Ignite 2021

Small actions can have a great impact for your business

Zurich – Supporting Financial Brokers

2020 was a challenging year for everyone, and while lockdown challenges persist, the beginning of a new year is always a great time to engage your clients and plan for the year ahead.

Three key areas to discuss with your clients are:

1. **Regular savings –** We believe the regular savings market is primed for growth and who better placed to drive it than Financial Brokers. With money on deposit earning little or no interest, and people saving more now than ever as a result of Covid, being able to offer a viable alternative will be welcomed by clients. A regular savings habit can be a great new year's resolution, starting from €75 per month with a range of funds to suit every appetite it's never been so easy to start. Zurich have all the supports you need to grow your savings business so make sure to get in touch.

2. **Protection –** The first step in a financial plan is to protect what matters most. If 2020 taught us anything, it was how important our health and the health of our family is to us all. Building in time for a client conversation about their family's protection needs is a great way to engage – and with options such as Life, Serious Illness, Family Income Benefit and many others to discuss – there is no time better than now.

3. **DC & Group Pensions –** Over the last 18 months 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. With our offering enhanced for 2021, now is the time for you to consider your approach to the corporate market and how best to leverage the expertise of the Zurich team.

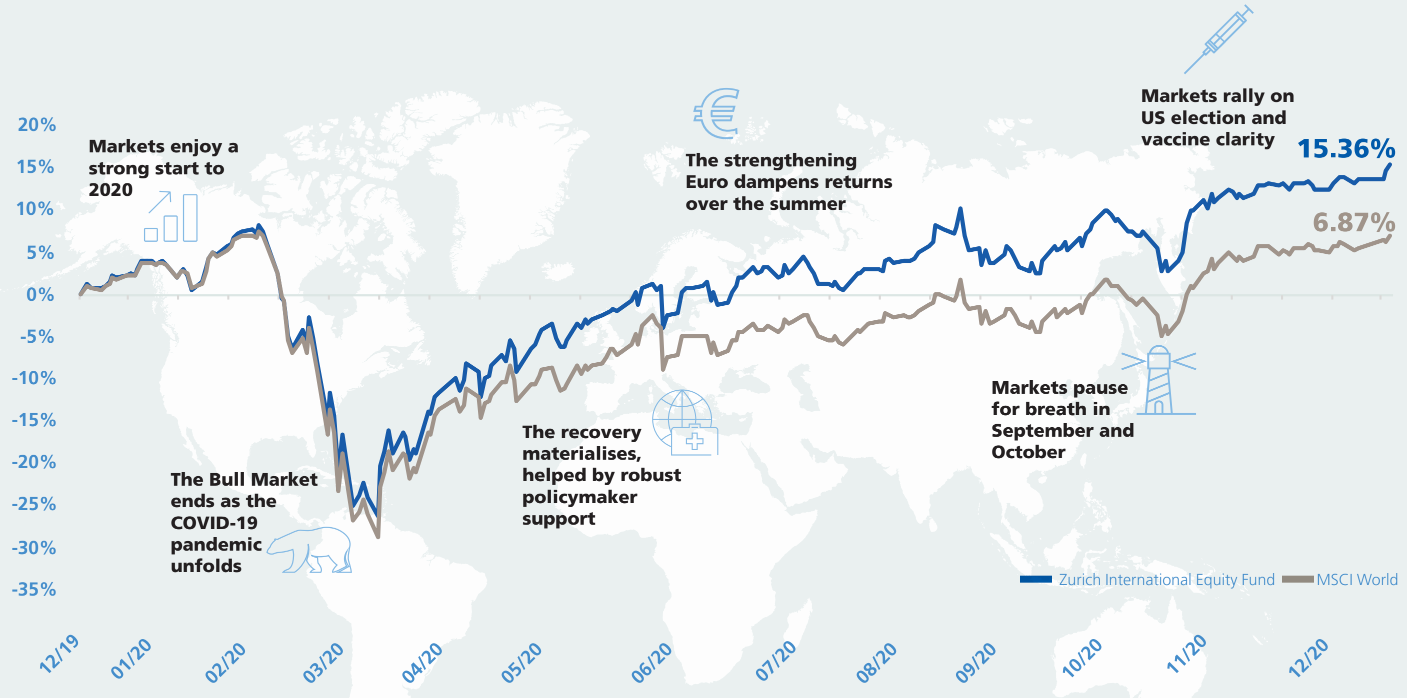
Underpinning everything! Positive Investment Performance

You'll have heard us speak many times about the strength of our active investment management and we believe that 2020 was perhaps the best example of this. Later in the document you'll see a breakdown of our stellar performance in 2020, which we believe speaks for itself. We think there is a great opportunity to highlight this positive performance to customers and demonstrate the power of active management in 2021.

Zurich Investments - Short term matters, but long-term counts

At Zurich Investments, we invest your clients money for the long-term. The benefits of active management sometimes get forgotten in benign bull market conditions, but when it really counts, like it did in 2020, the benefits could not be more evident. The responsibility of helping you and your clients to invest and save is not one we take lightly.

2020 - Active management led to significant outperformance

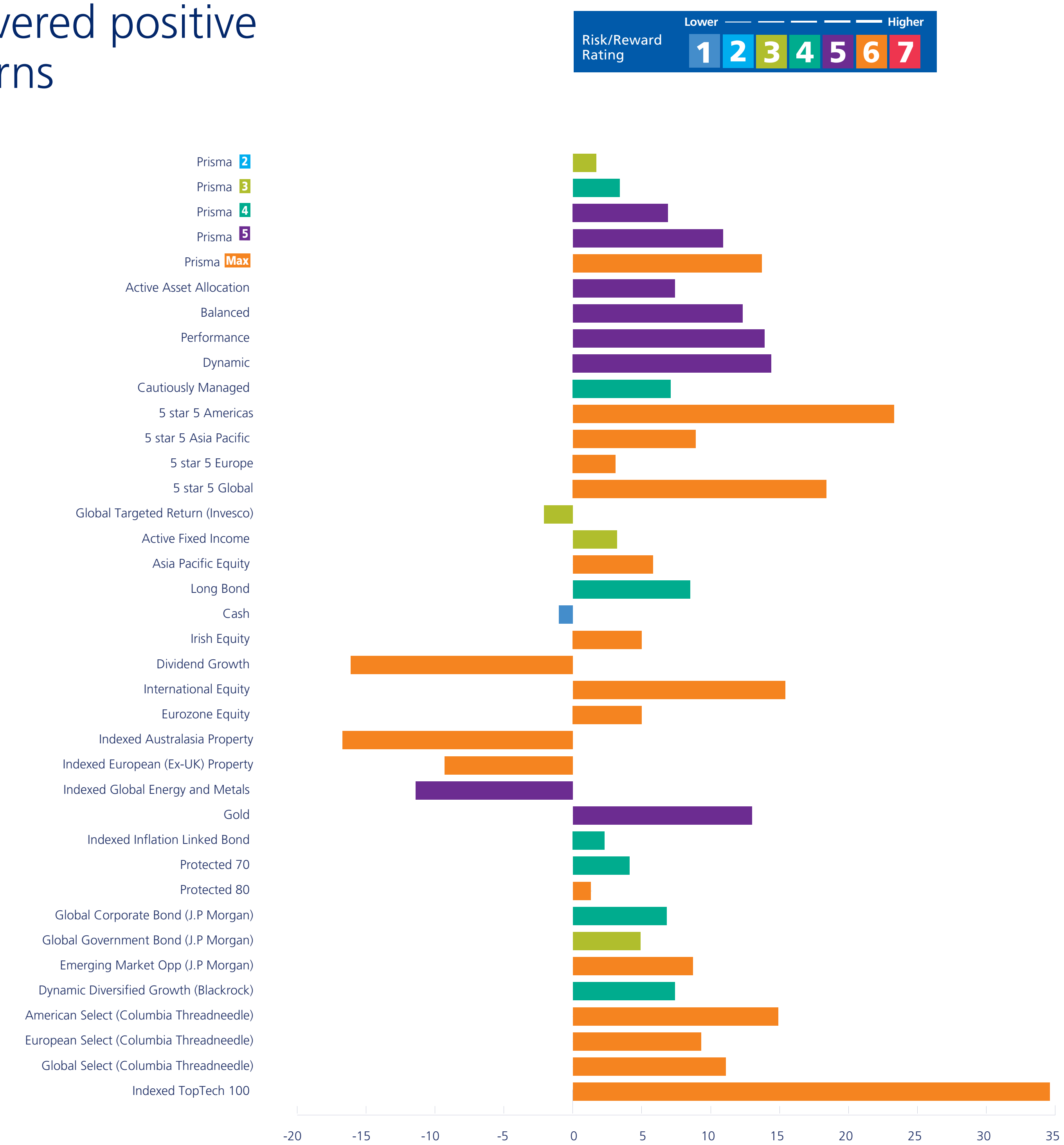


Key Asset Allocation Decisions

Reduced equity content in December 2019	Added to equities twice as the Bear Market took hold	Increased credit holdings at the expense of sovereign debt	Added to equities from property	Reduced equity content twice in July and at the start of August	Increased equity content in the days after the US election	Equities towards the higher end of ranges as we enter 2021

Source: Zurich, Financial Express, Zurich International Equity Fund inclusive of 0.4% AMC. Performance to 4th January 2021.

2020 Performance - Delivered positive returns



Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. ESMA Ratings as at 30/09/20.

Source: Zurich Life as at 04/01/2021.

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: Benefits may be affected by changes in currency exchange rates.
Warning: If you invest in this product you may lose some or all of the money you invest.

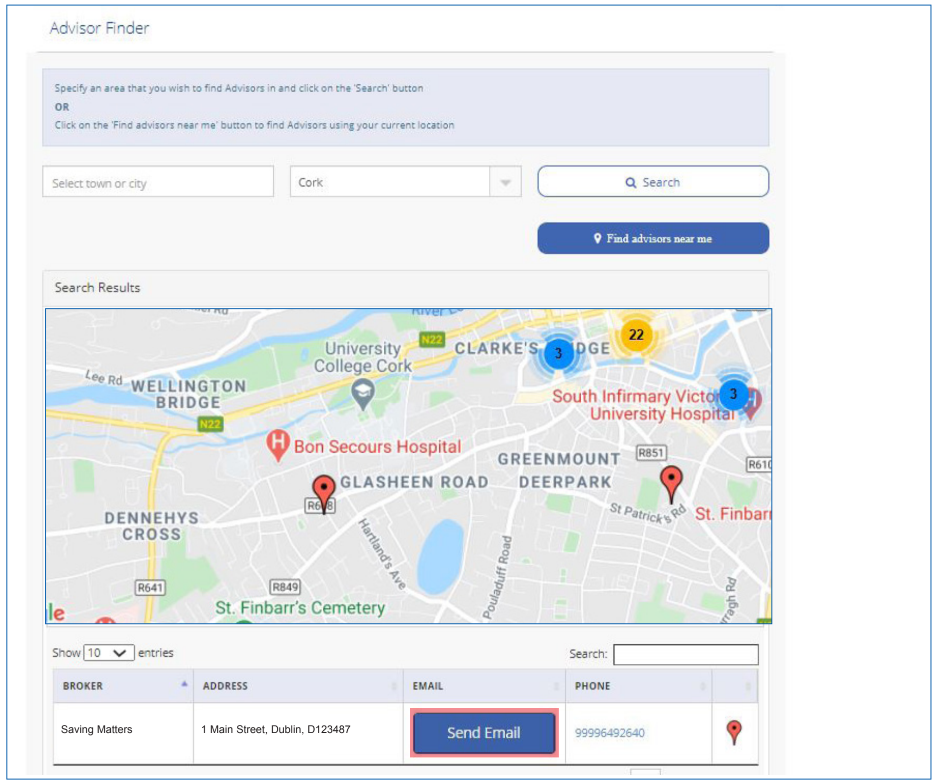
Delivering new business opportunities directly to your mailbox

Our advisor finder tool received over 10k hits last year!

NEW Digital Leads for your business

Our online advertising and social media posts are intended to increase awareness, create interest, and spur prospective customers to take positive action by getting in contact with an advisor for that important next step. You'll be well aware our current advisor finder on Zurich.ie lets prospective clients find the contact details for advisors in their area.

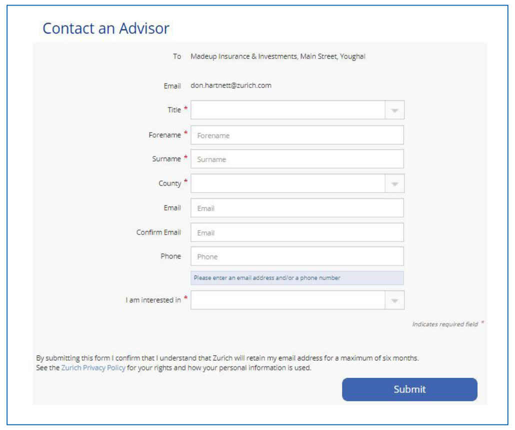
Our enhanced Advisor finder will allow customers request to be contacted by you, simply by filling in a few questions about themselves. This will then direct an email straight to your mailbox with the clients contact details. Customers are becoming increasingly reliant on email contact and we think this will encourage more of them to reach out to you than if they had to make a phone call.



By inputting some simple information about themselves, your client can take the first step in creating a financial plan for their future.

Once they click submit, an email is sent directly to your mailbox with their contact details and which product they are interested in discussing with you.

From here this gives you a great opportunity to make contact with the prospective client and discuss their individual needs.

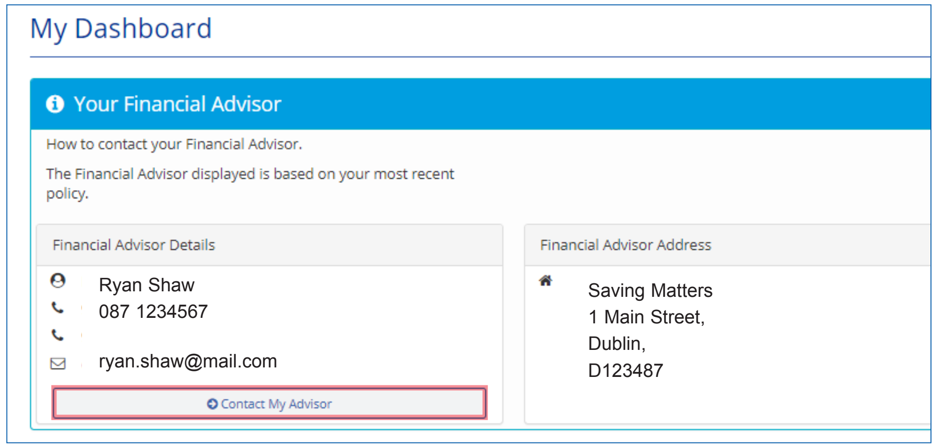


Existing clients – Communication made easy

NEW Digital Leads from existing clients

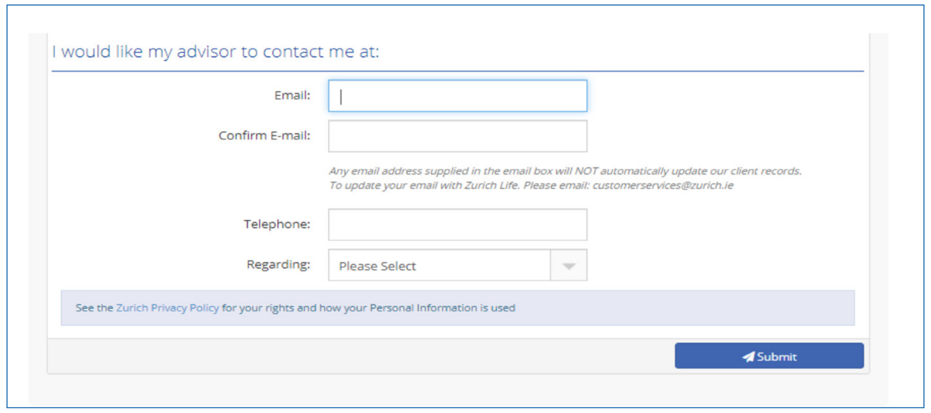
At Zurich we recognise that your clients' needs change over time. And as they do it's important that they stay in contact with you, their financial advisor. Similar to the digital leads piece on the advisor finder, we've added a new "Contact my Advisor" option to our client centre.

Whether your client would like to speak to you about altering an existing policy or starting a new policy, the contact my advisor centre option let's them drop you a quick email to get the ball rolling!



Even simpler than the advisor finder version, the client just needs to let us know their email/contact number and the reason they would like you to contact them.

Again, once they click submit, a mail is sent directly to your mailbox. From here you can contact your client to set up a call/zoom meeting to analyse their needs.



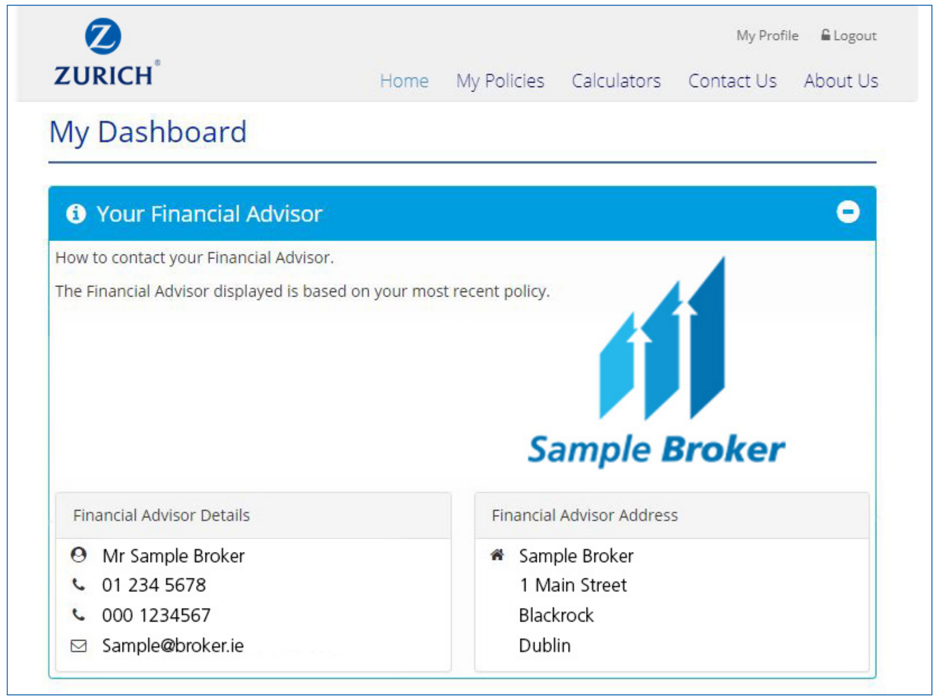
Putting you front and centre with your Zurich clients

NOW AVAILABLE Broker Branded Client Centre

We've launched a new initiative which will let you upload your company logo to our client facing dashboard. Once done, every time your clients log in to view their Zurich policies, they'll see your contact details and logo front and centre on their personal dashboard.

We know that a strong logo can speak a thousand words and really helps clients recognise your brand. By adding your branding to our site, every time your client logs in they will be reminded of your business and how much you've helped them with their finances.

Click here to find out how to upload your logo



NEW Client access made easy

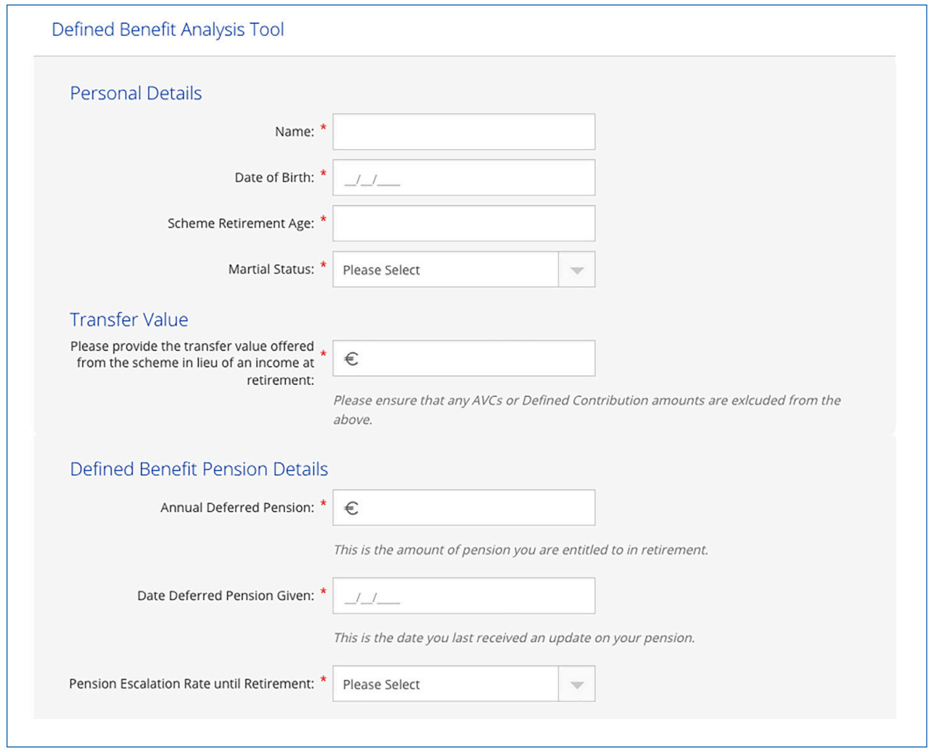
In 2021, we'll be making a positive change to our login system so that it's easier (and even more secure) for customers to access their dashboard.Instead of requiring customers to have a username, password and pin (which they will inevitably forget over time), we'll now allow customers use their email address and a chosen password to access their Client Dashboard. We'll still set them up with a temporary username, password and pin – but on their first login, they'll be asked to change this to something more memorable. These changes are designed to make the login process easier and more secure for you and your clients.

Online supports to help you engage your customers

- **Compare DB Schemes** with accepting a Transfer Value offer
- **Explain options at retirement** if a Transfer Value is taken
- **Compare these options** with DB Scheme income

NOW AVAILABLE Defined Benefit Transfer Tool & Client Report

Our Defined Benefit Transfer tool helps you educate your client on their options if they have been offered a lump sum Transfer Value out of their Defined Benefit scheme.



The tool will help you educate clients on remaining in their Defined Benefit Scheme and give them some information on the positives and negatives of accepting a Transfer Value and investing it in an alternative pension arrangement.

The tool indicates how the Transfer Value could perform leading up to retirement, and explains the client's options at retirement with this accumulated Transfer amount. It then compares these retirement options with the income expected from their Defined Benefit scheme. The tool will generate a client specific report that you can share with your client and keep a copy of for your compliance records.

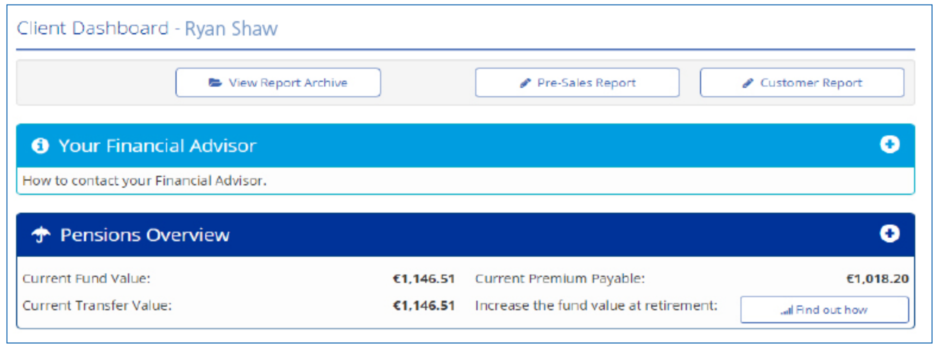
Accessed via the Broker dashboard, it is built on the same technology platform that we've used for all our other tools and calculators – so you can be assured of its robustness and ease of use.

Simply visit **zurichbroker.ie**

Encouraging customers to top-up

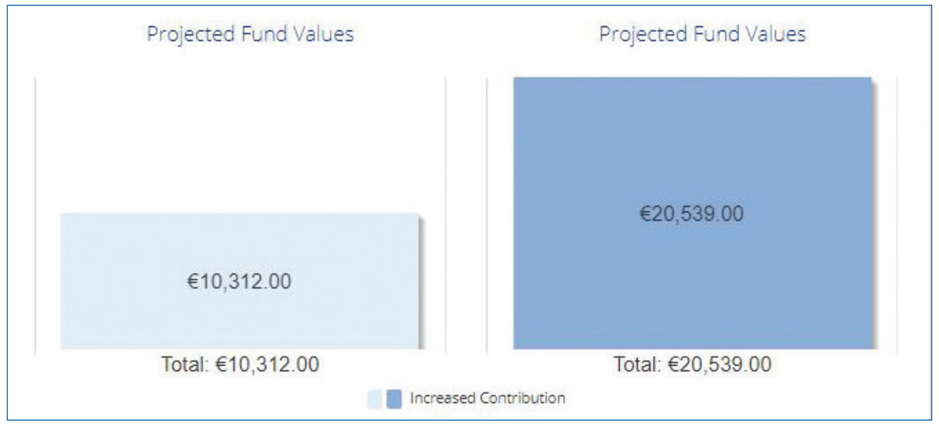
Pension Projection Calculator

We're increasing the visibility of our pension projection tool – putting it on the 'overview' screen so that your client will be much more likely to interact with it.



The projection tool provides projections for your client's pension policies. These projections are currently based on the contributions they are currently making – and going forward, will also make an assumption that your client wants to top-up by automatically assuming a €10,000 single premium top-up contribution.

Your client will be able to easily adjust this figure to recalculate to a more personal figure and instantly see the total projected value of their existing pension with the top-up.



Don't forget, that as their Financial Broker, you can also use this functionality to generate a projection that can be added to the printed Client Report enabling you to position the value a contribution increase would have for your client.

You can also include our simple 'Top-up application letter' in your report. This makes the top-up process easy for you and your client.

Don't Forget! Running Client Reports

When we asked people how often they wanted to be contacted by their Advisor, 49%* told us they wanted to be contacted at least every six months. While that's a strong endorsement for the value customers place on their Advisor relationship, it does put additional pressure on you to satisfy that need.

QuickStart 2021 - Regular contact is key!

We've all learned new ways of working in a Covid world – and maximising the use of technology is key to success. Zurich's 'Client Report' is one such piece of technology.

Taking seconds to generate, it generates a report that highlights the elements that are of most interest to clients:

- Items such as current value and total contributions to date – so that clients can immediately see a summary of their values.
- Graphs tracking the performance of their funds.
- And we've made your branding the dominant brand on the Client Report – it's generated by you for your clients.

Create 10 Client Reports
in a matter of minutes

Generate multiple Client Reports at a time

You can now create up to ten Client Reports at a time by using our report generator facility. Accessed from the advisor tools section on My Dashboard, this enables you to query your Zurich client bank and filter out the clients you want to generate a report for.

Simply select the clients you want to run a report for by ticking the boxes. Apply the filters you want to narrow down your search criteria.

The reports can then be printed off individually or combined into a ZIP folder so you can save them to your files.

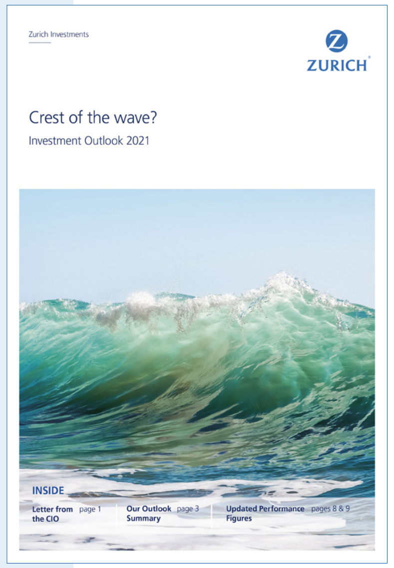
* Source: Zurich Life, Behaviour & Attitudes, 2014.

Marketing supports to help you

Investment performance is more important now more than ever. 2020 was a turbulent year for markets, however Zurich's active approach to investing lead to many positive news stories for our customers.

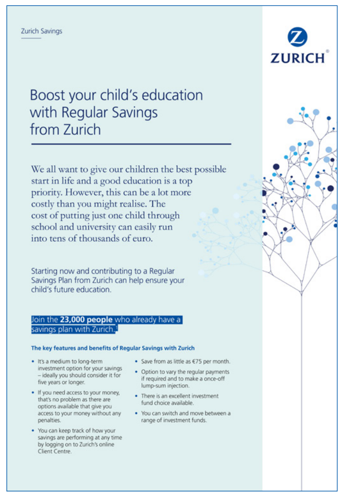
Investment Outlook 2021

Get the inside track on the year ahead - the Zurich investment team share their insights on 2021 and beyond.



Understanding investment performance and market volatility

We have a wide range of client investment sales aids to help you overcome any concerns that people may have with regard to their investment – from pieces that highlight our track record to those that look at basic investment principles.



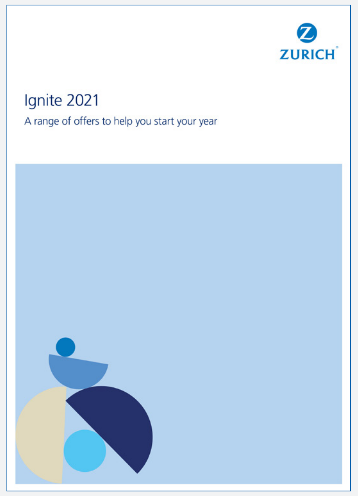
Ignite 2021

Our latest QuickStart campaign

As we say goodbye to what was a challenging year for everyone in Ireland, we can hopefully look forward to a much brighter 2021. Our annual 'QuickStart' campaign should give you the supports you need to gear up for the year ahead and demonstrate Zurich's commitment and support for the Financial Broker market.

We've got a great line-up of offers for you – across the majority of our product range – which you'll find later in the brochure.

For full details of these offers, please consult our special offers brochure.



Protection

IT'S BACK	20% discount on GTP and GMP for larger sums assured.
EXTENDED	Existing premium discounts on GTP and GMP.
IT'S BACK	10% discount on Pension GTP
IT'S BACK	5% discount on WOL

Pensions, PRSAs and DC

EXTENDED & ENHANCED	Our innovative Brokers Ireland DC initiative has been extended and enhanced, to the end of June.
EXTENDED	For Executives and DC, we are extending our free Trusteeship offer to the end of March.
IT'S BACK	We've reintroduced our €100 OnlineApply offer for RP Personal Pensions and PRSAs – this is available to the end of February for "clean" cases.
EXTENDED	3% PRSA transfer commission options to the end of March.
EXTENDED	For Personal and Executive Pensions, we've extended the 20% commission option to the end of March and we also have a wide range of SP offers available.

Support through every step of the advice process

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** 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.**

For more information

Talk to your **Broker Consultant**

Visit our website at **zurichbroker.ie**

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