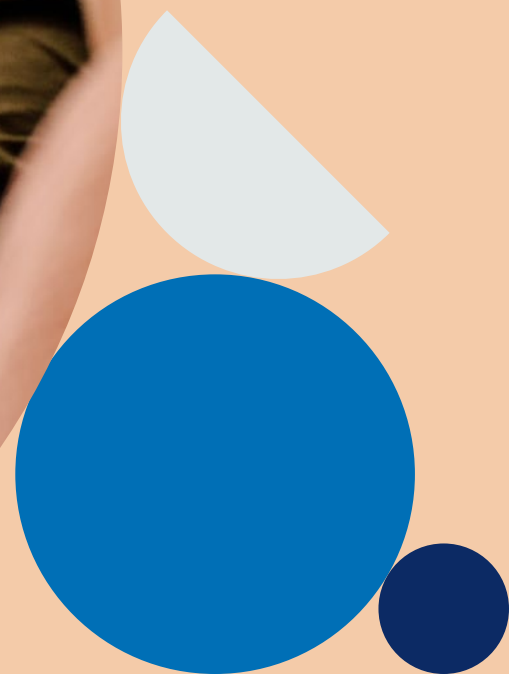


# Ignite 2022

A range of offers to  
help you start your year



# QuickStart offers

## Protection and Pensions

### Protection

20% discount on GTP and GMP for larger life cover only sums assured until 2 February 2022.

Other premium discounts on life cover and serious illness available on GTP and GMP until the end of March 2022.

10% off our quoted Income Protection premium until the end of February 2022 plus an additional 20% initial commission available for a limited period only.

For all protection discounts please see the relevant flyer for full details.

### Regular Contribution Pension Plans

Our 20% commission Dual Save is being extended for Executive and Personal Pensions. Note for Personal Pensions this only applies to policies submitted using our Online Apply system. Details of this offer and our 10% Commission offer are included on page 10 and 11.

### Single Contribution PRSAs

We are extending our PRSA transfer offers - see page 15 for further details.

### Free Trusteeship available on Executive Pension Plans

For individual executive plans, we're happy to announce we are extending our free Trusteeship offer.



There has never been a better time to engage your clients and help them plan for their future.



**Advertising**  
National pensions advertising campaign across radio and digital.



**QuickStart Virtual Events**  
11 Jan - Investment Outlook Webinar  
26 Jan - Ignite 2022 Conference

## Four key areas to discuss with your clients in 2022:

### 1. Protection

The first step in a financial plan is to protect what matters most. If the last two years have taught us anything, it was how important our health and the health of our family is to us all. As we start the year, you should aim to build in time for a client conversation about their family's protection needs. With options available such as Life, Serious Illness, Cancer Cover and our newly launched Income Protection plan – there is no time better than now.

### 2. Investments and Savings

The Investments and Savings market has grown dramatically over the last 2 years and shows little sign of slowing down. With money on deposit continuing to earn little or no interest, and with two banks moving ahead with plans to withdraw from Ireland, traditional options are dwindling for consumers. We believe that Financial Brokers are best placed to fill this gap with great lump sum Investment Bond and Regular Savings options.

### 3. DC & Group Pensions

Over the last 2 years, Zurich has been to the fore in driving the DC agenda with Financial Brokers. Our unique Brokers Ireland initiative backed by the full support of the Zurich team has enabled more Financial Brokers to actively participate in the Group Pensions market. Top of the agenda for 2022 is our new Master Trust product which allows multiple employers all coexist under the one trust deed - a game-changer in the DC pensions market.

### 4. Pensions

Navigating the pensions landscape of today is a complex task for most clients, and that's where you, their Financial Broker comes in. Whether it's a Personal Pension/ PRSA/DC Pension or a Pension Term arrangement - Zurich can cater for every client's individual needs. By contributing little and often, combined with the generous tax relief available and the benefits of compounding, every client has the potential to enjoy the retirement they deserve.

**Underpinning everything! As always, our positive investment performance**

You'll have heard us speak many times about the strength of our active investment management and we believe that the last two years have been the best example of this. Don't forget to listen in to our Investment Outlook on 11 January to get the inside track on 2022 and beyond.

# Excellence Award Winner

2021 was challenging for everyone – contending with uncertainty of the pandemic and the need to work from home. With a large number of Financial Brokers completing this year's survey, to be voted number one by our peers is a great testament to our focus on delivering what you need – great products, market leading investments, and innovative broker support.



**Overall Financial Broker  
Excellence Award**



**Investment Provider  
Excellence Award**



**Pension Provider  
Excellence Award**



**Innovation Award**



Brokers Ireland Financial Excellence  
Awards 2021

# Continuing to focus on product excellence.

## Income Protection now available

Zurich's new Income Protection plan is designed to help your clients cope with the challenges of being too ill or injured to work. Not only does it provide a regular monthly income to help them financially but it also has a range of benefits to help get them back on their feet.



- Comprehensive Personal & Executive Plans available
- Early intervention program to help clients
- Attractive back to work supports available
- Market leading offers on price and commission\*



\*For Terms & Conditions please contact your Zurich Broker Consultant.



# Zurich Master Trust – now available

The Zurich Master Trust is simply a defined contribution (DC) pension scheme set up under trust. It differs from traditional DC pension schemes in that multiple employers all coexist under the one trust deed, hence the term ‘master trust’.

The key benefit of a master trust arrangement with Zurich is that all trustee duties are carried out by Zurich Trustee Services Ltd (ZTSL), one of Ireland’s largest and most respected trustee companies. Companies operating under the Zurich Master Trust arrangement will not need to appoint their own trustee boards to manage the associated governance and compliance requirements – all scheme governance is managed by ZTSL.

## ZTSL – scheme governance covered

ZTSL, a separate legal entity to Zurich Life Assurance plc, has a trustee board of directors comprising of four directors who are responsible for providing high quality scheme governance to the Zurich Master Trust.

They follow a strict governance framework and meet formally each quarter. Their responsibilities cover the key areas of scheme governance such as:

- reviewing investment performance and the schemes default investment strategy,
- monitoring and reviewing the Registered Administrator performance,
- managing the relationships with Pensions Authority, Revenue and Financial Services & Pensions Ombudsman,
- Trustee administration and Governance reporting.

**Speak to your Broker Consultant about the how the Zurich Master Trust could simplify your Company Pension Schemes.**



Removing the burden of trusteeship will greatly simplify the running of your company pension scheme, and you’ll still retain full control over contribution and benefit levels for your employees.



# The Zurich Client Dashboard - Redesigned, Refreshed, Reimagined.

Zurich's Client Dashboard lets your client access information on their policy quickly and easily.



In 2021 we teamed up with one of Ireland's leading digital design agencies to completely reimagine the Client Dashboard from the ground up.

We focused on what really matters to customers, bringing the most important information to the fore, and creating many more touchpoints to enable your client to interact with you, their Financial Broker.

See how much their Zurich policies are worth

View what they've invested to date

Check to see how their funds are performing

Find your contact details – we made it even easier for your clients to contact you

We previously added a historical values graph to our client report, and now we've added it to the client dashboard. This interactive chart illustrates the actual performance of your client's pensions over a 20 year time period – so they really see how well their Zurich pensions have performed.

Our new Dashboard will prompt clients to take a holistic approach to their financial plans. For example, a client with a pension or savings policy will be directed to our protection calculators, and if they like what they see they are prompted to speak to you, their Financial Broker.

We're adding even more 'Contact my Advisor' touchpoints to the new improved dashboard. This will make it even easier for your existing Zurich clients to contact you.

## Tools and Calculators

On our client site you can also make use of helpful tools and calculators.

- **Risk Profiler:** A nine-part questionnaire to assess attitude to investment risk.
- **Portfolio Risk Analysis "Add Assets":** Calculates the overall risk rating for a client's current Zurich portfolio and allows input of other assets held elsewhere for a holistic portfolio risk rating.
- **Portfolio Builder "Explore different fund options":** Pre-populated with the current investment choices, this tool helps design a suitable investment selection, in line with a client's Risk Profile.

# Regular Contribution Pensions

## Dual Save – 20% initial commission

Our Dual Save structures (outlined below) are very competitive, compared with the market. For Personal Pensions, this only applies to proposals submitted using Online Apply.

| 20% initial commission        |  |
|-------------------------------|--|
| <b>Allocation Rate</b>        | 100.0% less renewal  |
| <b>AMC</b>                    | 1.0% + trailer   |
| <b>Surrender penalties</b>    | 5%, 4%, 3%, 2%, 1% in years 1 to 5   |
| <b>Policy fee</b>             | €3.00 per month  |
| <b>Pensions Authority Fee</b> | €8.00, executive contracts only  |
| <b>Commission</b>             | 1.5% x term, to a max of 20%<br>Term is calculated based on term to age 68 next birthday, or to NRA+1 if lower |
| <b>Renewal</b>                | 0%, 1%, 2% or 3%   |
| <b>Trailer</b>                | 0%, 0.25% or 0.50%   |
| <b>Contribution limits</b>    | Monthly direct debit only, between €100 & €5,000 per month   |
| <b>Age limits</b>             | Clients must be between age 18 next birthday and 58 next birthday  |
| <b>NRA &amp; term limits</b>  | Min NRA of age 60<br>Max NRA of 70 (Executive); 75 (Personal)<br>Min term to retirement of 10 years            |

|         | Commission |         |       | Allocation | AMC        | Standard RS Code | Indemnity RS code |
|---------|------------|---------|-------|------------|------------|------------------|-------------------|
|         | Initial    | Renewal | Trail |            |            |                  |                   |
| Max 20% | 0%         | 0%      | 100%  | 1%         | R6362 VRDU | R6374 VRD6       |                   |
| Max 20% | 1%         | 0%      | 99%   | 1%         | R6363 VRDV | R6375 VRD7       |                   |
| Max 20% | 2%         | 0%      | 98%   | 1%         | R6364 VRDW | R6376 VRD8       |                   |
| Max 20% | 3%         | 0%      | 97%   | 1%         | R6365 VRDX | R6377 VRD9       |                   |
| Max 20% | 0%         | 0.25%   | 100%  | 1.25%      | R6366 VRDY | R6378 VREA       |                   |
| Max 20% | 1%         | 0.25%   | 99%   | 1.25%      | R6367 VRDZ | R6379 VREB       |                   |
| Max 20% | 2%         | 0.25%   | 98%   | 1.25%      | R6368 VRD0 | R6380 VREC       |                   |
| Max 20% | 3%         | 0.25%   | 97%   | 1.25%      | R6369 VRD1 | R6381 VRED       |                   |
| Max 20% | 0%         | 0.5%    | 100%  | 1.5%       | R6370 VRD2 | R6382 VREE       |                   |
| Max 20% | 1%         | 0.5%    | 99%   | 1.5%       | R6371 VRD3 | R6383 VREF       |                   |
| Max 20% | 2%         | 0.5%    | 98%   | 1.5%       | R6372 VRD4 | R6384 VREG       |                   |
| Max 20% | 3%         | 0.5%    | 97%   | 1.5%       | R6373 VRD5 | R6385 VREH       |                   |

- Note:
- Commission clawback period of 4 years applies.
  - If a single contribution of €15k is paid in at outset: policy fee reduces to €0 per month.

# Regular Contribution Pensions

## 10% Commission Plan – 0.75% AMC

| 10% initial commission        |  |
|-------------------------------|--|
| <b>Allocation Rate</b>        | 100.0% less renewal  |
| <b>AMC</b>                    | 0.75% + trailer  |
| <b>Surrender penalties</b>    | 5%, 4%, 3%, 2%, 1% in years 1 to 5   |
| <b>Policy fee</b>             | €3.49 per month  |
| <b>Pensions Authority Fee</b> | €8.00, executive contracts only  |
| <b>Commission</b>             | Initial or flat commission available<br>Initial: 1% x term to max 10%.<br>Term is calculated based on term to age 68 next birthday or to NRA+1, if lower |
| <b>Renewal</b>                | 0%, 1%, 2% or 3%   |
| <b>Trailer</b>                | 0%, 0.25% or 0.50%   |
| <b>Contribution limits</b>    | Between €100 and €5,000 per month  |
| <b>Age limits</b>             | Clients must be between age 18 next birthday and 58 next birthday  |
| <b>NRA &amp; term limits</b>  | Min NRA of age 60<br>Max NRA of 70 (Executive); 75 (Personal)<br>Min term to retirement of 10 years for initial commission; 5 years for flat commission  |

|         | Commission |         |       | Allocation | AMC   | Standard RS Code | Indemnity RS code |   |
|---------|------------|---------|-------|------------|-------|------------------|-------------------|---|
|         | Initial    | Renewal | Trail |            |       |                  |                   |   |
| Initial | Max 10%    | 0%      | 0%    | 100%       | 0.75% | R6423 VRE3       | R6411 VRER        |   |
|         | Max 10%    | 1%      | 0%    | 99%        | 0.75% | R6426 VRE6       | R6414 VREU        |   |
|         | Max 10%    | 2%      | 0%    | 98%        | 0.75% | R6429 VRE9       | R6417 VREX        |   |
|         | Max 10%    | 3%      | 0%    | 97%        | 0.75% | R6432 VRFC       | R6420 VRE0        |   |
|         | Max 10%    | 0%      | 0.25% | 100%       | 1%    | R6424 VRE4       | R6412 VRES        |   |
|         | Max 10%    | 1%      | 0.25% | 99%        | 1%    | R6427 VRE7       | R6415 VREV        |   |
|         | Max 10%    | 2%      | 0.25% | 98%        | 1%    | R6430 VRFA       | R6418 VREY        |   |
|         | Max 10%    | 3%      | 0.25% | 97%        | 1%    | R6433 VRFD       | R6421 VRE1        |   |
|         | Max 10%    | 0%      | 0.50% | 100%       | 1.25% | R6425 VRE5       | R6413 VRET        |   |
|         | Max 10%    | 1%      | 0.50% | 99%        | 1.25% | R6428 VRE8       | R6416 VREW        |   |
|         | Max 10%    | 2%      | 0.50% | 98%        | 1.25% | R6431 VRFB       | R6419 VREZ        |   |
|         | Max 10%    | 3%      | 0.50% | 97%        | 1.25% | R6434 VRFE       | R6422 VRE2        |   |
|         | Flat       | 5%      | 5%    | 0%         | 95%   | 0.75%            | R4763 URVS        | - |
|         |            | 5%      | 5%    | 0.25%      | 95%   | 1%               | R4764 URVT        | - |
|         |            | 5%      | 5%    | 0.50%      | 95%   | 1.25%            | R4765 URVU        | - |
| 4%      |            | 4%      | 0%    | 96%        | 0.75% | R4760 URVP       | -                 |   |
| 4%      |            | 4%      | 0.25% | 96%        | 1%    | R4761 URVQ       | -                 |   |
| 4%      |            | 4%      | 0.50% | 96%        | 1.25% | R4762 URVR       | -                 |   |
| 3%      |            | 3%      | 0%    | 97%        | 0.75% | R2685 HRXY       | -                 |   |
| 3%      |            | 3%      | 0.25% | 97%        | 1%    | R4758 URVM       | -                 |   |
| 3%      |            | 3%      | 0.50% | 97%        | 1.25% | R4759 URVN       | -                 |   |
| 2%      |            | 2%      | 0%    | 98%        | 0.75% | R4756 URVK       | -                 |   |
| 2%      |            | 2%      | 0.25% | 98%        | 1%    | R3944 URNL       | -                 |   |
| 2%      |            | 2%      | 0.50% | 98%        | 1.25% | R4757 URVL       | -                 |   |
| 1%      |            | 1%      | 0%    | 99%        | 0.75% | R4753 URVH       | -                 |   |
| 1%      |            | 1%      | 0.25% | 99%        | 1%    | R4754 URVI       | -                 |   |
| 1%      |            | 1%      | 0.50% | 99%        | 1.25% | R4755 URVJ       | -                 |   |
| 0%      |            | 0%      | 0%    | 100%       | 0.75% | R2192 HRV1       | -                 |   |
| 0%      |            | 0%      | 0.25% | 100%       | 1%    | R4751 URVF       | -                 |   |
| 0%      |            | 0%      | 0.50% | 100%       | 1.25% | R4752 URVG       | -                 |   |

- Note:
- Commission clawback period of 4 years applies, for initial commission options.



# SP Pensions & Personal Retirement Bonds (PRB)

## Single Save – 1% AMC Option

| Age at next birthday | less than 55                | Up to age 60                | 60 or over                  |
|----------------------|-----------------------------|-----------------------------|-----------------------------|
| Gross allocation     | SP Pensions and PRB<br>105% | SP Pensions and PRB<br>104% | SP Pensions and PRB<br>103% |

### For clients aged less than 55 next birthday

| Initial Commission | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|----------|-------|-------------|-------|-------------|-------|
|                    | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | R2085    | R2508 | R2086       | R2509 | R2087       | R2510 |
| 4.0%               | R2388    | R2548 | R2355       | R2726 | R2356       | R2727 |
| 3.0%               | R2316    | R2547 | R2317       | R2728 | R2318       | R2729 |
| 2.5%               | R2314    | R2730 | R2315       | R2731 | R2278       | R2732 |
| 2.0%               | R2435    | R2546 | R2436       | R2733 | R2437       | R2734 |
| 1.0%               | R2438    | R2545 | R2439       | R2735 | R2440       | R2736 |
| 0.0%               | R2121    | R2544 | R2433       | R2737 | R2434       | R2738 |

### For clients aged less than 60 next birthday

| Initial Commission | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|----------|-------|-------------|-------|-------------|-------|
|                    | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | R5194    | R5212 | R5195       | R5213 | R5196       | R5214 |
| 4.0%               | R2450    | R3202 | R2451       | R3203 | R2452       | R3204 |
| 3.0%               | R2812    | R3205 | R2813       | R3206 | R2814       | R3207 |
| 2.0%               | R2447    | R3208 | R2448       | R3209 | R2449       | R3210 |
| 1.0%               | R2444    | R3211 | R2445       | R3212 | R2446       | R3213 |
| 0.0%               | R2441    | R3214 | R2442       | R3215 | R2443       | R3216 |

### For clients aged 60 or over

| Initial Commission | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|----------|-------|-------------|-------|-------------|-------|
|                    | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | R5188    | R5206 | R5189       | R5207 | R5190       | R5208 |
| 4.0%               | R5182    | R5200 | R5183       | R5201 | R5184       | R5202 |
| 3.0%               | R2459    | R3217 | R2460       | R3218 | R2461       | R3219 |
| 2.0%               | R2815    | R3220 | R2816       | R3221 | R2817       | R3222 |
| 1.0%               | R2456    | R3223 | R2457       | R3224 | R2458       | R3225 |
| 0.0%               | R2453    | R3226 | R2454       | R3227 | R2455       | R3228 |

#### Important notes

- Minimum term of 5 years.
- A minimum contribution of €15,000 applies for 105% and 104% gross allocation. Contributions below €15,000 will receive 103% gross allocation.
- Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.
- On funds managed by external fund managers, an additional annual management charge may apply. Please see the specific fund factsheet for details.
- Enhanced commission does not apply to these structures.

# SP Pensions & Personal Retirement Bonds (PRB)

## Single Save – 0.75% AMC Option

| Age at next birthday | less than 55 | Up to age 60 | 60 or over |
|----------------------|--------------|--------------|------------|
| Gross allocation     | 103%         | 102%         | 101%       |

### For clients aged less than 55 next birthday

| Initial Commission | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|----------|-------|-------------|-------|-------------|-------|
|                    | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | R7186    | R7356 | R7193       | R7363 | R7200       | R7370 |
| 4.5%               | R7187    | R7357 | R7194       | R7364 | R7201       | R7371 |
| 4.0%               | R7188    | R7358 | R7195       | R7365 | R7202       | R7372 |
| 3.5%               | R7189    | R7359 | R7196       | R7366 | R7203       | R7373 |
| 3.0%               | R3265    | R3401 | R3266       | R3402 | R3267       | R3403 |
| 2.5%               | R7190    | R7360 | R7197       | R7367 | R7204       | R7374 |
| 2.0%               | R3262    | R3398 | R3263       | R3399 | R3264       | R3400 |
| 1.5%               | R7191    | R7361 | R7198       | R7368 | R7205       | R7375 |
| 1.0%               | R3259    | R3395 | R3260       | R3396 | R3261       | R3397 |
| 0.5%               | R7192    | R7362 | R7199       | R7369 | R7206       | R7376 |
| 0.0%               | R3256    | R3392 | R3257       | R3393 | R3258       | R3394 |

### For clients aged less than 60 next birthday

| Initial Commission | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|----------|-------|-------------|-------|-------------|-------|
|                    | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | R7153    | R7323 | R7164       | R7334 | R7175       | R7345 |
| 4.5%               | R7154    | R7324 | R7165       | R7335 | R7176       | R7346 |
| 4.0%               | R7155    | R7325 | R7166       | R7336 | R7177       | R7347 |
| 3.5%               | R7156    | R7326 | R7167       | R7337 | R7178       | R7348 |
| 3.0%               | R7157    | R7327 | R7168       | R7338 | R7179       | R7349 |
| 2.5%               | R7158    | R7328 | R7169       | R7339 | R7180       | R7350 |
| 2.0%               | R7159    | R7329 | R7170       | R7340 | R7181       | R7351 |
| 1.5%               | R7160    | R7330 | R7171       | R7341 | R7182       | R7352 |
| 1.0%               | R7161    | R7331 | R7172       | R7342 | R7183       | R7353 |
| 0.5%               | R7162    | R7332 | R7173       | R7343 | R7184       | R7354 |
| 0.0%               | R7163    | R7333 | R7174       | R7344 | R7185       | R7355 |

### For clients aged 60 or over

| Initial Commission | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|----------|-------|-------------|-------|-------------|-------|
|                    | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | R7120    | R7290 | R7131       | R7301 | R7142       | R7312 |
| 4.5%               | R7121    | R7291 | R7132       | R7302 | R7143       | R7313 |
| 4.0%               | R7122    | R7292 | R7133       | R7303 | R7144       | R7314 |
| 3.5%               | R7123    | R7293 | R7134       | R7304 | R7145       | R7315 |
| 3.0%               | R7124    | R7294 | R7135       | R7305 | R7146       | R7316 |
| 2.5%               | R7125    | R7295 | R7136       | R7306 | R7147       | R7317 |
| 2.0%               | R7126    | R7296 | R7137       | R7307 | R7148       | R7318 |
| 1.5%               | R7127    | R7297 | R7138       | R7308 | R7149       | R7319 |
| 1.0%               | R7128    | R7298 | R7139       | R7309 | R7150       | R7320 |
| 0.5%               | R7129    | R7299 | R7140       | R7310 | R7151       | R7321 |
| 0.0%               | R7130    | R7300 | R7141       | R7311 | R7152       | R7322 |

#### Important notes

- Minimum term of 5 years.
- A minimum contribution of €15,000 applies for 103% and 102% gross allocation. Contributions below €15,000 will receive 101% gross allocation.
- Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.
- On funds managed by external fund managers, an additional annual management charge may apply. Please see the specific fund factsheet for details.
- Enhanced commission does not apply to these special offers.





# Support through every step of the advice process

For more information



Talk to your Broker Consultant



Visit our website at [zurichbroker.ie](https://zurichbroker.ie)

Using Zurich's Advisor Platform to engage with new customers and existing clients brings uniformity to how you interact with them.

With the support of Zurich, your new customers will experience an informative, straightforward and engaging transition into becoming your long-term clients.



Attract new customers

You'll find lots of supports on [zurichbroker.ie](https://zurichbroker.ie) to help improve your digital presence on your website and through your social channels including videos, calculators, and hints & tips.



Demonstrate your expertise

By utilising Zurich's pre-sales reports and online calculators you can quickly demonstrate your expertise to your customers.



Transition 'customer' to 'client'

With Zurich's communication supports at your fingertips, you'll quickly convert your customers into long-term clients.



Use data insights

With Zurich's support, you'll be able to query your existing Zurich policyholders to identify new opportunities.

**Zurich Life Assurance plc**

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.

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

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

---

Intended for distribution within the Republic of Ireland.

GR: 6583 Print Ref: ZL PB 6583 0122

