



## Easy Access Investment Bond

*Available until 30 April 2015*

**Allow us to introduce ourselves.**

**We are Zurich. We are part of a global insurance group with Swiss roots. We are one of Ireland's most successful life, pension and investment providers.**

**We believe in building a life long trust with our customers. We are passionate about protecting our customers and the things they truly value.**

**At Zurich, you are at the heart of what we do.**

This brochure is designed to give you a clear understanding of our Easy Access Investment Bond. If you have any questions please get in touch.

Talk to a financial broker, advisor or call us today and see how we can help you.

A woman with shoulder-length blonde hair, wearing a grey long-sleeved top, is smiling warmly at the camera. She is standing in what appears to be a kitchen or dining area, with a blurred background showing a table and chairs.

## Welcome

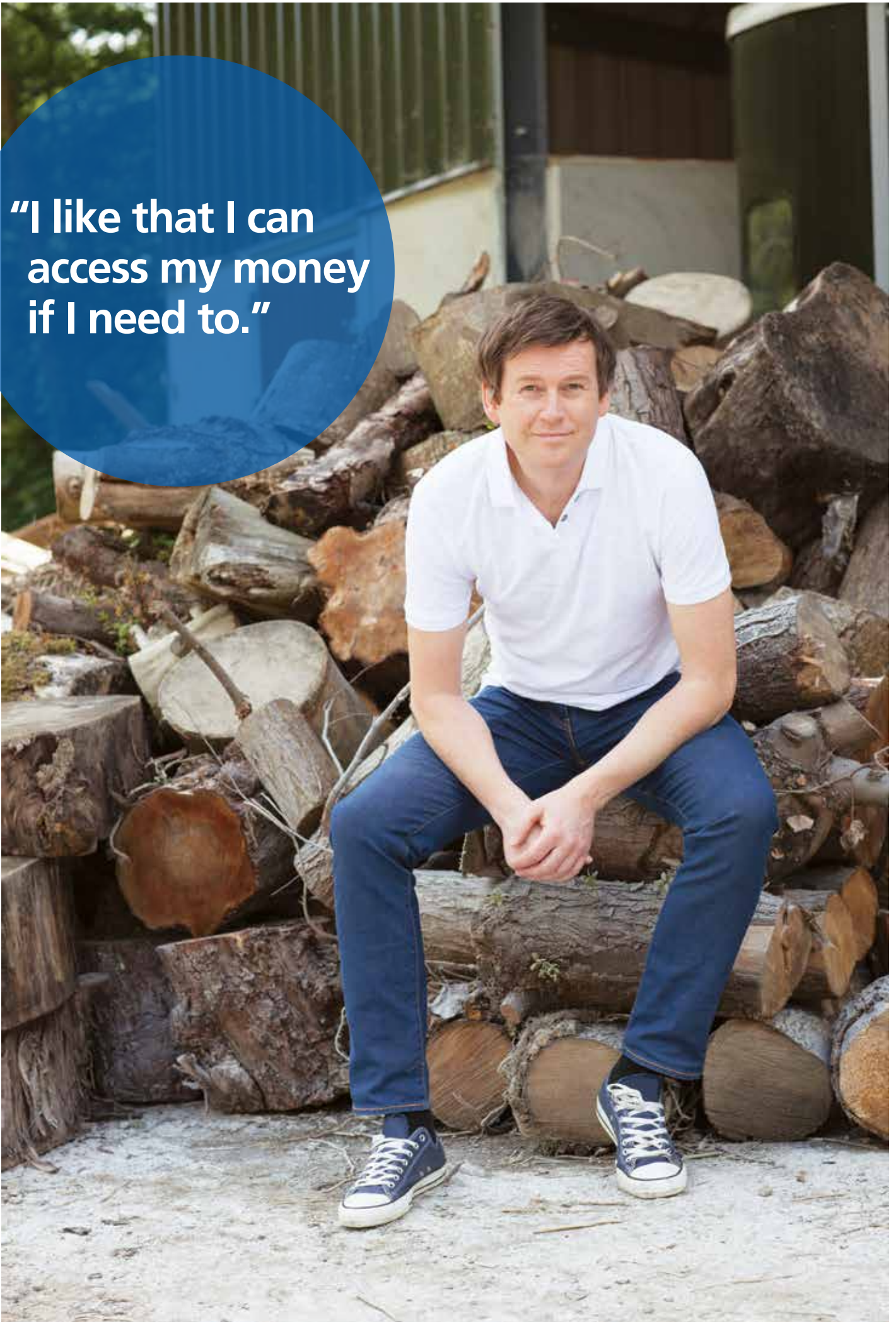
Over the last number of years, Ireland has enjoyed a historically low interest rate environment, which is great news for tracker mortgage holders – but is not so good for deposit savers.

Currently money being held on deposit (e.g. in bank deposit accounts) is not earning much interest. The question you should ask yourself is whether you want your money to work harder?

The new Easy Access Investment Bond from Zurich is an alternative worth looking at. It gives you access to your money at any time and you have a choice as to where your money is invested (and how much risk you want to take).

**Over the next few pages we will introduce you to some people who have taken steps to plan ahead. Through their stories, we hope you will see the benefits of taking action and be encouraged to do something about it today.**

**“I like that I can  
access my money  
if I need to.”**



# “It's time for me to focus on the things that really matter in life.”

## MEET SEÁN

Seán, 42 and his partner Kathryn are celebrating the arrival of child number three, their beautiful baby daughter Sinéad. “I love being a parent,” says Seán, “it totally changes your perspective on life.”

With additional priorities to consider, Seán has decided to look again at his savings plan. He recently inherited some money from his grandfather and wants to use it sensibly.

Seán says, “Some of it will pay for a long overdue family holiday in the summer. And we’re planning to invest the rest to build up a bigger pot for our family’s future. It’s money we were never counting on so our goal is to use it for something useful, like our kids’ education.”

Seán is happy to put this money away as a lump sum for ten to 15 years. So he has chosen the Easy Access Investment Bond with Zurich as it gives him control over how his savings are invested. And he has the peace of mind that he can access his money at any time.

**Warning: The value of your investment may go down as well as up.**  
**Warning: If you invest in this product you may lose some or all of the money you invest.**

### Why did Seán choose an Easy Access Investment Bond?

- It's a long-term investment option for his lump sum.
- It's a great place to invest, with potential to grow his money.
- He can change the level of investment risk if circumstances change.
- He can access his money at any time without any fear of penalties or charges.

**“I know my savings are working hard and not sitting idle in a bank account.”**

#### MEET CLAIRE

Claire is one year away from a significant birthday. “Next year I’ll be 50 and that undeniable fact has lit a fire under me.” That’s why Claire recently met with a financial broker and put a plan together to secure her financial future.

A big part of that plan involves spending more time in the cottage she bought with her husband in Mayo. “I spend a lot of time out of the country on business and I’m beginning to miss home more and more,” says Claire. “Mayo is where I grew up and it’s where I want to end up.”


Over the years Claire has worked hard to build up a savings pot but now she intends to get her savings working harder for her. Claire recently invested her savings in the Easy Access Investment Bond with Zurich. “By investing my money, it has the potential to grow and because I can choose the level of risk I am comfortable with, I don’t have to take any unnecessary risks.”

#### Why did Claire choose the Easy Access Investment Bond

- It gives her savings more potential to grow than her bank account.
- She can match the level of investment risk to suit her.
- She can invest from €5,000 to €50,000.

**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in this product you may lose some or all of the money you invest.**

A woman with short brown hair, wearing a light blue t-shirt and blue jeans, stands in a garden. She is wearing blue gardening gloves and holding a pair of green pruning shears. The background is a lush green garden with various plants and a lawn. A large blue circle is overlaid on the right side of the image, containing white text.

**“I like that I can  
reduce the level  
of investment  
risk if I want to.”**



# Investment solutions made easy

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The Easy Access Investment Bond is one of the many options Zurich has available for lump-sum investors. Once you have had time to consider your options, you should speak to a financial broker, advisor or Zurich.

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## The Easy Access Investment Bond

Suitable if you have a lump sum of money to invest, such as an inheritance or existing savings. Your money can be invested in Zurich's range of investment funds including the risk-rated Pathway Funds.

### Choose if:

- ▶ You are looking to invest for five years or more.
- ▶ You have between €5,000 and €50,000 to invest.

### The Benefits:

- ▶ You have an excellent investment fund choice to suit your attitude to risk.
- ▶ You can switch investment funds at any time.
- ▶ You can access your money at any stage.
- ▶ You can check the value of your investment bond any time by logging in to Zurich's online Client Centre.

## Your Risk Profile

Your savings will be invested with a view to growing your money. How that money is invested depends on how much investment risk you are prepared to accept. Everyone's attitude to risk is different.

Choosing your own investment strategy will involve deciding on the

level of return you are looking for and balancing it against the level of risk you are comfortable with. That's why Zurich offers a range of investment solutions with different levels of risk.

If you would like to work out your attitude towards investment risk, check out our Risk Profiler tool at [zurichlife.ie](http://zurichlife.ie)

## Pathway Funds - at a glance

### Risk Targeted

Each Pathway Fund aims to maximise long-term capital growth while targeting the specific level of risk appropriate to you.

### Diversified

Each Pathway Fund is fully diversified and can include investments in equities (the stockmarket), bonds, property, cash and alternatives (such as oil and gold).

### Built on Expertise

The Zurich investment team consists of experienced and highly-qualified investment specialists, with a proven track record of making the right investment decisions at the right times.

### Actively Managed

The Pathway Funds are actively managed by the Zurich Investment team. This means that it is our fund managers that make the specific investments in each fund with the aim of outperforming the market. It also means our investment managers can respond to market movements as and when they happen.

### Great Value

Today's investor wants an investment solution that meets their needs, but they are also conscious about price. The Pathway Funds have been designed with these investors in mind - they provide risk appropriate solutions - and are very competitively priced.

**Warning: If you invest in this product you may lose some or all of the money you invest.**  
**Warning: This product may be affected by changes in currency exchange rates.**  
**Warning: The value of your investment may go down as well as up.**

# Investment risk & return

No one wants to take any unnecessary risks with their investment. However, there is a trade-off between risk and return. The lower the level of risk that you are prepared to take, the lower the potential for any investment gains/losses. Likewise, the higher the level of risk assumed, the higher the potential for investment gains, but also the potential for higher investment losses.

And so, we have categorised our range of investment funds including the Pathway Funds using a 1-7 risk scale, 1 being the lowest risk, 7 being the highest. The Pathway Funds have been designed to match investors with risk profiles 2 through to 6 and each of the funds aim to achieve the desired level of risk at all times.

## The Pathway Multi-Asset Funds



For more information on our range of investment funds visit [zurichlife.ie](http://zurichlife.ie)





# Online tools to help you

Organising your investments might seem like a major task, so it's easy to keep putting it off. But once you get started you'll find it is quite straightforward. Of course, you don't have to do it alone. We are here to help however we can. We have lots of useful planning tools at [zurichlife.ie](https://zurichlife.ie)

## Our Budget Calculator

enables you to quickly assess your monthly income and expenses so you'll know how much you can afford to comfortably save.

## Our Customer Dashboard

gives you an overview of your savings online once you have set up an investment bond with Zurich. Simply log on to get a snapshot of your current bond value and holdings.

## Our Personal Annual Budget Spreadsheet

helps you to manage your income and expenses effectively throughout the year.

## Our Risk Profiler

enables you to work out your attitude towards investment risk, helping you to choose the funds that best suit your risk profile.

## Our Fund Centre

gives you access to fund performance and information so that you can keep track of how your funds are performing.

# Take the next step

When it comes to your savings and investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.

**Talk to your financial broker or advisor**

Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurichlife.ie**



Zurich offers you a wide range of financial products from life insurance cover, savings & investment solutions to pension and retirement planning. Check out a brochure for more information.



# Easy Access Investment Bond Application Form



Only available until 30 April 2015

**Note:**  
Minimum investment for the Easy Access Investment Bond is €5,000, Maximum is €50,000. Any amount over €50,000 can be invested in the LifeSave Investment Bond and a separate policy will be issued for that amount.

**Note:**  
Please complete in BLOCK CAPITALS.

**Note:**  
Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life requires clients to provide 'Evidence of Identity' and 'Proof of Address' and other supporting documentation.

**Note:**  
Proof of PPSN or Tax Reference number is required for policies in all cases.

**Note:**  
If your occupation is 'Company Director' please advise the nature of the business.

**Special Instructions**

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**Note:**  
Proof of PPSN or Tax Reference number is required for policies in all cases.

Easy Access Investment Bond	R																
LifeSave Investment Bond	R																
Intermediary Name											Intermediary Number						
Financial Advisor Name																	

**A Policy Owner Details First Owner**

Mr  Mrs  Ms Forename

Surname

Address

Date of Birth Sex  M  F

Civil Status  Married  Single  Widow(er)  Separated  Divorced  Civil Partner  Former Civil Partner

Email Address

PPSN or Tax Reference Number (if the Policy Owner is not an individual) A copy of the document used to verify the number must be attached.

Telephone Number (work) (home) (mobile)

Nationality

Country of Residence

Occupation

Country of Incorporation

**Policy Owner Details Second Owner**

Mr  Mrs  Ms Forename

Surname

Address

Date of Birth Sex  M  F

Civil Status  Married  Single  Widow(er)  Separated  Divorced  Civil Partner  Former Civil Partner

Email Address

PPSN or Tax Reference Number (if the Policy Owner is not an individual) A copy of the document used to verify the number must be attached.



### A Policy Owner Details (continued) Second Owner

Telephone Number (work)																				
(home)																				
(mobile)																				
Nationality																				
Country of Residence																				
Occupation																				
Country of Incorporation																				

**Note:**

If your occupation is 'Company Director' please advise the nature of the business.

### B (i) Contribution Details and Source of Funds

**\*Note:**

Minimum investment for the Easy Access Investment Bond is €5,000, Maximum is €50,000. Any amount over €50,000 can be invested in the LifeSave Investment Bond and a separate policy will be issued for that amount.

Total Single Contribution\* €  †

**Note:** Single contributions can only be paid by bank draft or cheque made payable to Zurich Life.

**Total Contribution Split:**

(i) Easy Access Investment Bond\* €  †

(ii) Remaining Contribution\* €  †

† We will deduct the Government insurance premium levy from your payment before allocating it to your policy. As at January 2015, the levy is 1% and may change in the future.

#### Source of Funds

**Note:** Each person making some or all of the investment must complete this section.

**Note:**

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life is required to obtain certain documentation and information about you, the method of payment being used and the origin of the funds used to pay the contribution. Further information may subsequently be requested.

**Note:**

IBAN (International Bank Account Number) and BIC (Bank Identification Code) details are included on bank statements.

First Owner	Second Owner
<b>Payment by:</b>	<b>Payment by:</b>
Personal Cheque <input type="radio"/>	Personal Cheque <input type="radio"/>
<b>or</b>	<b>or</b>
Third Party Cheque <input type="radio"/>	Third Party Cheque <input type="radio"/>
Please provide Payor Name (if Third Party Cheque). <input type="text"/>	Please provide Payor Name (if Third Party Cheque). <input type="text"/>
Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s). <input type="text"/>	Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s). <input type="text"/>
<b>or</b>	<b>or</b>
Bank Draft <input type="radio"/>	Bank Draft <input type="radio"/>
For Bank Drafts please only provide the details of the bank account from which the funds used to pay the premium were drawn.	For Bank Drafts please only provide the details of the bank account from which the funds used to pay the premium were drawn.
Account Holder Name(s) <input type="text"/>	Account Holder Name(s) <input type="text"/>
Name of Bank/Building Society <input type="text"/>	Name of Bank/Building Society <input type="text"/>
IBAN <input type="text"/>	IBAN <input type="text"/>
SWIFT BIC <input type="text"/>	SWIFT BIC <input type="text"/>
Country account is based in <input type="text"/>	Country account is based in <input type="text"/>
If Third Party Payor, please state the exact nature of the relationship to Policy Owner(s). <input type="text"/>	If Third Party Payor, please state the exact nature of the relationship to Policy Owner(s). <input type="text"/>
<b>or</b>	<b>or</b>
Maturity on an existing policy <input type="radio"/>	Maturity on an existing policy <input type="radio"/>
Please provide: Policy number <input type="text"/>	Please provide: Policy number <input type="text"/>
Name of life insurance company <input type="text"/>	Name of life insurance company <input type="text"/>
<b>or</b>	<b>or</b>
Other Please provide details. <input type="text"/>	Other Please provide details. <input type="text"/>

**B (ii) Source of Wealth**

**First Owner**

Where has the funding come from?

Please provide yearly income below (includes salary, pension or investment income).

Salary (including bonus)  €  per annum

Regular Savings

Inheritance

Property Sale

Early Retirement/Redundancy

Investment Proceeds

Other

Please specify.

**Second Owner**

Where has the funding come from?

Please provide yearly income below (includes salary, pension or investment income).

Salary (including bonus)  €  per annum

Regular Savings

Inheritance

Property Sale

Early Retirement/Redundancy

Investment Proceeds

Other

Please specify.

**\*Note:**

Zurich Life is required to obtain information and documentation on the following individuals, where applicable: Policy Owner, Third Party Payors, Beneficiaries and Beneficial Owners.

**\*\*Note:**

Documentation may also be certified by Practising Chartered & Certified Public Accountants, Notaries, Public/Practising Solicitors, Embassy/Consular Staff, Regulated Financial or Credit Institutions, or their equivalents in other jurisdictions – these documents should be signed, dated, with a contact number and marked "Original Sighted".

**C Customer Due Diligence**

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life is required to obtain certain information and documentation on our clients. \*

To facilitate this requirement, please tick the box to confirm you have attached the following documentation:

Please provide a copy of Proof of Address (e.g. utility bill), dated within six months and certified by your Financial Advisor\*\* for each Policy Owner/Third Party Payor.

Please provide a copy of evidence of identity in the form of photo ID (e.g. Passport/Driving Licence), which is in date with a clear photo and certified by your Financial Advisor\*\* for each Policy Owner/Third Party Payor.

For equivalent requirement(s) for entities please contact Zurich Life.\*

Other information or documentation may be required in certain circumstances and Zurich Life will advise you of these requirements when the application is submitted.

**D Web Access to Policy Information**

You can look up details of your Investment Bond (including a daily updated value) online at the Client Centre on [www.zurichlife.ie](http://www.zurichlife.ie)

Do you wish to register for the Client Centre?  Yes  No

**E Your Investment Options**

Fund Name	Single Contribution
Pathway <b>2</b>	<input type="text"/> %
Pathway <b>3</b>	<input type="text"/> %
Pathway <b>4</b>	<input type="text"/> %
Pathway <b>5</b>	<input type="text"/> %
Pathway <b>6</b>	<input type="text"/> %
<b>Other Funds - please see the 'Fund Guide' on <a href="http://zurichlife.ie">zurichlife.ie</a> for a full list of available funds.</b>	
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<b>Total</b>	<b>100%</b>

Units are bought at the ruling price on a date not later than three working days following receipt of the single contribution and the completed application form.



**Note:**  
Please sign the appropriate boxes at the bottom of Part A on this page.

**F Declarations**  
**Part A**

**(i) Data Sharing Consent**

Zurich Life Assurance plc ('Zurich Life') is a member of Zurich Insurance Group ('the Group').

In order to provide a seamless insurance service globally, Zurich Life may transfer any data it has received from, and any data it holds on me to other units of the Group, such as branches, subsidiaries, or affiliates within the Group, cooperative partners of the Group, coinsurance and reinsurance companies located in this country or abroad.

Zurich Life, as well as such recipients, may use process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure the Group global insurance service delivery.

If a Financial Advisor or agent is acting on my behalf, Zurich Life is authorised to use, process and store data received from such Financial Advisor or agent, and to forward to such Financial Advisor or agent my data relating to the execution of the policy, collection of premiums and payment of claims.

Zurich Life may procure data from third parties to assess a claim. Zurich Life may check my personal data against international/economic or financial sanctions, laws or regulated listings.

You have a right of access to and the right to rectify the data concerning you held by Zurich Life/the Group.

Zurich Life may, in future, want to use your data to tell you about its products and services, those of the Group or of a third party that they have arranged for you. If you do **not** want your data to be used for these purposes, please tick here.

You can ask Zurich Life at any time to stop using your data in this way, by writing free of charge to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, FREEPOST, Blackrock, Co. Dublin.

**(ii) Consumer Disclosure**

I confirm that I have received the relevant Customer Guide and that the Customer Guide has been fully completed by my Financial Advisor.

Does this policy replace an existing policy, in whole or in part?  Yes  No

If YES, and that policy is a Zurich Life policy, please specify policy number:

**Warning: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or Financial Advisor.**

**(iii) Certification of United States (US) Status**

First Owner  Second Owner

If you **are** resident in the US for tax purposes or if you **are** a US citizen, please tick here.    
If you tick here, Zurich Life will issue you with a US tax form to complete, in accordance with the Foreign Account Tax Compliance Act.

**(iv) Policy Declaration**

I agree that the information given shall be the basis of the contract of insurance, and I declare that the statements in this application are true and complete (including any statements written down at my dictation).

If the policy was sold, signed or completed outside Ireland, insert the name of the country where it was sold, signed or completed.

**I/We confirm that I/we have read and fully understand all parts of this declaration (Part A (i), (ii), (iii) and (iv)) and that I/we will be the beneficial owner(s) of this policy.**

**Policy Owner:**  
Please sign and date.

Signature of Policy Owner  **X** Date

**Policy Owner:**  
Please sign and date.

Signature of Policy Owner  **X** Date

**Part B - This part should be completed by your Financial Advisor.**

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, the applicant(s) has been provided with the information specified in Schedule 1 to those Regulations (the relevant Zurich Life Customer Guide) and that I have advised the client(s) as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement.

**Financial Advisor:**  
Please sign and date.

Signature of Financial Advisor  **X** Date





## G Application Checklist

Please ensure that the following details have been completed on the application form.

Please tick

- Intermediary name, Financial Advisor name and Intermediary number are complete.
- All personal details are fully complete.
- The occupation(s) of the Policy Owner(s) has been supplied.
- Indicated whether this replaces an existing policy in whole or in part, and that the Customer and Financial Advisor Declarations have been signed. If this replaces a Zurich Life policy please confirm the existing policy number.
- The Declaration has been signed and dated by the Policy Owner(s).
- Any questions which are amended have been initialled.
- The information submitted with this application is consistent with any previously submitted online application.
- Certified copy of photo ID, certified copy of proof of address and proof of PPSN or tax reference number **must** be supplied (including for third party payor(s) where applicable).





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**Talk to your financial broker or advisor**

Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurichlife.ie**

**Zurich Life Assurance plc**

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurichlife.ie](http://www.zurichlife.ie)

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

Intended for distribution within the Republic of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at January 2015 and may change in the future.