

RetireRight

A unique de-risking strategy
for ARF investors



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Managing the transition from 'At Retirement' to 'In Retirement'

Now, more than ever, customers are opting to use an Approved Retirement Fund (ARF) as the means to provide their income in retirement. This presents a great opportunity for advisors. Customers continue to invest their pension fund in retirement and with this comes greater ongoing involvement for the advisor.

ARFs – the ongoing need for financial advice

The role of the advisor is crucial in helping customers understand the trade-off between risk and reward.

- A balanced risk strategy is essential to give assets potential for growth.
- Regular ongoing reviews to ensure investments continue to be appropriate.
- As the customer gets older, advice on the appropriate level of investment risk.

RetireRight – a solution built on Prisma

Zurich has a reputation for excellence in developing investment strategies from PensionStar to the award winning GuidePath*. Zurich's RetireRight is a unique innovative way of managing ARF investments once a person retires. It is built on Zurich's market leading Prisma Funds and it offers three investment options, each one catering to customers with different risk appetites. As a person gets older, it will automatically transition their ARF investment from higher risk assets into lower risk assets over 15 years, helping to balance income requirements with the need to preserve the capital in later life.

Each RetireRight option will gradually move money from its starting point (in the Prisma 5, Prisma 4 or Prisma 3 Fund) into the Prisma 2 Fund over a 15 year period beginning when they reach age 75. The initial starting point is dependent on which RetireRight option is selected at outset.

Customer selects investment strategy at outset

From the start, you are fully invested in the Prisma 5, Prisma 4 or Prisma 3 Funds until you reach age 75.

From age 75, you gradually de-risk into the Prisma 2 Fund over a 15 year investment period to age 90.



*Best Innovation by a Life Assurance Company, 2017 Longboat Analytics Financial Services Awards.

RetireRight – 3 options for customers



Your ARF investment is initially 100% invested in the medium to high risk Prisma 5 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 5 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.



Your ARF investment is initially 100% invested in the medium risk Prisma 4 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 4 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

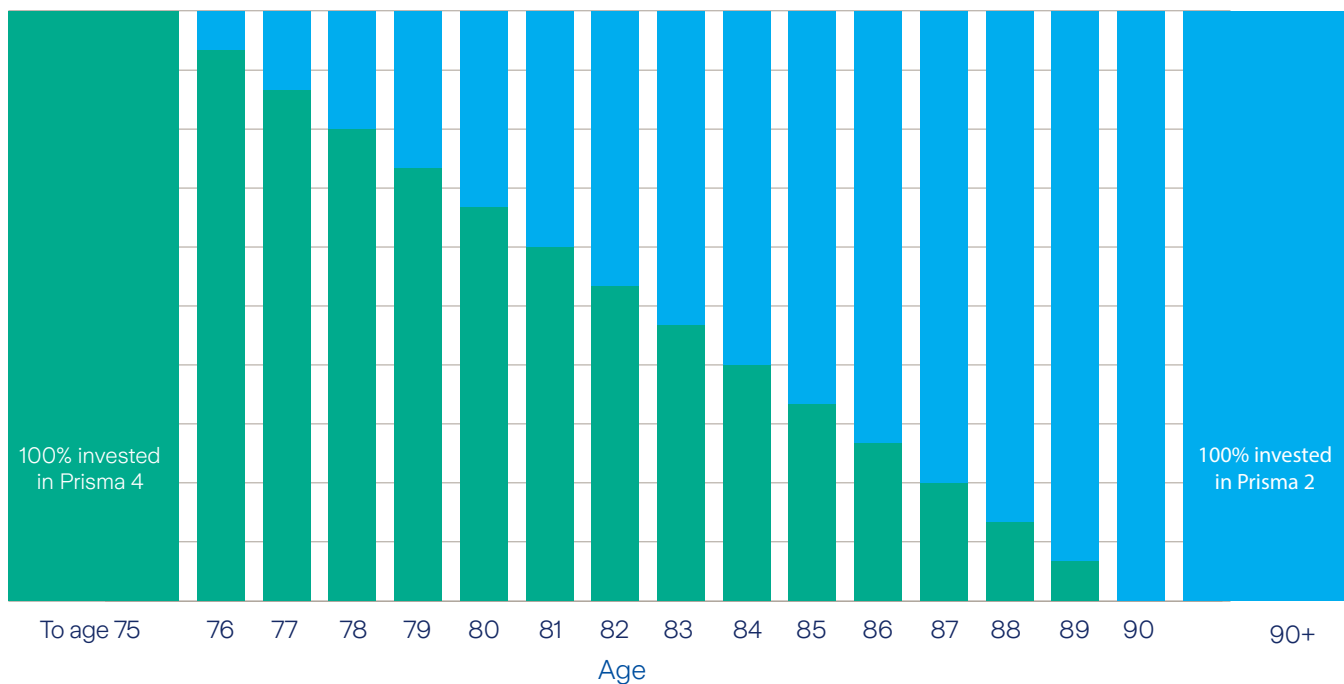


Your ARF investment is initially 100% invested in the low to medium risk Prisma 3 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 3 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

How the transition works – an example



Prisma 4 Fund Prisma 2 Fund



RetireRight – a solution for later life investing

One of the challenges faced by ARF investors is the potential diminishment of their cognitive powers as they get older. There are an estimated 55,000* people living with dementia in Ireland and this is set to increase to 113,000 by 2036* which may make it more difficult to manage their ARF investments. The automatic de-risking strategy within RetireRight helps ease this difficult issue as it automatically moves customers' monies into lower risk funds as they get older.

By having an automatic process in place, the Advisor, customer and customer's family can take comfort in the fact that investment decisions have been planned for in advance.

* Source: Alzheimers.ie, February 2020

When at retirement becomes *in retirement*

Five reasons to choose RetireRight for ARF investors

1.

A solution built on Zurich's Prisma Funds - simple to understand and simple to explain.

2.

RetireRight offers a choice of options to cater for people with different risk needs.

3.

The Prisma Funds offer a diversified asset mix appropriate to ARF investors.

4.

The automatic de-risking mechanisms mean that later life investing is managed to age 90.

5.

RetireRight has the flexibility to be turned on or off or even switched out of.

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.

Warning: This product may be affected by changes in currency exchange rates.

For more information visit www.zurichbroker.ie or talk to your Broker Consultant.

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

Intended for distribution within the Republic of Ireland.

GR: 6463 Print Ref: ZL PB 1610 0122

