

# Zurich Master Trust

Actively managed to meet  
the retirement needs of  
your employees



# Zurich – focused on positive outcomes for scheme members

For over 40 years, Zurich has been providing for the retirement needs of Irish people and today, we are one of the largest Pension companies in Ireland.

Over the years we've always taken a positive, active approach to managing money and we are widely recognised for our excellence in investment management. Our hands-on approach and long-term consistent track record of investment outperformance results in better retirement outcomes for scheme members. People retiring with Zurich have enjoyed better retirement pots as a direct result of our better investment returns\*.

In an era of increasing scheme regulatory complexity and cost, the Zurich Master Trust enhances employee pension provision by bringing expertise and dedication to scheme governance.

This investment excellence and scheme governance pedigree, coupled with our first-class administration platform and our employee engagement solutions, is why more and more local and international companies choose Zurich as their Company Pension partner.

\*Source: Zurich Life & MoneyMate, September 2023.



Customers  
require investment  
solutions that  
match their needs.



# Zurich Master Trust – peace of mind

The Zurich Master Trust is simply a defined contribution (DC) pension scheme set up under trust. It differs from traditional DC pension schemes in that multiple employers all adhere to the one trust deed, hence the term ‘master trust’.

The key benefit of a master trust arrangement with Zurich is that all trustee duties are carried out by Zurich Ireland Master Trustee Designated Activity Company (ZIMT DAC), a trustee company established for the specific purpose of operating the Zurich Master Trust. Companies that sign up to the Zurich Master Trust arrangement will not need to appoint their own trustee boards to manage the associated governance and compliance requirements – all scheme governance is managed by ZIMT DAC.

## ZIMT DAC – scheme governance covered

ZIMT DAC, a separate legal entity to Zurich Life Assurance plc, has a trustee board of directors comprising of five directors who are responsible for providing high quality scheme governance to the Zurich Master Trust.

They follow a strict governance framework and meet formally each quarter. Their responsibilities cover the key areas of scheme governance such as:

- reviewing investment performance and the schemes default investment strategy,
- monitoring and reviewing the Registered Administrator performance,
- managing the relationships with Pensions Authority, Revenue and Financial Services & Pensions Ombudsman,
- Trustee administration and Governance reporting.



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Removing the burden of trusteeship will greatly simplify the running of your company pension scheme, and you'll still retain full control over contribution and benefit levels for your employees.

# Investment expertise matters

Today in Ireland, with a majority of DC company pension scheme assets invested in active multi-asset funds, having your Company Pension with Zurich's award winning\* active investment managers is a good decision.



We believe that active asset allocation is the main driver of returns and financial markets will always provide opportunities to good active managers like Zurich.

## Consistent outperformance leads to better outcomes for members

For company pension schemes, good consistent fund performance is key as it leads to better retirement outcomes for scheme members. This consistency of positive performance is the hallmark of a Company Pension scheme with Zurich.

## Zurich's Prisma Multi-asset Funds

	Equity Range Min to Max	YTD	1 Year	3 Years (annualised)	5 Years (annualised)	7 Years (annualised)
<b>Prisma 5</b>	<b>60%-80%</b>	<b>13.8%</b>	<b>3.9%</b>	<b>10.2%</b>	<b>8.9%</b>	<b>9.1%</b>
Average		10.5%	3.9%	9.2%	6.0%	6.9%
<b>Prisma 4</b>	<b>30%-60%</b>	<b>9.6%</b>	<b>1.9%</b>	<b>6.9%</b>	<b>5.8%</b>	<b>6.3%</b>
Average		7.4%	1.9%	5.5%	4.0%	4.6%
<b>Prisma 3</b>	<b>15%-30%</b>	<b>5.5%</b>	<b>1.1%</b>	<b>3.1%</b>	<b>2.7%</b>	<b>2.9%</b>
Average		3.9%	-0.9%	1.2%	1.5%	1.7%

Performance figures are provided gross of AMC by Moneymate. Performance figures for all fund managers are based on close of markets prices 31/07/2023, based on best available information.

The return is based on an investment in the fund and does not represent the return achieved by individual policies linked to the fund.

\* Source: Brokers Ireland, November 2022. Investment Excellence Award.



## Zurich Master Trust – built on a strong default investment strategy

With the Zurich Master Trust, all members are automatically enrolled in Personalised GuidePath (PGP), Zurich's award winning investment strategy for company pensions\*\*. PGP is built on the Prisma multi-asset funds, a fund range ideally suited for DC company pensions.

For members who want more involvement in their pension, the Zurich Master Trust has a concise range of eight carefully selected investment funds that will meet a wide range of member investment needs. We have a range of investment funds available should they be needed and we offer lots of information and support for members who want to learn more about investment risk and fund options.

**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: Benefits may be affected by changes in currency exchange rates.**

\*\* Source: Longboat Analytics Awards, Best Innovation in Financial Services, 2017.

# Administration that's streamlined & effective

With the Zurich Master Trust, we want to make your client service experience with us as smooth and uncomplicated as possible. Blending the best of digitalisation with a personal touch, Zurich has a support system in place to make your life easier.



We combine the power of technology alongside the knowledge and experience of our people to ensure members understand and engage with their pensions. That is the difference when working with Zurich.

## Your DC Portal

Zurich's online DC Portal puts you, the employer, in control – providing all the information needed to manage your pension scheme, both at scheme and member level, all from one central location.

The DC Portal provides instant access to a number of key services including:

- scheme management information
- payroll management system
- reporting functionality
- pre-renewal
- member update service.



## People on the ground

We have a team of experts on the ground helping you at every stage of your scheme's life. From project managing scheme installation and asset transition, providing ongoing support to HR and payroll teams, producing investment performance, governance, and administration reports, through to attending employer and employee meetings. Our people are there to provide the support and guidance you need, answering questions as they arise - from you, and your employees.





# Employee engagement that keeps a positive focus on the future

Retirement can be a complex concept for many employees, and we recognise that different employees need different levels of support, so our approach is tailored to work for everyone.



## Zurich Connect

Zurich Connect is a unique interactive employee retirement portal, which we will tailor to your company. With helpful videos, interactive tools and calculators, as well as a library of relevant documentation, Zurich Connect will transform how employees view their company pension.



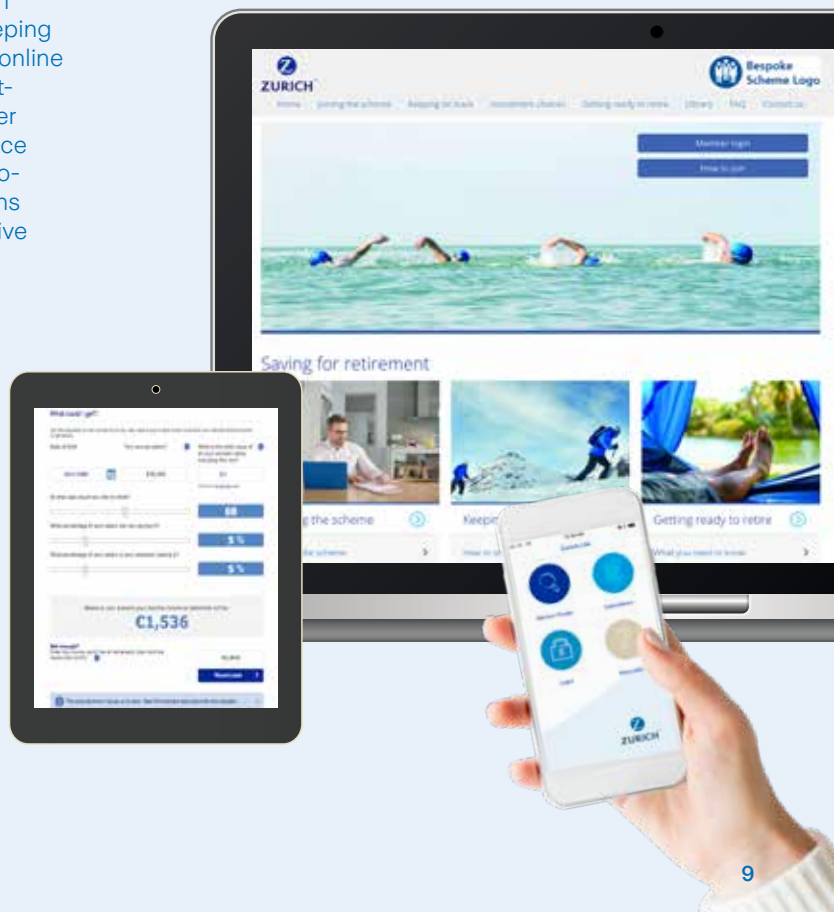
## Keeping members informed 24/7

Regular touchpoint communication to members is a feature of the Zurich Master Trust and with 24/7 access to our client portal and mobile app, members will also be able to keep track of how their pension fund is performing whenever they need.



## Workplace support

We have created a mix of communication methods to engage your employees, keeping them informed and up to date. So, while online works for many, others prefer to hear first-hand and face-to-face. Zurich's Customer Relationship Team can organise workplace briefings, either group sessions or one-to-one. Marketing and awareness campaigns can be tailored for you to encourage active participation from your employees.



# Zurich – a global brand with a local heart

Zurich Life Assurance plc is a part of the Zurich Insurance Group, a leading multi-line insurance group that serves its customers in global and local markets. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. In Ireland, Zurich is headquartered in Blackrock, Co. Dublin.



## 210 countries

Zurich Insurance Group operates in more than 210 countries



## 600+

Zurich Life has more than 600 employees based in our HQ in Blackrock, Co. Dublin



## AA/Stable

Zurich Insurance Group Ltd is rated very strong by Standard and Poor's (February 2023)



## €28.4bn

Our investment team is responsible for funds under management of approximately €28.4 (Zurich Life, 31 December 2022)



## 56,000

Approximately 56,000 employees globally

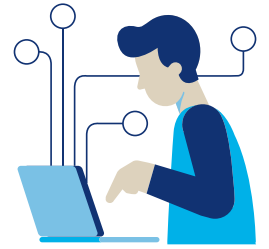


## 1,800 DC schemes

We look after the retirement needs of more than 1,800 employers in Ireland

Source: Zurich Life, March 2023.

# Providing clarity to you and your employees on where you want to be



So if you'd like to take the next step, get in touch today.

**Talk** to your Company Pension Advisor

**Call** us on 01-209 2299

**Email** us at [corporatepensions@zurich.ie](mailto:corporatepensions@zurich.ie)

**Visit** our website at [zurich.ie/corporate](http://zurich.ie/corporate)



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