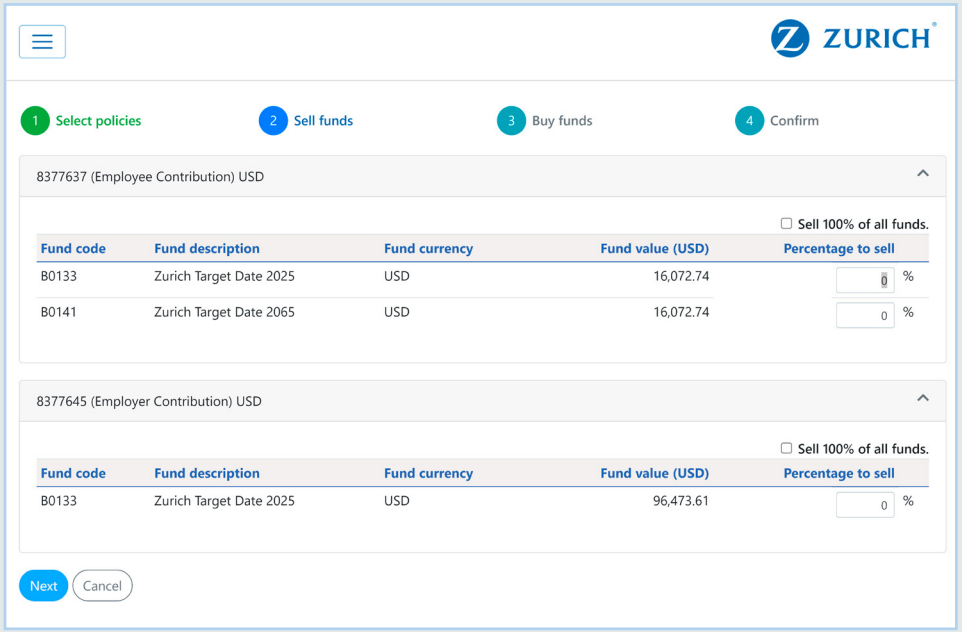
You will now receive confirmation your change request has been received and this is where you can print details of your transaction.

Option 2 – My current funds only

2. If you have more than one policy, you will be asked to confirm which of your policies your change is to be applied to. You can select policies individually, or select all policies.

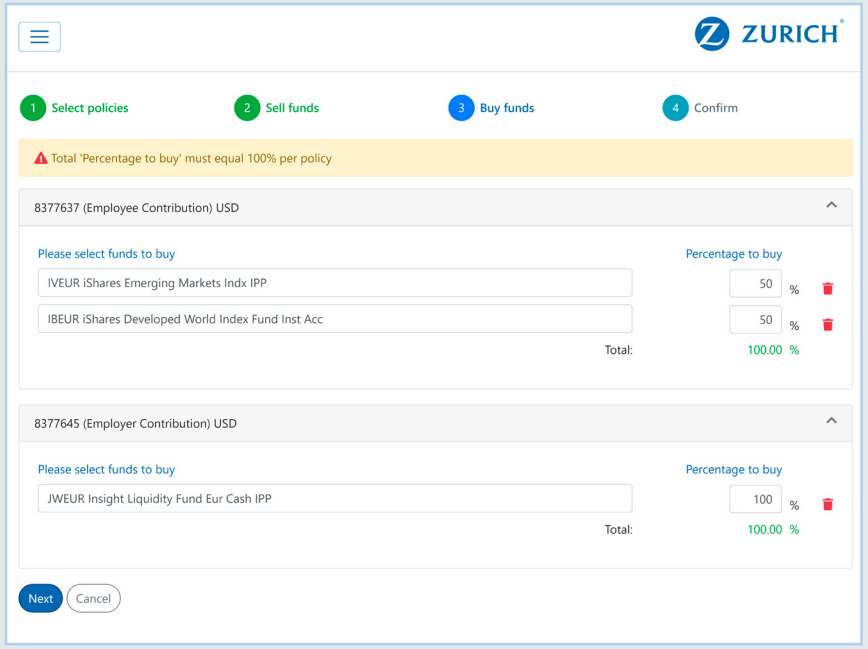


2.1 Select the funds to sell and the percentage of each fund. There is an option on the page to sell 100% of all funds if required. If completing a change across multiple policies, you may have to scroll down the page to see the details of your other policies.



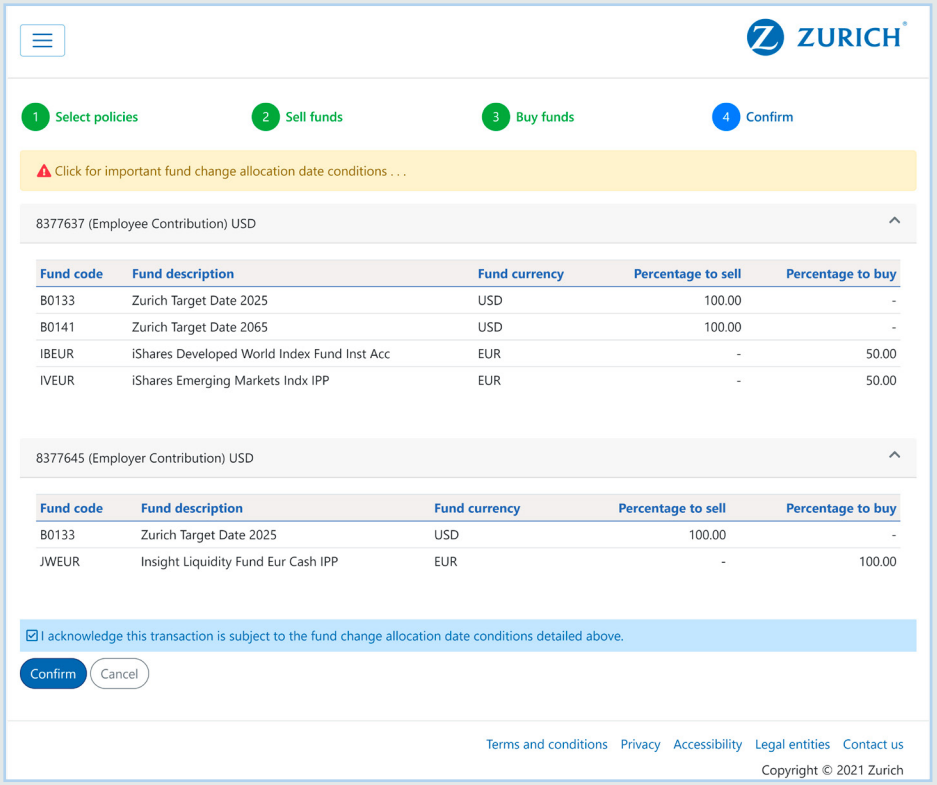
2.2 Select funds to buy for each policy from the dropdown lists available.

This will need to be done for each policy and the total percentage for each policy will need to equal 100%. You can delete funds at any time by clicking on the delete icon on the right hand side of each fund selected.



Option 2 (continued)

2.3 Review all of the details for the sale and purchase of funds and ensure that they are recorded as you intended.



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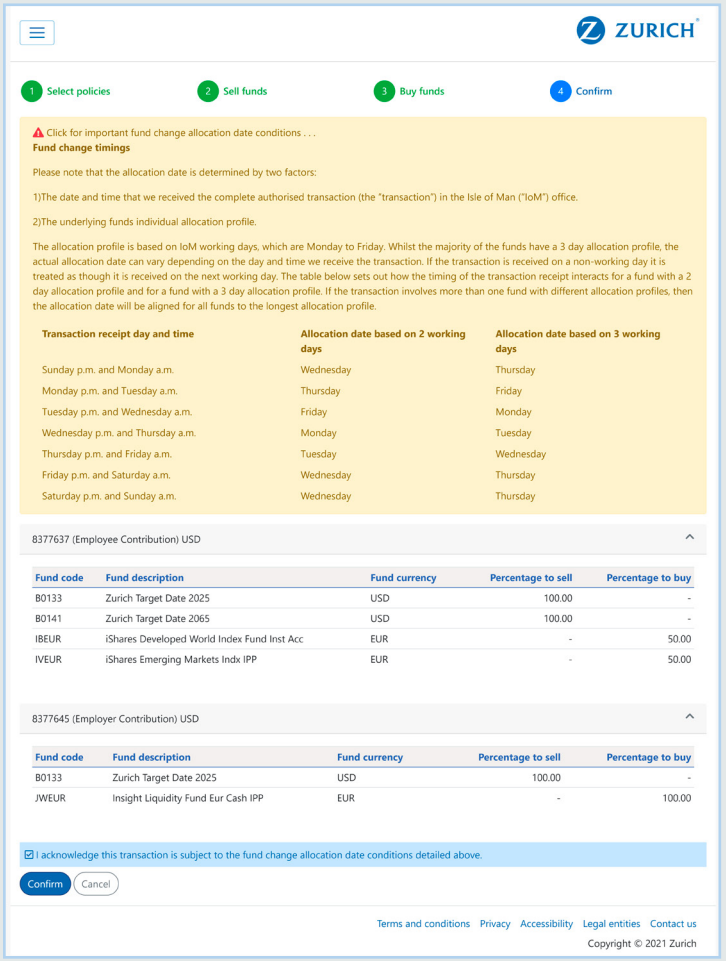

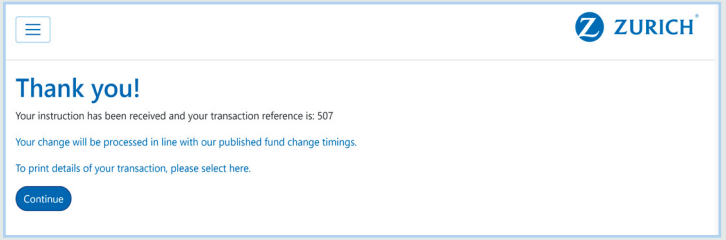

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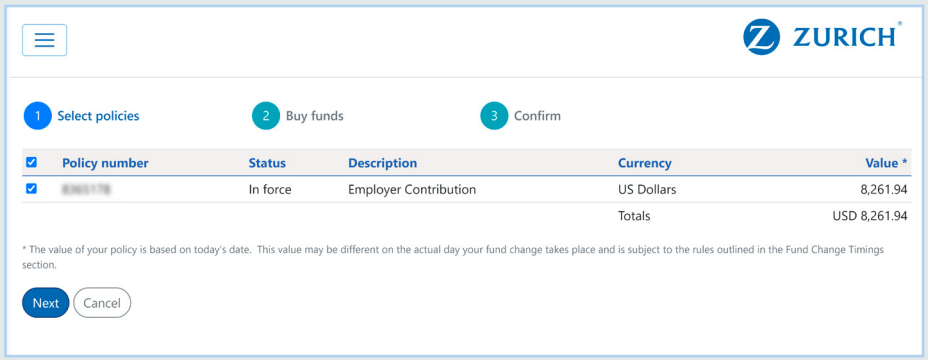
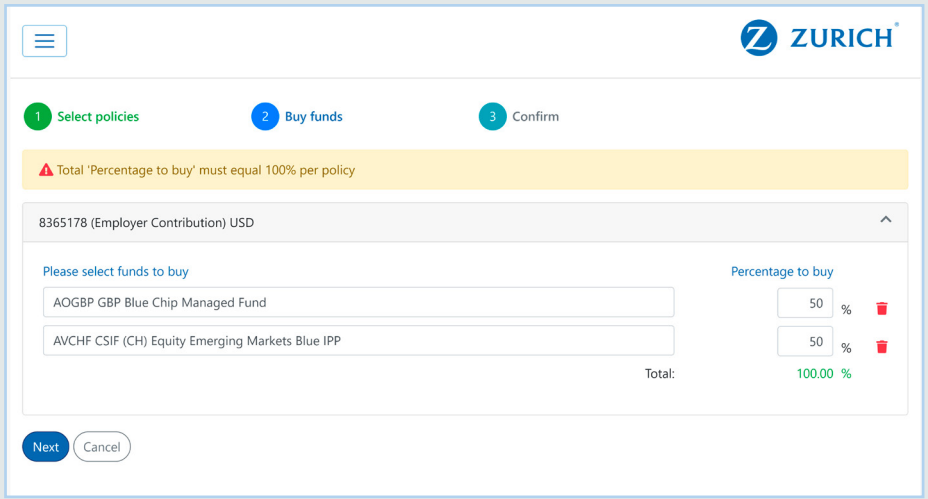
Option 3 – My future contributions only

If you have more than one policy, you will be asked to confirm which of your policies your change is to be applied to. You can select policies individually, or select all policies.



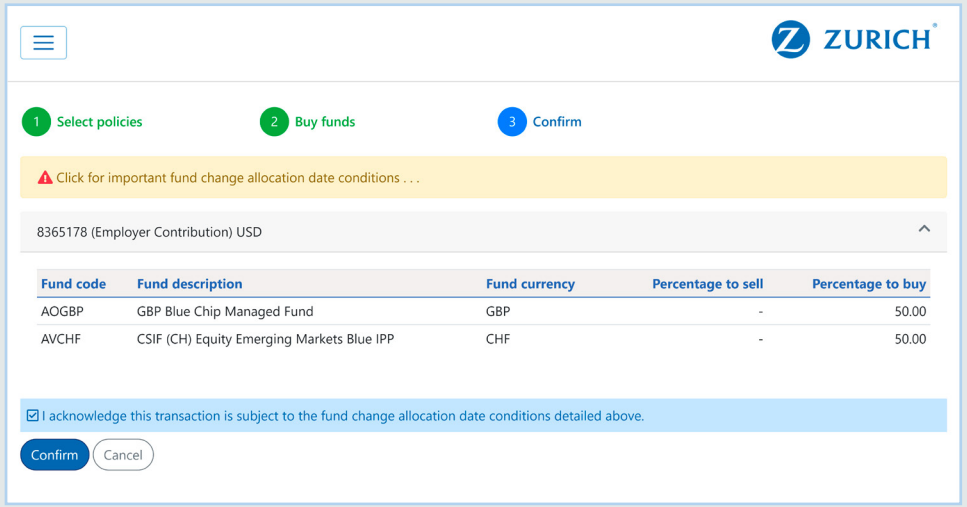
3.1 Select the funds you wish to redirect your future contributions to for each policy from the drop down lists. Enter the percentage you wish to buy with future contributions against each fund.

The total percentage for each policy will need to equal 100% and you can delete funds at any time by clicking on the delete icon on the right hand side of each fund selected.



3.3 Review all of the details for the sale and purchase of funds and ensure that they are recorded as you intended.

Before proceeding, ensure that you review and agree the fund change allocation date conditions displayed by clicking on the link at the top of the page.



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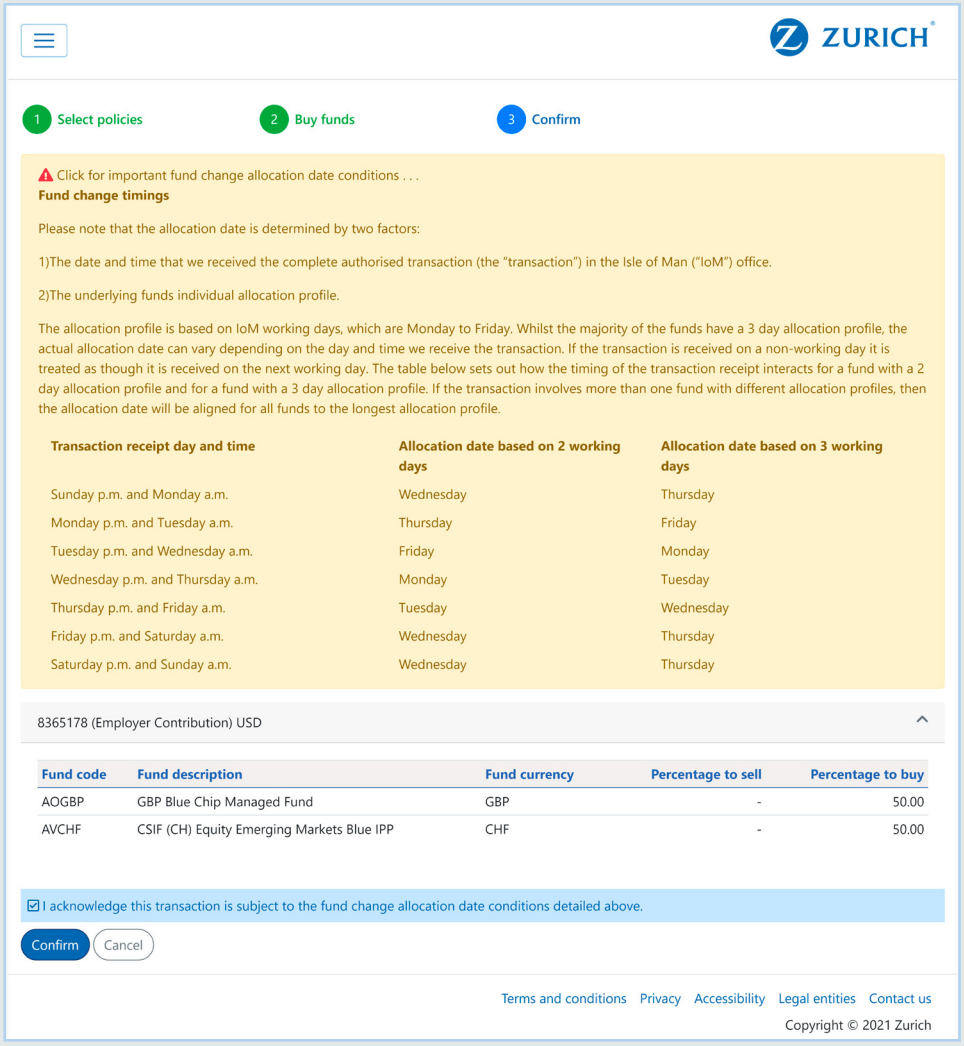

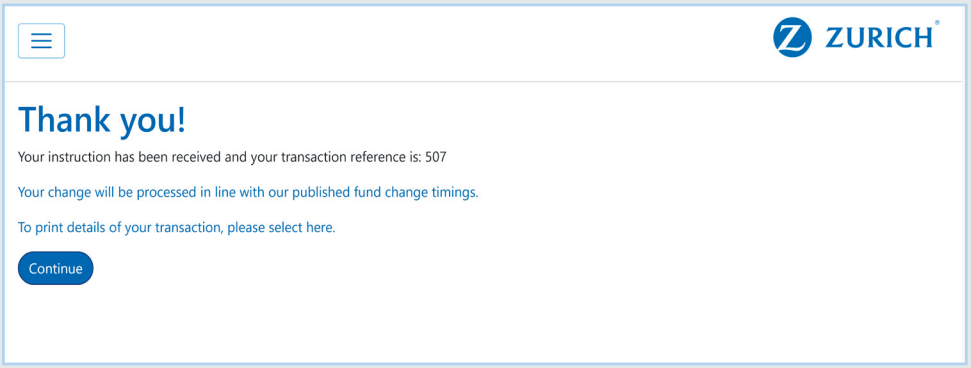

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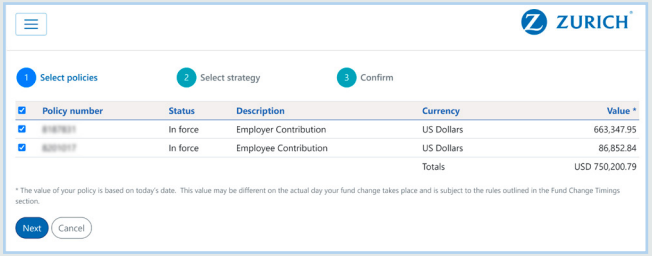
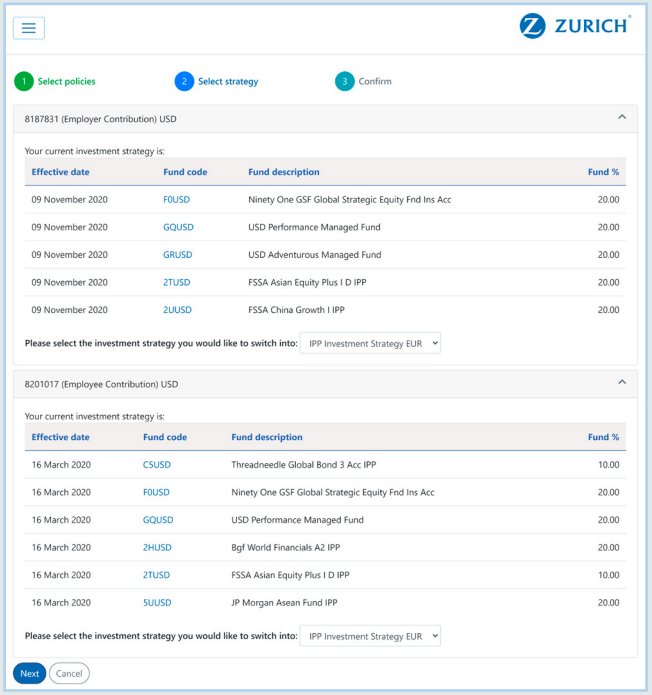
Option 4 – My investment strategy

4. If you have more than one policy, you will be asked to confirm which of your policies you wish to either move into an automated strategy or change from one automated strategy to another.

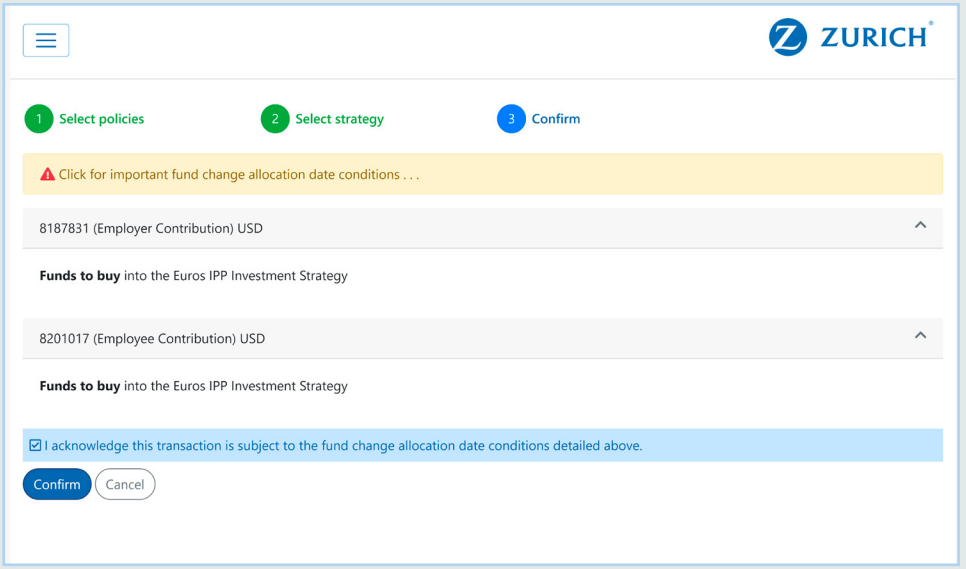
You can select policies individually, or select all policies.



4.1 Select the strategy you wish to invest in from the strategies available to your plan using the dropdown box. Selecting a strategy will sell all of your existing holdings and buy the appropriate investments as per the strategy design.



4.2 Review all of the details for the sale and purchase of funds and ensure that they are recorded as you intended.



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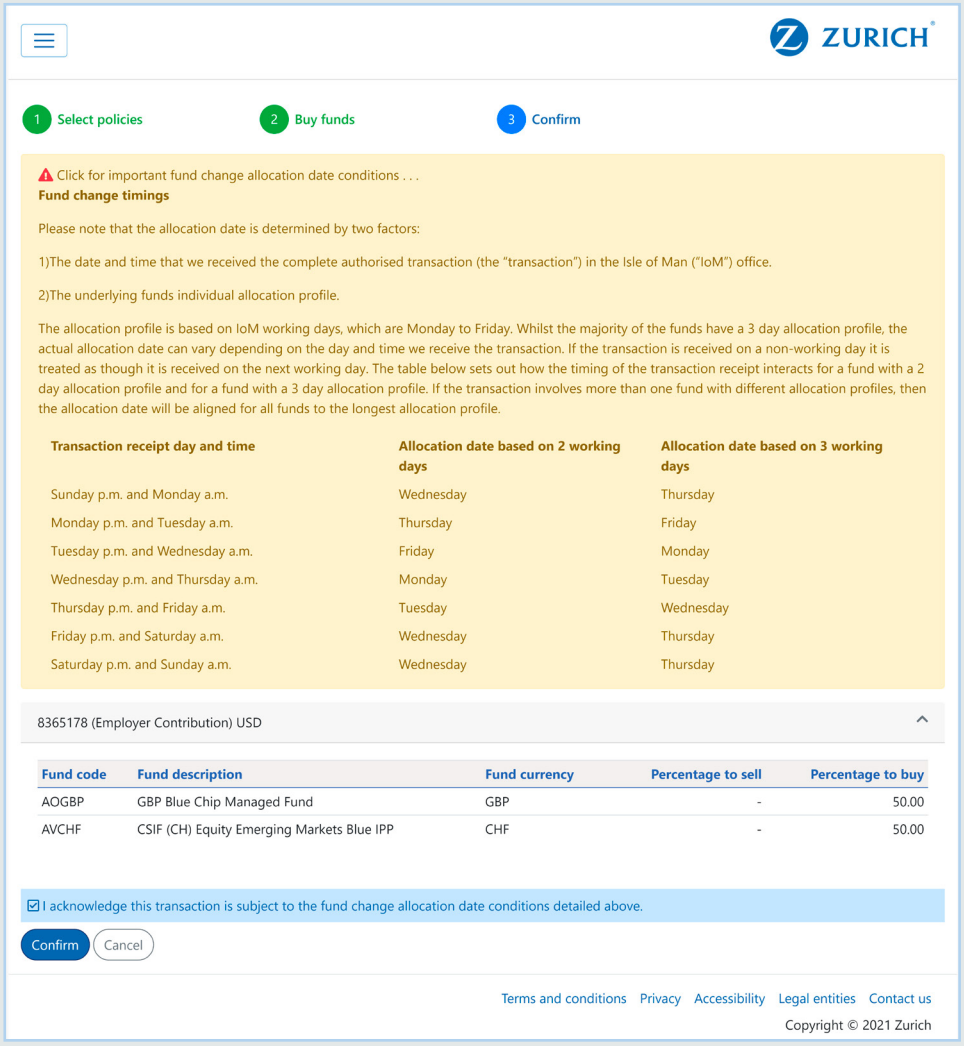

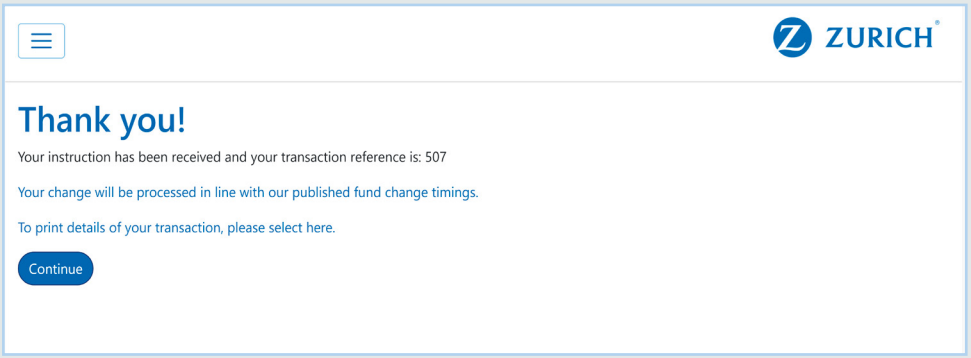

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If you have any questions that are not covered by this guide, or need help using ZIO, please contact the Zurich Corporate HelpPoint team:

For Zurich International Life Limited policies calling from outside the UAE:
+44(0)1624 691013

For Zurich International Life Limited policies calling from the UAE:
+971 4363 4400

Or for all policies, please email: **corporate.pensions@zurich.com**

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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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Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.
Telephone +973 1756 3322.

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Registered offices at Unit 601, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai)
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Zurich International Life Limited, Qatar Branch, which is authorised by the Qatar Financial Centre Regulatory Authority.
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