

SCOPE OF AUTHORISATION

As provided in the Authorisation Certificate, pursuant to its powers under Article 11(2) of the Qatar Financial Centre Law and Article 29 of the Financial Services Regulations, the Qatar Financial Centre Regulatory Authority has granted **Zurich International Life Limited** authority, subject to the conditions and restrictions stated below, to conduct the following Regulated Activities in respect of the listed Specified Products:

Regulated Activity	Specified Products
<ul style="list-style-type: none">• <i>Effecting a Contract of Insurance</i>	<ul style="list-style-type: none">• <i>Contract of Insurance</i>
Specific Conditions and Restrictions	<ul style="list-style-type: none">• Restricted to Long Term Contracts of Insurance
<ul style="list-style-type: none">• <i>Carrying out a Contract of Insurance</i>	<ul style="list-style-type: none">• <i>Contract of Insurance</i>
Specific Conditions and Restrictions	<ul style="list-style-type: none">• Restricted to Long Term Contracts of Insurance

GENERAL CONDITIONS, RESTRICTIONS AND REQUIREMENTS

The firm's specified products are restricted to Long Term Insurance Contracts.

The firm is subject to a prohibition preventing it from conducting Regulated Activities with or on behalf of Retail Customers unless it has received the prior authorisation of the Regulatory Authority.

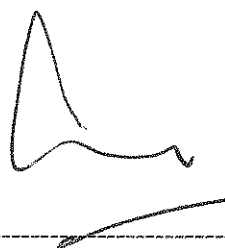
The above prohibition does not apply where the firm effects contracts of insurance with or on behalf of Retail Customers where the contract is effected through an authorised firm conducting insurance mediation business or a non-QFC intermediary.

EFFECTIVE DATE

24th September 2008

QFC NUMBER

00067



Chairman and Chief Executive Officer