The **Zurich Investment Life Cover** product has been designed to be suitable for customers who want to protect against the financial implications of unexpected death which coincide with a downturn in the financial markets. In particular these are customers who:

- Want to invest for capital growth and understand the risks associated with a stock market type of investment but want to add some protection against these risks, if they were to die.
- Understand the need for advice from a financial adviser before making a decision to invest or take out the plan.

**Distribution strategy**

Zurich Investment Life Cover has been designed for customers who value the help of an insurance intermediary. We expect this product to only be sold through an *intermediated distribution strategy*, via the Zurich Intermediary Platform.

Zurich Investment Life Cover may not be suitable for customers who:

- Don’t understand the risks associated with a stock market type of investment and therefore the potential need to purchase protection against this.
- Don’t require protection against stock market volatility and are happy to take the investment risk.

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**For financial advisers only – not for use with your clients.**

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