

You've worked hard for your money and now it's time to make your money work for you.

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ZURICH<sup>®</sup>



**Allow us to introduce ourselves.**

**We are Zurich. We are part of a global insurance group. We are one of Ireland's most successful life and pension 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 range of savings solutions. 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.





## Welcome

Remember your first piggy bank or putting your pocket money away to get the latest computer game? Saving is something we have learned from an early age. But as we get older, our savings plans become bigger and there's more to consider. After all, piggy banks don't earn interest or have to worry about who brings home the bacon.

Whether you are planning for your new home, a perfect wedding, college fees or simply for peace of mind against unforeseen events, a sensible savings plan can make all the difference.

Zurich can help by offering you a wide range of savings solutions whatever your needs may be.

**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.”



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

#### MEET SEÁN

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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.”

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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 fifteen years. So he has chosen the 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.

#### Why did Seán choose an Investment Bond with Zurich?

- 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.

**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.**

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

#### MEET CLAIRE

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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.

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A big part of that plan involves retiring as early as possible and 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.”

With her pension plans in place, Claire has opened a LifeSave Savings Plus plan with Zurich and intends to put what she can afford away each month. “It feels good to know that I’m saving towards the next family holiday or building up a little pot for a rainy day. And I like knowing that my money has the potential to grow.”

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#### Why did Claire choose a Zurich LifeSave Savings Plus plan?

- She can vary the savings amount.
- She has the option to make a lump-sum injection.
- It’s a way to save a little more on top of her pension.
- She has the potential to grow her savings through investment choices.





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





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# Saving: the basics

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Before deciding what to do with your money, it's important to have a plan. Here are some simple steps to get started.

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## 1. Set your savings goal

Draw up a 'wish list' of the things you would like to achieve and prioritise these.

## 2. Estimate the cost of each of these goals

Draw up a rough estimate of how much money you would need in order to turn your goals in to reality.

## 3. Decide on a budget

Now you should be able to work out approximately how much you will need to save on a monthly basis in order to achieve your savings goal. At this point you will see how realistic your targets are. You might need to relook at your monthly expenditure and ways to reduce your spending in order to maximise your savings budget. We have some handy tools to help you with this at [zurich.ie](http://zurich.ie)

## 4. Are you a regular saver, lump sum investor or both?

Whether you intend to save regularly over a number of years or you have a lump sum to invest, we have lots of sensible options to choose from.

## 5. Your risk profile

Your savings contributions 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 savings 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 wide range of investment solutions involving different levels of risk. The full choice of available funds is listed on our website and in our Fund Guide.

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



# Investment solutions made easy

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Zurich's Saving and Investment plans are some of the many options Zurich has available for investors. Once you have had time to consider your options, you should speak to a Financial Broker, advisor or Zurich.

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## Savings Plus for Regular Savers

Watch your savings grow over time by putting an amount away regularly in an Regular Savings Plan. Your savings are invested in a range of investment funds depending on your risk profile.

### Choose if:

- ▶ You want to save regularly for at least five years.
- ▶ You want the potential to earn a good return on your savings.
- ▶ You want the flexibility of being able to access your savings if you need to, with options available that give you access to your money without any penalties.

### The Benefits:

- ▶ You can save from as little as €75 per month.
- ▶ Option to vary the regular payments if required and to make a once-off lump-sum injection.
- ▶ You can tailor the plan to your needs with our wide range of investment funds.
- ▶ We have access to an extensive range of investment funds with varied risk profiles.
- ▶ You can check the value of your savings plan any time by logging in to Zurich's online Client Centre.

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## The Investment Bond for Lump Sum Investors

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 Prisma Funds.

### Choose if:

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

### The Benefits:

- ▶ You have an excellent investment fund choice to suit your attitude to risk.
- ▶ You can switch and move between a range of investment funds.
- ▶ If you need access to your money, that's no problem as there are options available that give you access to your money without any penalties.
- ▶ You can check the value of your investment bond any time by logging on to Zurich's online Client Centre.

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## Special Savings Plus for combination Investors

If you have a lump sum to invest AND would like to continue to make regular contributions over time, Zurich's Special Savings Plus plan offers you the best of both worlds.

### Choose if:

- ▶ You have a lump sum to invest and want to continue to save regularly for at least five years.
- ▶ You want the potential to earn a good return on your savings.
- ▶ You do not need instant access to your savings.

### The Benefits:

- ▶ You can save from as little as €75 per month.
- ▶ You can tailor the plan to your needs with our wide range of investment funds.
- ▶ We have access to an extensive range of investment funds with varied risk profiles.
- ▶ You can check the value of your savings plan any time by logging in to Zurich's online Client Centre.

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There is a Key Information Document (KID) available on this product. This document is a good source of further information and can be found at [www.zurich.ie/broker-centre/key-info-docs/](http://www.zurich.ie/broker-centre/key-info-docs/)

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

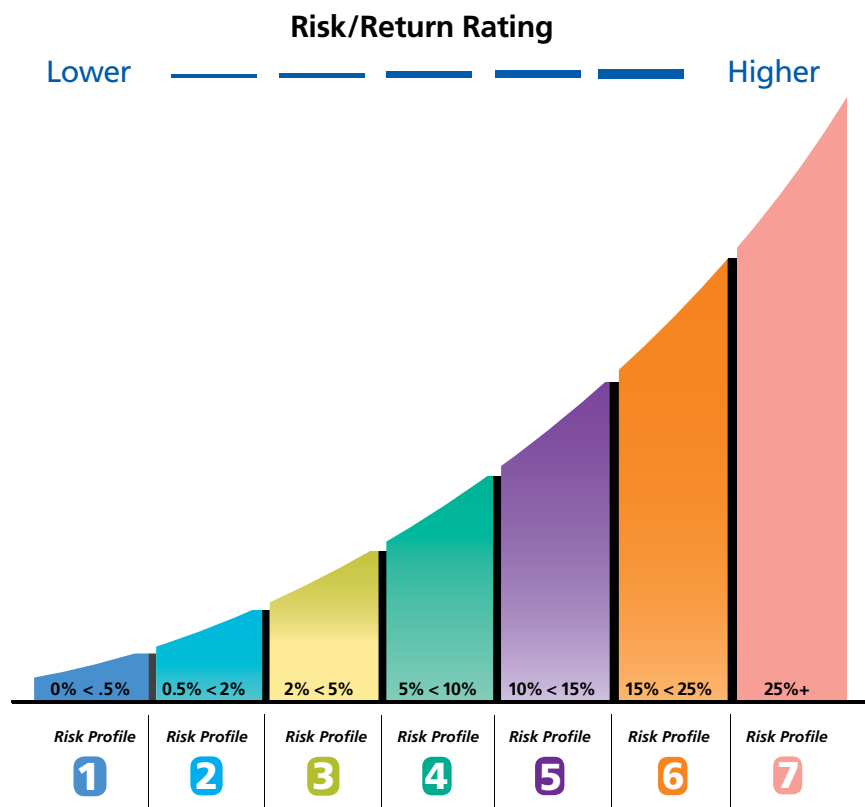


# Investment risk & return

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've categorised our range of investment funds using a 1 - 7 scale. Our ratings are based on a scale that looks at a fund's volatility over a 5 year period, 1 being the lowest risk (lowest volatility) and 7 being the highest risk (highest volatility).

## Zurich's risk scale



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

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# Prisma Funds

## Risk Targeted

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

## Diversified

Each Prisma 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 Prisma Funds are actively managed by the Zurich Investment team. This means that it is our fund managers that make the specific investments within each fund. 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 Prisma Funds have been designed with these investors in mind - they provide risk appropriate solutions - and are very competitively priced.

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**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.**

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# Online tools to help you choose

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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 **zurich.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 Personal Annual Budget Spreadsheet

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

## Our Fund Centre

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

## Our Customer Dashboard

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

## 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.





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# Take the next step

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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.

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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 **zurich.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.



**Zurich Life Assurance plc**

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

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