

# 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% 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 Max NRA of 70 (Executive); 75 (Personal) 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 Initial: 1% x term to max 10%. 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 Max NRA of 70 (Executive); 75 (Personal) 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 105%	SP Pensions and PRB 104%	SP Pensions and PRB 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.

# SP Pensions & Personal Retirement Bonds (PRB)

Low AMC – €50,000 minimum

Our Low AMC options continue to be very popular with Financial Brokers and Advisors.

Base AMC 0.50% – minimum contribution €50,000						
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	Pension	PRB	Surrender Penalties
0%	101.5%	0%	0.5%	R4060	R4114	4% year 1 3% year 2 2% year 3 1% year 4
		0.25%	0.75%	R4061	R4083	
		0.35%	0.85%	R6270	R6279	
		0.5%	1%	R4062	R4115	
		0.75%	1.25%	R6091	R6100	
0.5%	101%	0%	0.5%	R4063	R4116	
		0.25%	0.75%	R4064	R4084	
		0.35%	0.85%	R6269	R6278	
		0.5%	1%	R4065	R4117	
1%	100.5%	0%	0.5%	R4066	R4118	
		0.25%	0.75%	R4067	R4085	
		0.35%	0.85%	R6268	R6277	
		0.5%	1%	R4068	R4119	
1.5%	100%	0%	0.5%	R4069	R4120	
		0.25%	0.75%	R4070	R4086	
		0.35%	0.85%	R6267	R6276	
		0.5%	1%	R4071	R4121	
		0.75%	1.25%	R6094	R6103	

Base AMC 0.60% – minimum contribution €50,000						
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	Pension	PRB	Surrender Penalties
0%	102%	0%	0.6%	R4896	R4911	4% year 1 3% year 2 2% year 3 1% year 4
		0.25%	0.85%	R4901	R4916	
		0.35%	0.95%	R7719	R7744	
		0.5%	1.1%	R4906	R4921	
0.5%	101.5%	0%	0.6%	R4897	R4912	
		0.25%	0.85%	R4902	R4917	
		0.35%	0.95%	R8043	R8046	
1%	101%	0%	0.6%	R4898	R4913	
		0.25%	0.85%	R4903	R4918	
		0.35%	0.95%	R8044	R8047	
1.5%	100.5%	0%	0.6%	R4899	R4914	
		0.25%	0.85%	R4904	R4919	
		0.35%	0.95%	R8045	R8048	
2%	100%	0%	0.6%	R4900	R4915	
		0.25%	0.85%	R4905	R4920	
		0.35%	0.95%	R7718	R7743	
		0.5%	1.1%	R4910	R4925	

To avail of these offers you must quote the correct RS Code on all applications.

- Allocation rate shown is actual allocation which the policyholder receives. Early encashment charges apply as shown. On funds managed by external fund managers, an additional annual management charge applies. Please see the specific fund factsheet for details. Enhanced commission does not apply to these special offers.
- Max age of entry is 55 next birthday with a minimum term of 10 years to NRA for Low AMC.

# Single Contribution PRSAs

## Standard & Non-Standard

### New Contributions

For new contributions, the allocation rate depends on the level of commission chosen. Commission of up to 5% is available. On Advice PRSAs, trail commission variations are also available.

Contribution	Allocation Rate (before commission)
>= €30,000	101.5%
>= €15,000	100.75%
< €15,000	100%

#### Important notes

1. Bonus allocations do not apply to cases written on a group basis.
2. For RS Codes, please contact your Zurich Life Broker Consultant.
3. Minimum 2 year term applies. Where the term will be less than 2 years please contact your Zurich Life Broker Consultant.

### Standard PRSA – Transfer options

	Commission	Trail	AMC	RS Code
To age 55 next	3.0%	0.0%	1.0%	R5931 WSQ0
To age 60 next	1.50%*	0.0%	1.0%	R1863 USKD

### Non-Standard PRSA – Transfer options

	Commission	Trail	AMC	RS Code
To age 55 next	3.0%	0.0%	1.0%	R5932 WSQ1
		0.25%	1.25%	R6910 XSDM
		0.50%	1.50%	R5965 WSRQ
To age 60 next	1.50%*	0.0%	1.0%	R1861 USKB
		0.25%	1.25%	R6908 XSDK
		0.50%	1.50%	R2289 USNX

#### Note:

- The allocation rate for PRSA transfers is 100%. Commission is earned over 4 years, except for those structures marked \* where it is earned over 3 years.
- Commission clawback applies on full encashment, partial encashment or transfer.
- Min premium is €5,000 for the Standard and Non-Standard transfer options.





# 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**

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