The Zurich Whole of Life product has been designed to be suitable for customers with a lifelong protection need. As examples it means it could be suitable for customers who:

- Have a potential Inheritance Tax liability, and:
  - Cannot, or will not, make significant gifts to their heirs during their lifetime to reduce the liability.
  - Have built up an estate and wish to arrange a method of paying the Inheritance Tax bill which will enable the estate to pass intact to their heirs.
- Want to provide for the cost of their funeral and not be a burden on their family.
- Have a lifetime mortgage.
- Have lifetime dependants.

The target market covers a broad range of customer segments, but the primary target for the Zurich Whole of Life product is customers who are typically aged 50+. Zurich Whole of Life may not be suitable for:

- Customers where there is no definite lifetime need for protection.
- Customers who have a need for mortgage protection for a fixed term.

Cover type
Level cover will typically be suitable where the protection need remains stable. For example if there is a known liability on the death of the customer.

Increasing cover will typically be suitable where the customer wishes for their cover to keep pace with inflation, or where they may be an increasing future liability such as a potential Inheritance Tax liability.

Waiver of premium (optional benefit)
The waiver of premium optional benefit may be suitable for working customers who want to ensure that the premiums for their protection policy continue to be paid in the event they are ill and unable to work for more than six months.

Distribution strategy
Zurich Whole of Life has been designed for customers who value the help of an insurance intermediary. We expect this product to be primarily sold through an intermediated distribution strategy, although it may also be sold through a direct distribution strategy.