

Boost your retirement pot with Regular Savings from Zurich

If you earn more than €115,000 per year in Ireland, you may already be maximising the tax relief on your pension. To help maintain your lifestyle in retirement, the gap above this level could and should be saved for.

You've worked hard for your money and now it's time to make your money work for you. If you want the potential to earn a good return, a Regular Savings Plan from Zurich can help.

Join the **23,000 people** who already have a savings plan with Zurich¹

The key features and benefits of Regular Savings with Zurich

- It's a medium to long-term investment option for your savings – ideally you should consider it for five years or longer.
 - 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 keep track of how your savings are performing at any time by logging on to Zurich's online Client Centre.
- 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.
 - There is an excellent investment fund choice available.
 - You can switch and move between a range of investment funds.



Let's look at an example



Deirdre is a **48 year old** solicitor earning **€150,000 per year**

Deirdre wishes to save **25%** of her earnings toward her pension

€37,500

This is capped at **€115,000** for full tax relief

€28,750

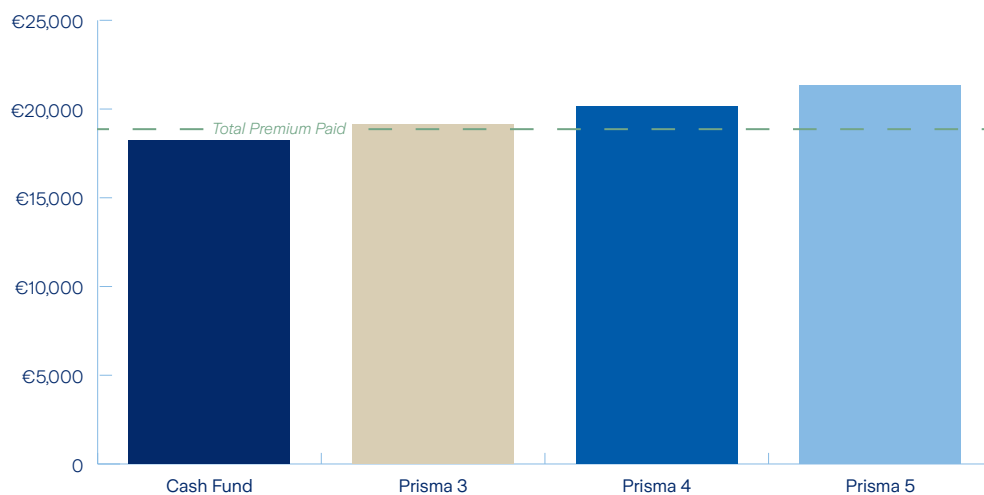
If she wishes to maintain positive retirement funding of **25%** of her full salary she can make further savings to a Zurich Regular Savings plan

€8,750



The potential to grow your savings with Zurich's Prisma Funds

The Prisma Funds are Zurich's most popular investment funds with customers. Compare the positive returns of an investment of €300 per month in the Zurich Prisma 3, 4 and 5 Funds over five years Vs the Cash Fund.²



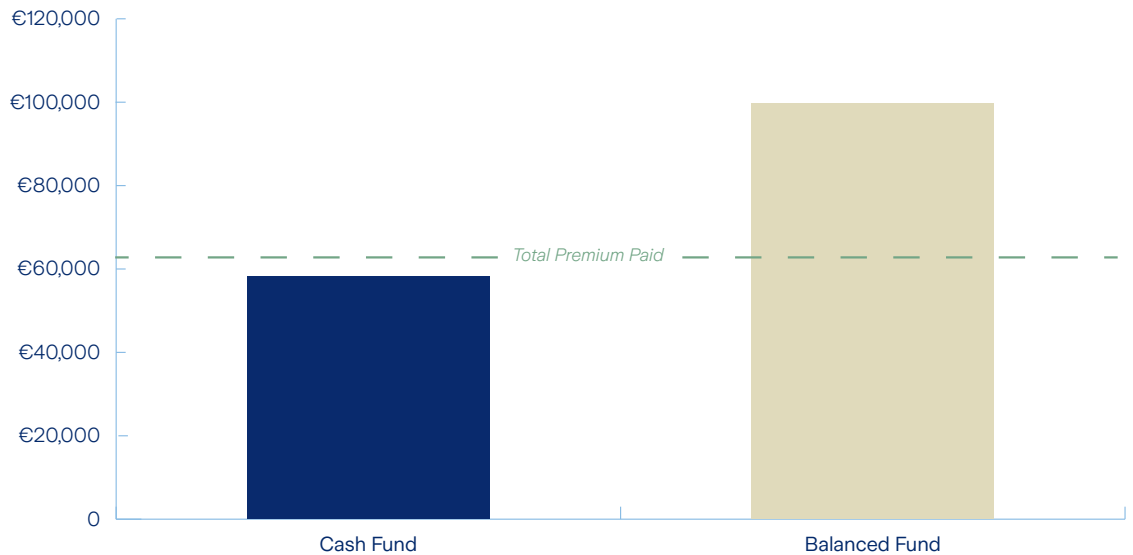
Zurich No.1

for investment performance
six years in a row⁴



Cash isn't always king

Regular contributions of €300 per month in the Zurich Balanced Fund for the last fifteen years would have delivered cumulative returns of over 88% compared to -4% if you had saved your money in the Zurich Cash Fund.⁴



Benefit from the effects of compounding⁵

	Savings fund after 5 years	Savings fund after 10 years	Savings fund after 15 years
Regular contributions of €300 per month	€19,878.93	€44,176.61	€73,723.32
Lump sum of €10,000 & regular contributions of €300 per month	€30,746.55	€56,054.13	€86,704.76

Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

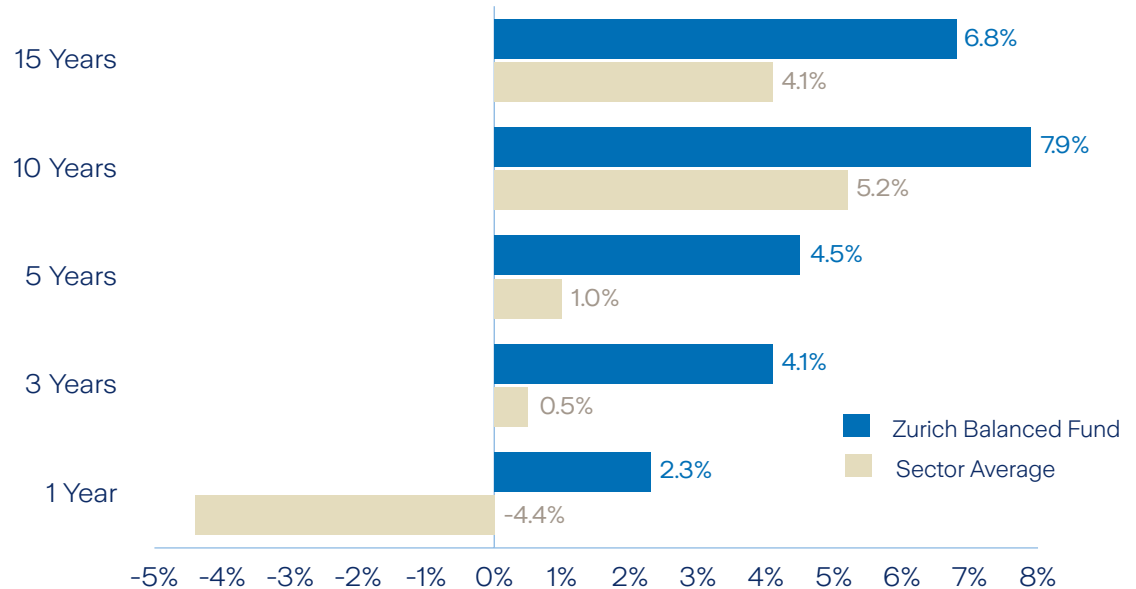
Warning: If you invest in this product you may lose some or all of the money you invest.

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



There's nothing average about Zurich's annualised returns

We believe that the funds you are invested in should be the bedrock of your regular savings plan. At Zurich, our Dublin based investment team have a strong track record of delivering long-term consistent fund performance and make investment decisions every day that they think will lead to better outcomes for investors.⁶



A Regular Savings Plan from Zurich can help you close the pensions savings gap. For more information speak to your Financial Broker or Advisor or visit zurich.ie.

Source:

¹ Zurich Life, May 2020.

² Zurich Prisma 3, 4, 5 V Zurich Cash, cumulative returns figures quoted 01/05/2015 to 01/05/2020. Regular contributions of €300pm. Returns based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund. Contribution increases of 2.5% per annum are assumed. Allocation rate 100%. AMC is assumed at 1% (0.4% AMC is included in the price).

³ Brokers Ireland Excellence Survey, 2019.

⁴ Zurich Cash Fund Vs Zurich Balanced Fund, Cumulative returns figures quoted from 1/11/05 - 18/5/20. Returns based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund. Regular contributions of €300pm. Contribution increases of 2.5% per annum are assumed. Allocation rate 100%. AMC is assumed at 1% (0.4% AMC is included in the price).

⁵ Zurich Life. A gross investment return of 4.2% per annum is assumed. On encashment, partial encashment, assignment, death or on each 8th anniversary of the policy, tax is deducted on gains made. The figures shown allow for the deduction of tax (currently 41%). Contribution increases of 2.5% per annum are assumed. An annual management charge of 1.25% and an allocation rate of 101% apply. A 1% government insurance levy applies on all contributions.

⁶ Financial Express, Annualised Performance to 30 April 2020 (0.4% AMC is included in the price).

Zurich Life Assurance plc

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

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at May 2021 and may change in the future.

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