

# Boost your child's education with Regular Savings from Zurich

We all want to give our children the best possible start in life and a good education is a top priority. However, this can be a lot more costly than you might realise. The cost of putting just one child through school and university can easily run into tens of thousands of euro.

Starting now and contributing to a Regular Savings Plan from Zurich can help ensure your child's future education.

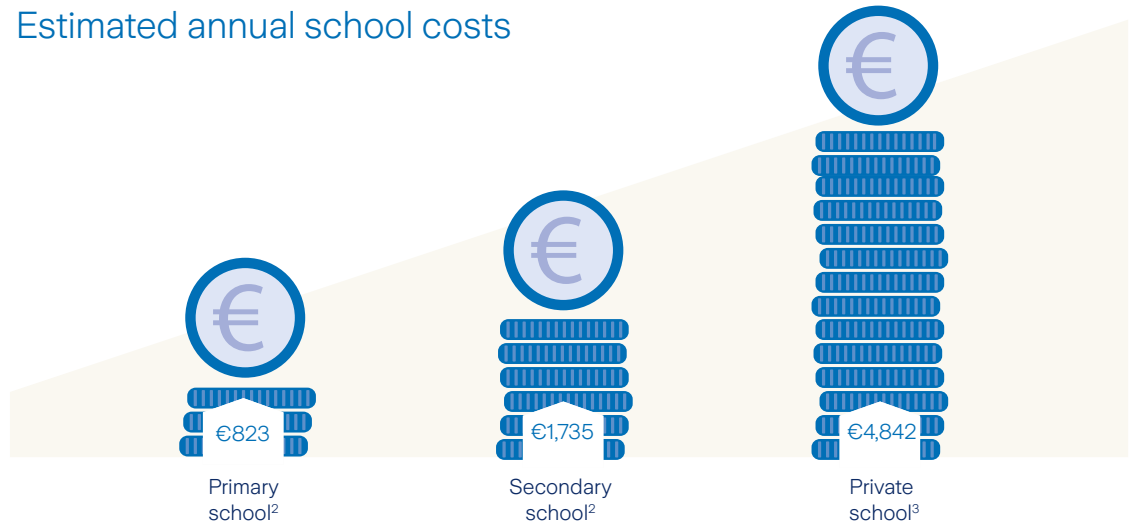
Join the **23,000 people** who already have a savings plan with Zurich.<sup>1</sup>

## 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.

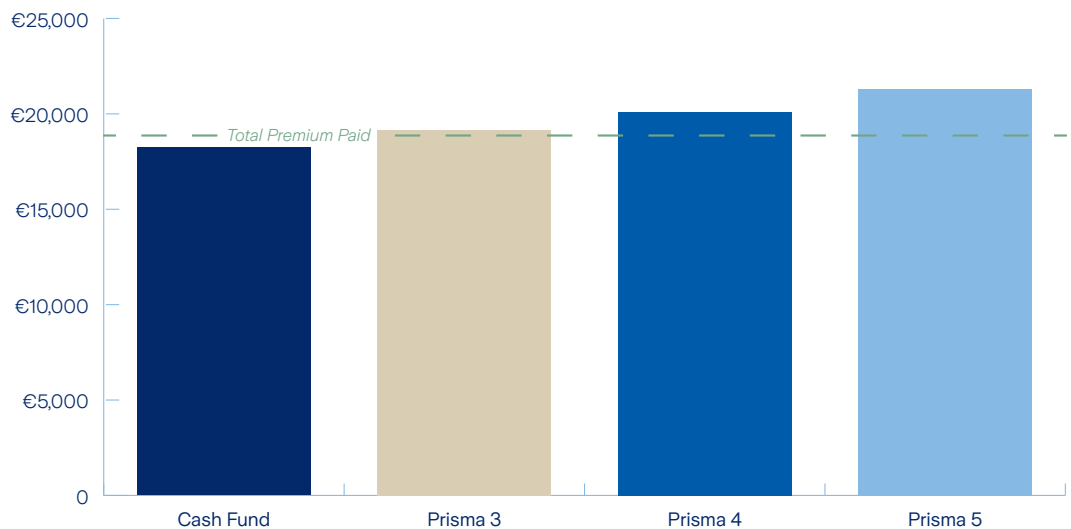


## Estimated annual school costs



## 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.<sup>4</sup>

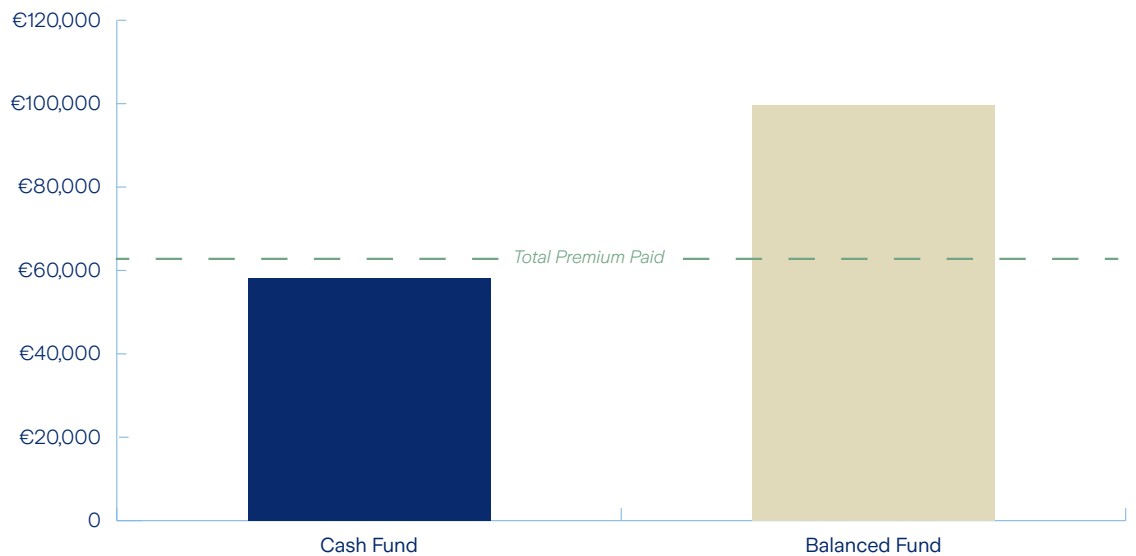


**Zurich No.1**  
for investment performance  
six years in a row<sup>4</sup>



## 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.<sup>6</sup>



## Benefit from the effects of compounding

The table below illustrates the results if you saved the Government child benefit of €140 per month into a Zurich Regular Savings plan (as at July 2019).<sup>7</sup>

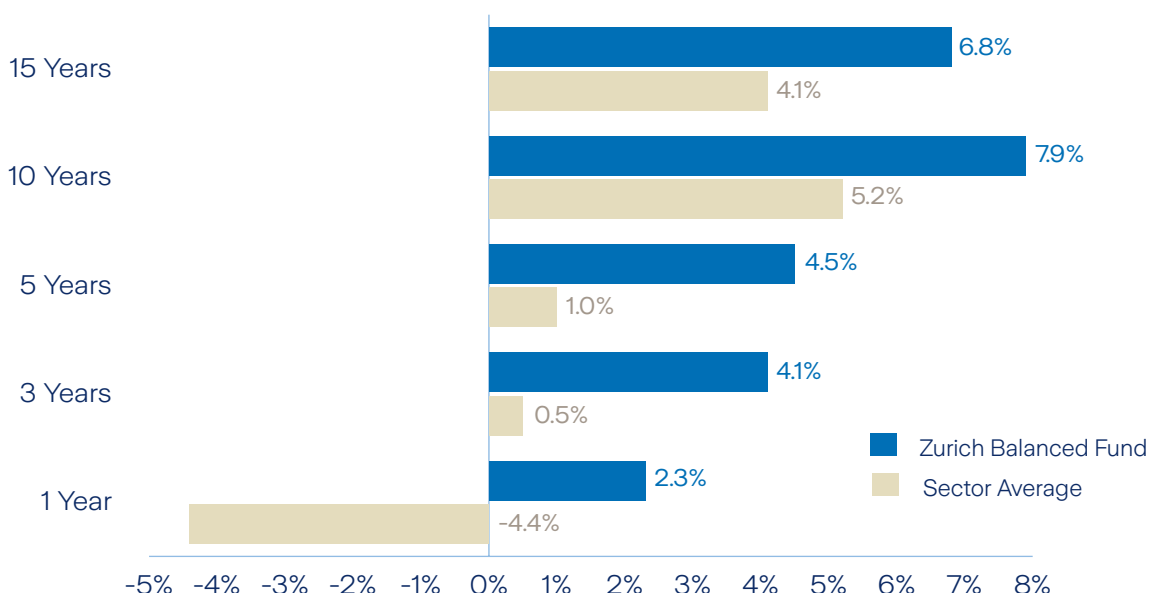
	Savings fund after 5 years starting Primary School	Savings fund after 12 years starting Secondary School	Savings fund after 18 years starting 3rd Level
Regular contributions of €140 per month	€9,049	€25,282	€42,851
Lump sum of €10,000 & regular contributions of €140 per month	€19,597	€37,315	€56,087

**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.<sup>6</sup>



A Regular Savings Plan with Zurich can help you to fund your child's future education. For more information speak to your Financial Broker or Advisor or visit [zurich.ie](http://zurich.ie).

Source:

<sup>1</sup> Zurich Life, May 2020.

<sup>2</sup> Zurich Cost of Education Survey 2019.

<sup>3</sup> Zurich Life, July 2019. Average cost, based on 6 private schools.

<sup>4</sup> 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).

<sup>5</sup> Brokers Ireland Excellence Survey, 2019.

<sup>6</sup> 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).

<sup>7</sup> A gross investment return of 3.2% per annum is assumed for the 5 year savings fund and 3.9% per annum for the 12 year and 18 year savings funds. 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.

<sup>8</sup> 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.