

Attractive Fixed Rate Deposit Options from Zurich Life

Zurich Life Assurance plc is offering several attractive fixed rate deposit options with terms of 1, 3 and 5 years.

The funds available are:

Fund	Time Period	Maturity Date	Bank Providing the Deposit	AER* Annual Equivalent Rate	Gross Interest Rate
Fixed Rate Deposit (Series 22) – 1 Year	1 Year	30/08/2013	KBC Bank Ireland plc	3.95% AER	3.95%
Fixed Rate Deposit (Series 23) – 3 Years	3 Years	31/08/2015	EBS Limited	4.0% AER	12.49%
Fixed Rate Deposit (Series 24) – 5 Years	5 Years	31/08/2017	EBS Limited	4.7% AER	25.82%

Investment in the funds will earn the interest rates above until the maturity date stated.

The returns stated are before the deduction of charges, pension levy and imputed distribution payments, as applicable. Taxes may apply when you mature your pension. Withdrawals from ARFs and AMRFs will be taxed as income.

These funds are only suitable if you want to remain invested in the fund up to the maturity date. It will not be possible to switch, encash or partially encash from the funds before the maturity date. However, it will be possible to partially encash or make regular withdrawals of up to 5% per annum on ARF and AMRF policies on the 30th November each year. Withdrawals from AMRFs are subject to Revenue restrictions.

Given this limit on switches, regular withdrawals and encashments, unit prices for these funds will only be issued until 31st August 2012; on 30th November each year; and on the maturity date. Regular withdrawals on ARFs will be limited to 5% and will be paid each December based on values of 30th November. Unit prices will be published at www.zurichlife.ie

The closing date for applications is **27th August 2012** or earlier if fully subscribed. All monies in respect of transfers must be received by this date.

Clients do not have a deposit with EBS Limited or KBC Bank Ireland plc. In the event that EBS Limited or KBC Bank Ireland plc do not meet their obligations to Zurich Life, or the return on the relevant EBS Limited or KBC Bank Ireland plc account is otherwise insufficient, the value of the relevant Fixed Rate Deposit Fund will be based only on the value returned from the relevant deposit account with EBS Limited or KBC Bank Ireland plc. No other assets of Zurich Life Assurance plc shall be used to make up the difference.

* For the Fixed Rate Deposit Fund (Series 22) – 1 Year, 3.95% per annum is provided by KBC Bank Ireland plc.
For the Fixed Rate Deposit Fund (Series 23) – 3 Years, 4.0% per annum is provided by EBS Limited.
For the Fixed Rate Deposit Fund (Series 24) – 5 Years, 4.7% per annum is provided by EBS Limited.

Closing Date
27th August 2012
(or earlier if fully subscribed)



Warning: If you invest in the Fixed Rate Deposit Fund (Series 22) – 1 Year you will not have any access to your money before 30th August 2013.

Warning: If you invest in the Fixed Rate Deposit Fund (Series 23) – 3 Years you will not have any access to your money before 31st August 2015.

Warning: If you invest in the Fixed Rate Deposit Fund (Series 24) – 5 Years you will not have any access to your money before 31st August 2017.



Who can invest in the funds?

These funds are available for new and existing Matrix Single Premium Pension clients with the following:

- A(M)RFs
- Buy-out Bonds
- Personal Pensions
- Executive Pensions

Existing Matrix regular premium pension customers can switch their existing fund into the Fixed Rate Deposit options.

The funds are available to those with Matrix Investment Bonds or clients who are invested in the Protected Funds products.

These funds are also open to Advice PRSA clients as follows:

- available on new and existing single contribution Advice PRSAs
- existing regular contribution Advice PRSA clients can switch their existing fund into the Fixed Rate Deposit options.

These funds are not available on any policies with initial units.

What happens as the maturity date approaches?

Zurich Life will write to you before the maturity date to offer you alternative investment options.

Why invest in a pension with Zurich Life?

Over the last ten challenging years, Zurich Life has consistently been the best performer* in the Irish marketplace offering:

- The strength of the biggest company providing pensions in Ireland.**
- The security of a world class AA- rating.†
- A wide and diversified product and fund portfolio.
- Award-winning customer service.

* Investment returns based on an independent survey, May 2012.

** Biggest refers to market capitalisation.

† Financial rating is for the Zurich Insurance Group.

Source: Bloomberg (market capitalisation) and Standard & Poor's (financial ratings), 18th May 2012.

Zurich Life Assurance plc

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

EBS Limited is regulated by the Central Bank of Ireland.

KBC Bank Ireland 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 July 2012 and may change in the future.

**For more information, contact your
Financial Advisor before 27th August!**