



MyZurich Life User guide

August 2021 version

Zurich Life Insurance (Hong Kong) Limited
(a company incorporated in Hong Kong with limited liability)



Content



1. Introduction
2. Registration
3. Policy enquiry
4. Policy overview with benefits/Premium payment history
5. Investment portfolio
6. Fund services
7. Risk Profile overview
8. Contact details
9. Forgot user ID/password

Overview of key features



Policy enquiry



Risk profile questionnaire



Fund redirection



Payment & fund
Transaction history



Fund switching

How to register

Receive welcome SMS, email & policy pack



Receive registration link



Register



Policy document

Welcome letter

<https://life.zurich.com.hk/Customer/myzurichlife/Registration.mvc/register>

Register for MyZurich Life Customer eService

MyZurich Life Customer eService gives you an easy, fast and convenient way to manage your policy.

* ID no./Passport no. ⓘ

To show the ID no./Passport no.

* Date of birth

DD MM YYYY

* Email address ⓘ

* I have read and accepted the [terms & conditions](#) and [personal information collection statement](#).

Next

Only three steps to register MyZurich Life

Step 1
Fill in personal
information

Step 2
Click registration link

Step 3
Set up user ID/password

Register for MyZurich Life Customer eService

MyZurich Life Customer eService gives you an easy, fast and convenient way to manage your policy.

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To show the ID no./Passport no.

* Date of birth

DD MM YYYY

* Email address ⓘ

* I have read and accepted the [terms & conditions](#) and [personal information collection statement](#).

Next

Dear customer,

Thank you for your registration and your MyZurich Life Customer eService account has been setup. Please click the 'Activate account' button below to activate your account within **72 hours**. If it is expired, please register again.

Activate account

For any assistance, please contact us.

Please do not reply this e-mail as it is an automated system.

Zurich Life Insurance (Hc)

Click and complete this "registration link" (valid for 72 hours)

If client could not activate the account in 72 hours in step 2, must complete step 1 again

Register for MyZurich Life Customer eService

* Create User ID ⓘ

* Create password ⓘ

* Confirm password

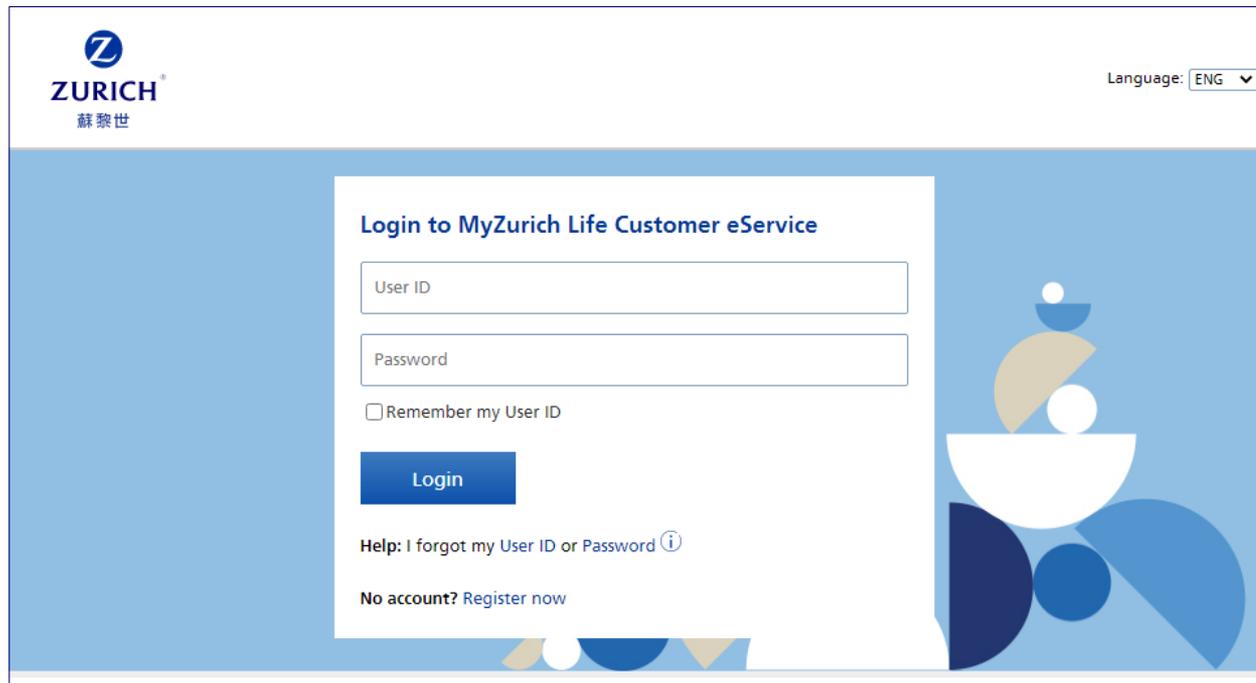
Done

- Minimum length of 6 and maximum length of 20 letters & numbers.
- Not allow special characters.
- Not allow 3 consecutive repeating letters or numbers.

- Password must be 8 or more characters with a mix of at least 3 of uppercase letter, lowercase letter, number and special characters
- Not allow space
- Password must be unique from user ID
- Not allow repeating same password within 8 changes

Registration completed

By this link: <https://life.zurich.com.hk/myzurichlife>
(Fill in “user ID” and “password” for this service.)



 **ZURICH®**
蘇黎世

Language: ENG ▼

Login to MyZurich Life Customer eService

User ID

Password

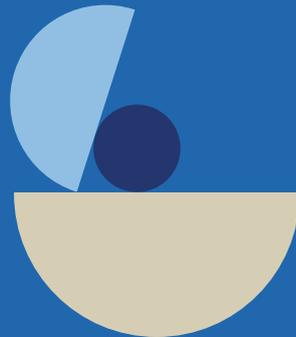
Remember my User ID

Login

Help: I forgot my User ID or Password ⓘ

No account? Register now

My policy



Log in to MyZurich Life customer portal



“My policies” shows user all inforce policies

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My policies

Contact details

Risk profile

Language

Settings

Logout

Welcome Jiu Fei

You last logged in: Jun 30, 2021 at 18:06 HKT.

Magnitude

Policy no.: 9500324

Life insured: Bao Bao

Policy status: In force

[See more](#)

Click "See more" to view more policy details (For inforce policy only)

List out basic policy information



Current risk appetite

Eligibility for choosing derivative funds

The screenshot shows a user interface for a Zurich policy. At the top is a navigation bar with the Zurich logo and Chinese characters '蘇黎世' on the left, and several menu items: 'My policies' (highlighted in blue), 'Contact details', 'Risk profile', 'Language', 'Settings', and 'Logout'. Below the navigation bar, the main content area is titled 'Magnitude'. It displays the following information: 'Policy no.: 9500324', 'Policyholder: Jiu Fei', 'Life insured: Bao Bao', and 'Policy status: In force'. Two red boxes highlight specific fields: 'Risk appetite: 2' and 'Eligibility for derivative funds: No'. A note '(Expiry date: Jul 13, 2022)' is positioned to the right of the eligibility field. At the bottom of the page, there is a horizontal menu with four items: 'Policy overview & benefits', 'Payments', 'Investment portfolio', and 'Fund services'.

Policy no.: 9500324	Risk appetite: 2	Eligibility for derivative funds: No	(Expiry date: Jul 13, 2022)
Policyholder: Jiu Fei			
Life insured: Bao Bao			
Policy status: In force			

Policy overview with benefits

Magnitude

Policy no.: 9500324

Policyholder: Jiu Fei Risk appetite: 2 Eligibility for derivative funds: No (Expiry date: Jul 13, 2022)

Life insured: Bao Bao

Policy status: In force

Policy overview & benefits

Payments

Investment portfolio

Fund services

Policy overview

Policy date

Apr 01, 2021

Policy issue date

Apr 02, 2021

Insurance intermediary

ECOUBLIOC GIOBOEIBL
SCRWIECS LUD.

Premium payment term

10 years

Benefit term

150 years

Policy maturity date

Mar 31, 2171

Policy currency

USD

Premium payment frequency

Semi-annually

Regular premium ¹

USD 3,000.00

Last premium due date

Oct 01, 2030

Payment method

Direct debit

Premium holiday

No

Premium holiday start date

N/A

Total account value ²

USD 2,870.88

Total welcome bonus(es) paid

USD 0.00

Policy benefits ¹

	Bao Bao Life Insured
Death benefit	100% of total premiums paid or 105% of total account value, whichever is higher
Accidental death benefit	USD 50,000.00 (Effective until Mar 31, 2023)

Remarks

1. The above information is for reference only. Please refer to the policy schedule and policy terms & conditions for the details of policy information.

Beneficiary(ies)

Name	Share %
B Bao	100%

Premium payment history

Magnitude
Policy no.: 9511717
Policyholder: Qinghui Huang Risk appetite: 4 Eligibility for derivative funds: Yes (Expiry date: May 12, 2022)
Life insured: Cheng Qi Zhang
Policy status: In force

 Your premium/levy is now overdue. Please contact us or your advisor to make the payment.

Policy overview & benefits | Payments | Investment portfolio | Fund services

Premiums - payment history

Premium payment frequency
Annually

Due date	Premium and levy (if applicable) ¹	Status
Jun, 2021	USD 40,012.87	Unsettled

Investment portfolio – With account summary, fund holdings and value (Only apply to Magnitude)

Policy overview & benefits
Payments
Investment portfolio
Fund services

Account summary

Total account value ¹	Total premiums paid	Total bonuses credited
USD 51,213.61	USD 0.00	USD 12,000.00
Total withdrawals	Surrender value	
USD 0.00	USD 25,802.57	

Remarks
1. Total account value does not include contributions not yet paid to your account or pending instructions

My investment portfolio

Fund holdings
Regular premiums allocation



Fund holdings

- Janus Henderson Horizon Fund - Global Technology Leaders Fund (40.09%)
- Fidelity Funds - Emerging Market Corporate Debt Fund (20.05%)
- Fidelity Funds - US Dollar Bond Fund (20.05%)
- Schroder Hong Kong Money Market Fund (19.81%)

Investment choice	Fund code	Risk level ¹	Valuation date	Unit	Unit price ²	Value in fund currency	Exchange rate ³ (as of Jul 13, 2021)	Value in policy currency
Janus Henderson Horizon Fund - Global Technology Leaders Fund	N3USD	4	Jul 13, 2021	16,925,535	USD 1.2132	USD 20,534.05	1.000000	USD 20,534.05
Fidelity Funds - Emerging Market Corporate Debt Fund	NBUSD	3	Jul 13, 2021	8,462,766	USD 1.2132	USD 10,267.02	1.000000	USD 10,267.02
Fidelity Funds - US Dollar Bond Fund	NLUSD	2	Jul 13, 2021	8,462,766	USD 1.2132	USD 10,267.02	1.000000	USD 10,267.02
Schroder Hong Kong Money Market Fund	OIHKD	1	Jul 13, 2021	65,844,230	HKD 1.2132	HKD 79,882.21	0.127006	USD 10,145.52
Total:								USD 51,213.61

Regular premiums allocation

My investment portfolio

Fund holdings **Regular premiums allocation**



Investment strategy - Regular premiums

- Janus Henderson Horizon Fund - Global Technology Leaders Fund (40%)
- Schroder Hong Kong Money Market Fund (20%)
- Fidelity Funds - US Dollar Bond Fund (20%)
- Fidelity Funds - Emerging Market Corporate Debt Fund (20%)

Investment choice	Fund code	Risk level ¹	Allocation %
Janus Henderson Horizon Fund - Global Technology Leaders Fund	N3USD	4	40%
Schroder Hong Kong Money Market Fund	OIHKD	1	20%
Fidelity Funds - US Dollar Bond Fund	NLUSD	2	20%
Fidelity Funds - Emerging Market Corporate Debt Fund	NBUSD	3	20%

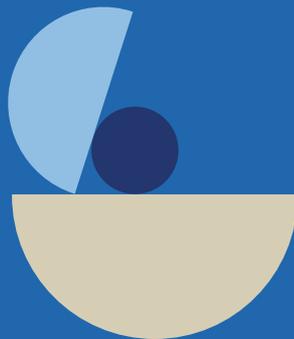
Remarks

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Fund services
Transaction records
Fund switching
Fund redirection



Transaction records

Transaction records

Fund change request

Pending online transactions

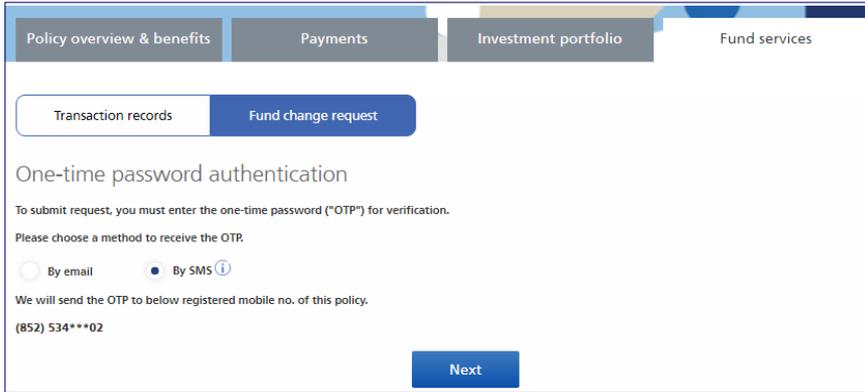
There is no pending online transaction for this policy.

Completed online transactions

	Request date	Transaction type	Status	Effective date
	May 24, 2021	Switching	Accepted	May 25, 2021
	May 17, 2021	Switching	Accepted	May 18, 2021

Fund change request

Please refer the steps below for obtaining One Time Password (OTP) before the online transaction.



Policy overview & benefits Payments Investment portfolio Fund services

Transaction records Fund change request

One-time password authentication

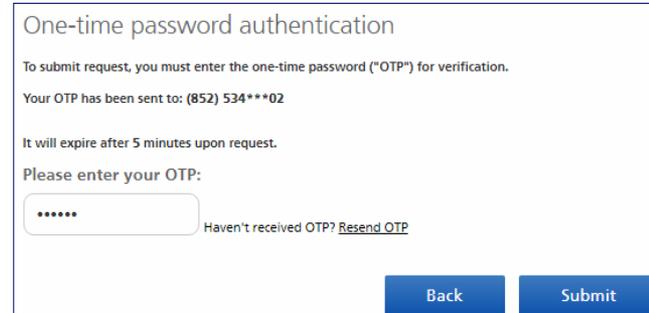
To submit request, you must enter the one-time password ("OTP") for verification.

Please choose a method to receive the OTP.

By email By SMS ⓘ

We will send the OTP to below registered mobile no. of this policy.
(852) 534***02

Next



One-time password authentication

To submit request, you must enter the one-time password ("OTP") for verification.

Your OTP has been sent to: (852) 534***02

It will expire after 5 minutes upon request.

Please enter your OTP:

..... Haven't received OTP? [Resend OTP](#)

Back Submit

Customer could choose to receive OTP by email or SMS

Fund change request

After the completion OTP verification , MyZurich Life provides below three fund change services:

Transaction records Fund change request


Switching (with rebalancing)
Change existing funds
Start


Switching (without rebalancing)
Change existing funds
Start


Redirection
Change future investments
Start

Switching (with rebalancing)

All of the asset of investment choices will be reallocated according to your updated target investment proportions. The whole investment portfolio will be reallocated.

Switching (without rebalancing)

Individual investment choices will be transferred to the new designated investment choices according to the asset percentage provided.

Redirection

Updated investment allocation instruction for the future contribution, investment allocation for the balance of original account remain unchanged.

Fund services > Fund change request > Switching (with rebalancing)

Step 1 - Input (Review the current fund holdings first)

Transaction records

Fund change request

1

Input

2

Review

3

End

Switching (with rebalancing)

Existing fund holdings

Investment choice	Valuation date	Unit	Unit price ²	Value in fund currency	Exchange rate ³ (as of Jul 13, 2021)	Value in policy currency	Existing investment account value %
Janus Henderson Horizon Fund - Global Technology Leaders Fund (Fund code: NBUSD, Risk level ¹ : 4)	Jul 13, 2021	16,925.535	USD 1.2132	USD 20,534.05	1.000000	USD 20,534.05	40.09%
Fidelity Funds - Emerging Market Corporate Debt Fund (Fund code: NBUSD, Risk level ¹ : 3)	Jul 13, 2021	8,462.766	USD 1.2132	USD 10,267.02	1.000000	USD 10,267.02	20.05%
Fidelity Funds - US Dollar Bond Fund (Fund code: NLUSD, Risk level ¹ : 2)	Jul 13, 2021	8,462.766	USD 1.2132	USD 10,267.02	1.000000	USD 10,267.02	20.05%
Schroder Hong Kong Money Market Fund (Fund code: OIHKD, Risk level ¹ : 1)	Jul 13, 2021	65,844.230	HKD 1.2132	HKD 79,882.21	0.127006	USD 10,145.52	19.81%

Fund services>Fund change request> Switching (with rebalancing)

Step 1 - Input (Choose the investment choices to be switched to with the percentage of investment account value to be allocated indicated, then click “**Confirm**”).

Add investment choice

Search by fund code or keywords Risk level Fund currency

Fund code	Investment choice ↕	Risk level ¹ ↕	Fund currency	Derivative fund
<input type="checkbox"/> MAAUD	Aberdeen Standard SICAV I - Australasian Equity Fund	5	AUD	No
<input type="checkbox"/> MBUSD	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund	3	USD	No
<input type="checkbox"/> MCEUR	Aberdeen Standard SICAV I - European Equity (Ex UK) Fund	5	EUR	No
<input type="checkbox"/> MDEUR	Aberdeen Standard SICAV I - European Equity Fund	4	EUR	No
<input type="checkbox"/> MEJPY	Aberdeen Standard SICAV I - Japanese Smaller Companies Fund	4	JPY	No
<input type="checkbox"/> MFEUR	Allianz Global Investors Fund - Allianz Euroland Equity Growth	5	EUR	No

Fund services>Fund change request> Switching (with rebalancing)

Step 1 - Input (if there is any mis-match between investment choice and risk appetite, client may “Reselect investment choice”, “Submit your risk profile questionnaire” or “Proceed the request with declaration confirmed”)

i Your selected investment choice(s) does(do) not match with your risk appetite. You may reselect investment choice, submit your risk profile questionnaire or proceed the request with below declaration confirmed.

Reselect investment choice Submit your risk profile questionnaire Proceed the request with declaration confirmed

Unless the following confirmation is specified, any request for investing in an investment choice that carries a risk level higher than your risk tolerance will not be accepted.

Despite the fact that the investment choice(s) that I intend to invest in may not be suitable for me based on my disclosed current needs and risk profile, etc. as indicated in my financial needs analysis and risk profile questionnaire, I confirm that it is my intention and desire to proceed with my request herein. I understand that I may be exposed to higher risks and subject to greater investment loss.

Remarks

1. Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.
2. Provided by Zurich Life Insurance (Hong Kong) Limited.
3. The amount of the policy currency per one dollar of fund currency.
4. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be more than 50% but up to 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. You may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.
5. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be exceeding 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. Such high leverage exposure of over 100% of the net asset value to derivative may further magnify any potential negative impact of any change in the value of the underlying asset of the underlying fund and also increase the volatility of the underlying fund's price. Therefore, you may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.

Notes

- i. If there is any instruction in progress for this policy, you may not submit instruction for switching / re-direction of future regular premium allocation.
- ii. For written request that has been submitted to us directly or via licensed insurance intermediary before, please do not re-submit online and vice versa.
- iii. Instruction that submitted after 23:59 (Hong Kong time) will deem to be received on the next working day.

Back Next

Fund services > Fund change request > Switching (with rebalancing)

Step 2 - Review (Review your request content, remarks and important notes, you could click “Back” to make changes.)

Transaction records
Fund change request

1
Input

2
Review

3
End

Switching (with rebalancing)

Please review your request.

Investment choice	Allocation %
Aberdeen Standard SICAV I - Australasian Equity Fund <small>(Fund code: MAAUD, Risk level: 5)</small>	50%
Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund <small>(Fund code: MBUSD, Risk level: 3)</small>	50%
Total	100%

Remarks

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I have reviewed and confirm to submit the request. For details, please refer to the Terms and Conditions of MyZurich Life.

Back
Submit

Fund services>Fund change request> Switching (with rebalancing)

Step 3 - Completion (You can check the request status at “Transaction record”.)

Transaction records | **Fund change request**

Input | Review | **3 End**

✓ Your request has been submitted successfully.

Done

Pending online transactions

Request date	Transaction type	Status
✓ Jul 14, 2021	Switching	Pending

Transaction details

Switching instruction (with rebalancing)

Investment choice	Allocation %
Aberdeen Standard SICAV I - Australasian Equity Fund (Fund code: MAAUD, Risk level ¹ : 5)	50%
Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund (Fund code: MBUSD, Risk level ¹ : 3)	50%
Total: 100%	

Remarks [No Title]

1 Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.

Fund services>Fund change request> Switching (without rebalancing)

Step 1 - Input (Please refer to the remarks and important notice, and ensure your investment choices match with your risk appetite. You could click **“Reset”** for any amendment if needed.)

Select the investment choice(s) to switch out from and the percentage of account value to be switched out from this investment choice. Please also select the investment choice(s) you wish to switch to.

Janus Henderson Horizon Fund - Global Technology Leaders Fund (Fund code: N3USD, Risk level: 4)	Switch out % <input type="text"/> %	»	Aberdeen Standard SICAV I - Australasian Equity Fund (Fund code: MAAUD, Risk level: 5)	<input type="button" value="X"/>
Fidelity Funds - US Dollar Bond Fund (Fund code: NLUSD, Risk level: 2)	Switch out % <input type="text"/> %	»	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund (Fund code: MBUSD, Risk level: 3)	<input type="button" value="X"/>

i Your selected investment choice(s) does(do) not match with your risk appetite. You may reselect investment choice, submit your risk profile questionnaire or proceed the request with below declaration confirmed.

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Fund services>Fund change request> Switching (without rebalancing)

Step 1 - Input (if there is any mis-match between investment choice and risk appetite, client may “Reselect investment choice”, “Submit your risk profile questionnaire” or “Proceed the request with declaration confirmed”)

i Your selected investment choice(s) does(do) not match with your risk appetite. You may reselect investment choice, submit your risk profile questionnaire or proceed the request with below declaration confirmed.

Reselect investment choice	Submit your risk profile questionnaire	Proceed the request with declaration confirmed
----------------------------	--	--

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Back	Next
------	------

Fund services>Fund change request> Switching (without rebalancing)

Step 2 - Review (Review your request content, remarks and important notes, you could click **“Back”** to make changes.)

1 Input 2 Review 3 End

Switching (without rebalancing)

Please review your request.

Switch out from	Switch out %	Switch to
Janus Henderson Horizon Fund - Global Technology Leaders Fund (Fund code: N3USD, Risk level ¹ : 4)	50%	Aberdeen Standard SICAV I - Australasian Equity Fund (Fund code: MAAUD, Risk level ¹ : 3)
Fidelity Funds - US Dollar Bond Fund (Fund code: NLUUSD, Risk level ¹ : 2)	50%	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund (Fund code: MBUSD, Risk level ¹ : 3)

Remarks

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I have reviewed and confirm to submit the request. For details, please refer to the Terms and Conditions of MyZurich Life.

Fund services>Fund change request> Switching (without rebalancing)

Step 3 - Completion (You can check the request status at “Transaction record”).

Transaction records | **Fund change request**

Input | Review | **3 End**

✓ Your request has been submitted successfully.

Done

Pending online transactions

	Request date	Transaction type	Status
✓	Jul 14, 2021	Switching	Pending

Transaction details

Switching instruction (without rebalancing)

Switch out from	Switch out %	Switch to
Janus Henderson Horizon Fund - Global Technology Leaders Fund (Fund code: N3USD, Risk level ¹ : 4)	50%	Aberdeen Standard SICAV I - Australasian Equity Fund (Fund code: MAAUD, Risk level ¹ : 5)
Fidelity Funds - US Dollar Bond Fund (Fund code: NLUUSD, Risk level ¹ : 2)	50%	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund (Fund code: MBUSD, Risk level ¹ : 3)

Remarks

1. Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.

Fund services > Fund change request > Fund redirection

Step 1 - Input (Choose the investment choices for future contribution and indicate the percentage.)

Transaction records | **Fund change request**

1 Input 2 Review 3 End

Redirection

Select the investment choice(s) to which the future contribution will be invested and the percentage(s) of the future contribution which will be invested in the selected investment choice(s).

Schroder Hong Kong Money Market Fund (Fund code: OIHKD, Risk level: 1)	Existing allocation: 20%	<input type="text" value="New allocation %"/>	%
Fidelity Funds - US Dollar Bond Fund (Fund code: NLUSD, Risk level: 2)	Existing allocation: 20%	<input type="text" value="New allocation %"/>	%
Fidelity Funds - Emerging Market Corporate Debt Fund (Fund code: NBUUSD, Risk level: 3)	Existing allocation: 20%	<input type="text" value="New allocation %"/>	%
Janus Henderson Horizon Fund - Global Technology Leaders Fund (Fund code: NBUUSD, Risk level: 4)	Existing allocation: 40%	<input type="text" value="New allocation %"/>	%

Total: 0%

Add investment choice

Search by fund code or keywords Risk level Fund currency

Fund code	Investment choice ↕	Risk level ¹ ↕	Fund currency	Derivative fund	
<input checked="" type="checkbox"/>	OWUSD	Threadneedle (Lux) - Global Focus	3	USD	No

Fund services > Fund change request > Fund redirection

Step 2 - Review (Review your request content, remarks and important notes, you could click “Back” to make changes.)

1 Input 2 Review 3 End

Redirection

Please review your request.

Investment choice	Existing allocation %	New allocation %
Schroder Hong Kong Money Market Fund (Fund code: DHHK, Risk level: 1)	20%	0%
Fidelity Funds - US Dollar Bond Fund (Fund code: NLUUSD, Risk level: 2)	20%	0%
Fidelity Funds - Emerging Market Corporate Debt Fund (Fund code: NBUUSD, Risk level: 3)	20%	50%
Janus Henderson Horizon Fund - Global Technology Leaders Fund (Fund code: NZUSD, Risk level: 4)	40%	50%
		Total : 100%

Remarks

- Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.
- Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be more than 50% but up to 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. You may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.
- Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be exceeding 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. Such high leverage exposure of over 100% of the net asset value to derivative may further magnify any potential negative impact of any change in the value of the underlying asset of the underlying fund and also increase the volatility of the underlying fund's price. Therefore, you may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.

Notes

- If there is any instruction in progress for this policy, you may not submit instruction for switching / re-direction of future regular premium allocation.
- For written request that has been submitted to us directly or via licensed insurance intermediary before, please do not re-submit online and vice versa.
- Instruction that submitted after 23:59 (Hong Kong time) will deem to be received on the next working day.
- Instruction for redirection will be effective within 2 working days following the date of our receipt and acceptance of your instruction in normal situation. Premium allocated after redirection effective date will follow the new investment strategy. Redirection will not affect the current allocation of existing investment choices).

Back Submit

Fund services > Fund change request > Fund redirection

Step 3 - Completion (You can check the request status at "Transaction record".)

Transaction records
Fund change request



Input



Review

3

End

 Your request has been submitted successfully.

Done

Pending online transactions

	Request date	Transaction type	Status
	Jul 14, 2021	Redirection	Pending

Transaction details

Redirection instruction

Existing investment strategy		»»	New investment strategy	
Investment choice	Premium allocation %		Investment choice	Premium allocation %
Franklin Templeton Investment Funds – Templeton Global Total Return Fund (Fund code: NWUSD, Risk level ¹ : 3)	30%		First Sentier Investors Global Umbrella Fund plc - First Sentier Global Listed Infrastructure Fund (Fund code: NPUSD, Risk level ¹ : 4)	50%
First Sentier Investors Global Umbrella Fund plc - FSSA Hong Kong Growth Fund (Fund code: NQUSD, Risk level ¹ : 4)	25%		Aberdeen Standard SICAV I - Japanese Smaller Companies Fund (Fund code: MEJPY, Risk level ¹ : 4)	50%
First Sentier Investors Global Umbrella Fund plc - First Sentier Global Listed Infrastructure Fund (Fund code: NPUSD, Risk level ¹ : 4)	35%			
Aberdeen Standard SICAV I - Japanese Smaller Companies Fund (Fund code: MEJPY, Risk level ¹ : 4)	10%			

Risk profile overview



Risk profile overview > Submit risk profile questionnaire (RPQ)

Step 1 - Answer all questions in RPQ



My policies Contact details **Risk profile** Language Settings Logout

Risk profile history **Submit risk profile questionnaire**

1 Input 2 Review 3 End

Risk profile questionnaire

The objective of this risk profile questionnaire is for an assessment of a customer's investment risk appetite, and to determine if a particular investment-linked assurance schemes and the investment choice(s) selected is/are suitable for the customer, before making a recommendation.

Zurich Assurance Limited, Zurich Life Insurance Company Limited and Zurich Life Insurance (Hong Kong) Limited ("Zurich") offer you a series of different investment-linked assurance scheme(s) and investment choices which you can choose to meet your investment objectives and needs. Please refer to offering documents of the relevant underlying funds / investments to which the investment choices under the investment-linked assurance scheme are linked, and the product brochures and investment choice brochures of the relevant investment-linked assurance scheme(s) for further information including fees and charges.

Section A: Basic information and investment risk

1. What is your age?

> 65 (1)

51 – 65 (3)

36 – 50 (5)

Section B: Investment knowledge and experience

1. Do you have any knowledge in derivatives based on education or working experience acquired from education institutions (e.g. colleges, universities, vocational institutions, etc.), professional organizations, banks, financial institutions or other organizations?

Yes

No

2. Do you have any prior investment experience in derivatives (e.g., principal protected structured products, equity/interest rate/foreign exchange-linked structured products, currency linked deposits, options, futures, warrants, callable bull bear contracts, share margin or foreign exchange margin, etc.) and fully understand the underlying risks of such investments?

Yes

No

[Back](#) [Next](#)

Risk profile overview > Submit risk profile questionnaire (RPQ)

Step 2 & 3 - Review and complete the RPQ

✓ 2 3
Input Review End

Risk profile questionnaire

Please review your request.

Section A: Basic information and investment risk

Questions	Answers
1. What is your age?	18 – 35 (7)
2. How many years of investment experience do you have? Investment experience includes but not limited to Mandatory Provident Fund (MPF), mutual funds investment and stock trading experience.	> 10 years (7)
3. What percentage of your income is available for investment now?	> 25% (4)

Section B: Investment knowledge and experience

Questions	Answers
1. Do you have any knowledge in derivatives based on education or working experience acquired from education institutions (e.g. colleges, universities, vocational institutions, etc.), professional organizations, banks, financial institutions or other organizations?	Yes
2. Do you have any prior investment experience in derivatives (e.g., principal protected structured products, equity/interest rate/foreign exchange-linked structured products, currency linked deposits, options, futures, warrants, callable bull bear contracts, share margin or foreign exchange margin, etc.) and fully understand the underlying risks of such investments?	Yes

Risk profile history Submit risk profile questionnaire

✓ ✓ 3
Input Review End

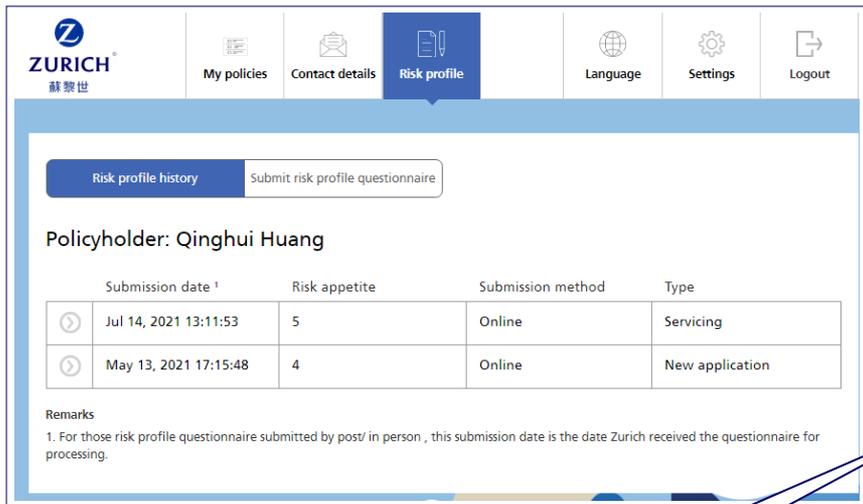
✓ Your request has been submitted successfully.

Your current risk appetite is: 5

Done

Risk profile overview>Submit risk profile questionnaire (RPQ)

Customer could view the last three RPQ records.

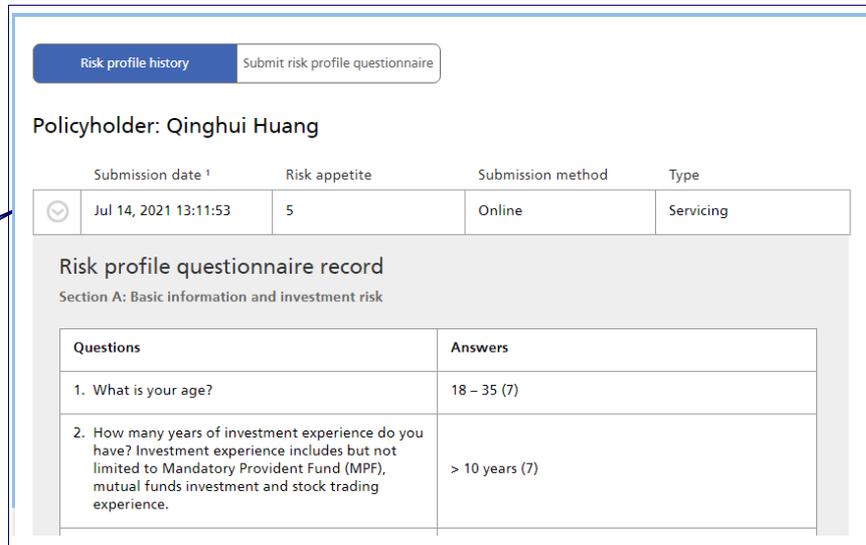


The screenshot shows the Zurich Risk Profile Overview page. The navigation bar includes 'My policies', 'Contact details', 'Risk profile' (highlighted), 'Language', 'Settings', and 'Logout'. The main content area has a 'Risk profile history' tab selected and a 'Submit risk profile questionnaire' button. Below this, the policyholder's name 'Qinghui Huang' is displayed. A table lists the submission history:

	Submission date ¹	Risk appetite	Submission method	Type
⌵	Jul 14, 2021 13:11:53	5	Online	Servicing
⌵	May 13, 2021 17:15:48	4	Online	New application

Remarks
1. For those risk profile questionnaire submitted by post/ in person , this submission date is the date Zurich received the questionnaire for processing.

Click here to expand or hide the record details (only applicable for RPQ submitted by policy service)



The screenshot shows the expanded view of a Risk Profile Questionnaire Record for policyholder 'Qinghui Huang'. It includes a 'Risk profile history' tab and a 'Submit risk profile questionnaire' button. The submission history table is shown with one record expanded:

	Submission date ¹	Risk appetite	Submission method	Type
⌵	Jul 14, 2021 13:11:53	5	Online	Servicing

Risk profile questionnaire record
Section A: Basic information and investment risk

Questions	Answers
1. What is your age?	18 - 35 (7)
2. How many years of investment experience do you have? Investment experience includes but not limited to Mandatory Provident Fund (MPF), mutual funds investment and stock trading experience.	> 10 years (7)

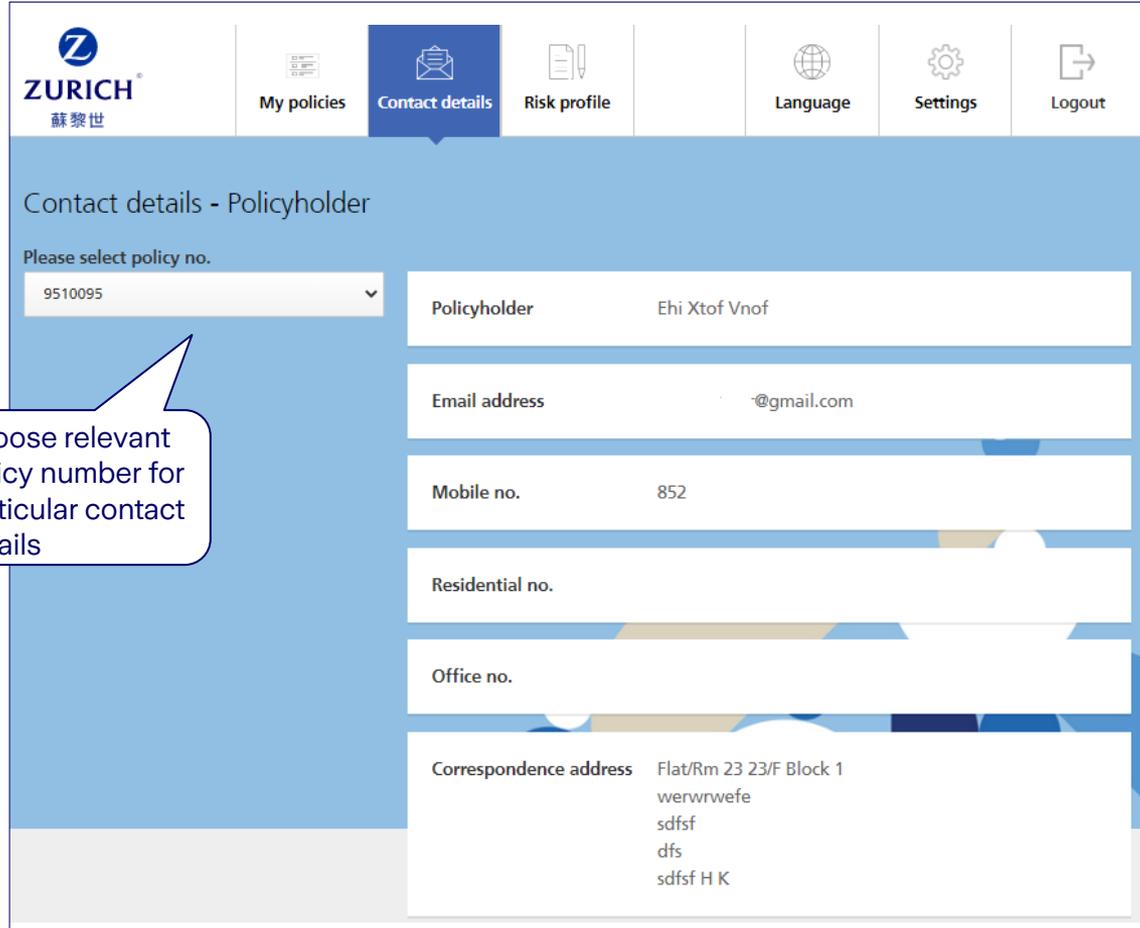


ZURICH®

**Contact details ,
change or forgot
user ID/password**



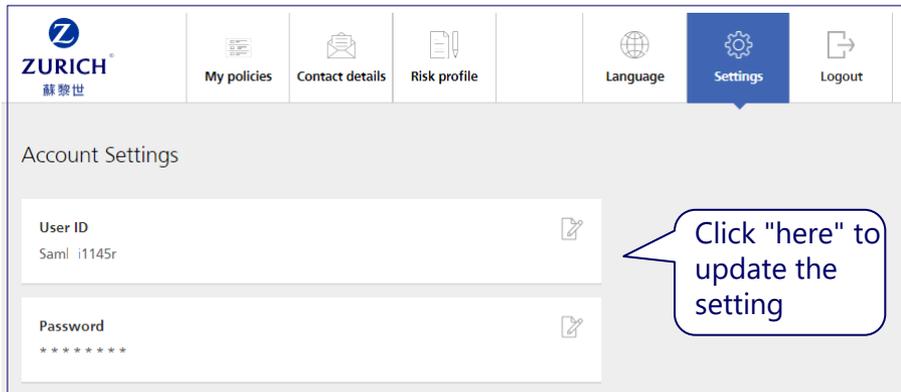
Contact details



The screenshot shows the Zurich user interface for 'Contact details'. At the top, there is a navigation bar with the Zurich logo and Chinese characters '蘇黎世', and several menu items: 'My policies', 'Contact details' (highlighted), 'Risk profile', 'Language', 'Settings', and 'Logout'. Below the navigation bar, the page title is 'Contact details - Policyholder'. A dropdown menu labeled 'Please select policy no.' is set to '9510095'. The main content area displays contact information for the policyholder: 'Ehi Xtof Vnof', an email address ending in '@gmail.com', a mobile number '852', and a correspondence address: 'Flat/Rm 23 23/F Block 1, werwrwefe, sdfs, dfs, sdfs H K'.

Choose relevant policy number for particular contact details

Setting > Change user ID



ZURICH 蘇黎世

My policies Contact details Risk profile Language **Settings** Logout

Account Settings

User ID Saml i1145r	
Password *****	

Click "here" to update the setting

* New user ID ⓘ

* Enter your password

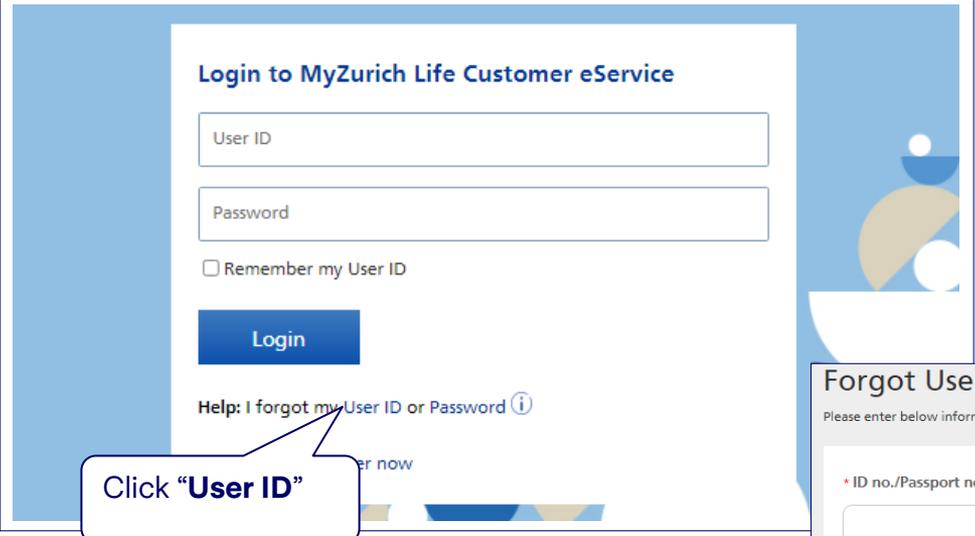
* Current password

* New password ⓘ

* Confirm new password

Forgot user ID

Step 1 - Input personal details for verification



Login to MyZurich Life Customer eService

User ID

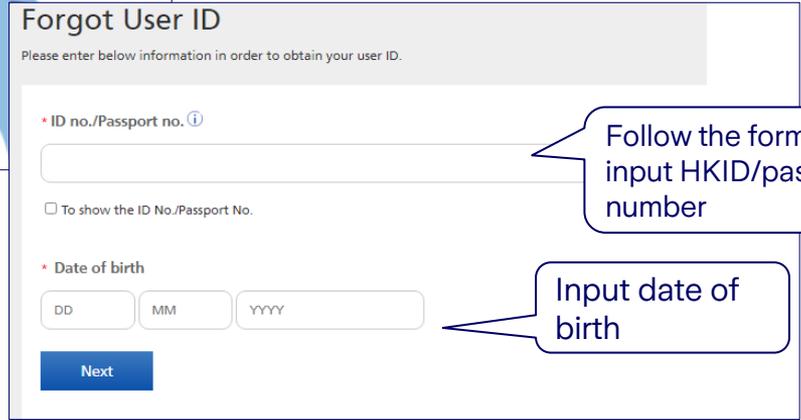
Password

Remember my User ID

Login

Help: I forgot my User ID or Password ⓘ

Click **“User ID”**



Forgot User ID

Please enter below information in order to obtain your user ID.

* ID no./Passport no. ⓘ

To show the ID No./Passport No.

* Date of birth

DD MM YYYY

Next

Follow the format to input HKID/passport number

Input date of birth

Forgot user ID

Step 2 - User could choose to use email or SMS receiving user ID

Forgot User ID

For security reason, User ID will be sent to you either by SMS or email.

Please choose a method to receive your user ID.

By email By SMS ⓘ

* Enter your email address

Next

Email address and mobile number must match with our company record

Forgot User ID

User ID will be sent to you via email. Please consider to change a new user ID after login. Please contact us for any assistance.

Done

Dear customer,
Your user ID for MyZurich Life Customer eService is **And** . After successful login, you can change to a new user ID through the 'Settings' function.
For any assistance, please click [here](#) to contact us.
Please do not reply this email as it is sent by automated system.
Zurich Life Insurance (Hong Kong) Limited

Forgot password

Step 1 - Click “Forgot password”

Login to MyZurich Life Customer eService

User ID

Password

Remember my User ID

Login

Help: I forgot my User ID or Password ⓘ

No account? [Register now](#)

Choose “password”

Forgot password

Please enter below information in order to reset password.

* ID no./Passport no. ⓘ

To show the ID No./Passport No.

* Date of birth

DD MM YYYY

Next

Follow the format to input HKID/passport number

Input date of birth

Forgot password

Step 2 - User could choose to use email or SMS receiving password

Forgot password

For security reason, one-time password will be sent to you either by SMS or email.

Please choose a method to receive your one-time password

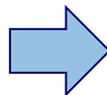
By email By SMS ⓘ

* Enter your mobile no.

852

Next

Email address or mobile number must match with our record



Forgot password

A one-time password will be sent to you via SMS. The password only valids for 72 hours. If it is expired, please repeat the password reset process. Please contact us for any assistance.

Done



 [Zurich] : 您的 MyZurich Life 客戶網上服務一次性密碼為 qBx8JRBvTd8B9，有效期為 72 小時。Your one-time password for MyZurich Life Customer eService is qBx8JRBvTd8B9, which is valid for 72 hours only.

OTP is valid for 72 hours and please reset in this timeframe. Otherwise, please refer Step 1.