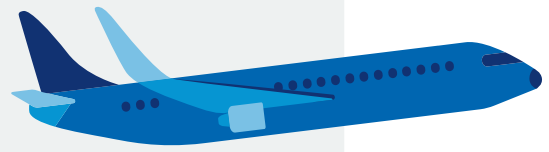


Why choose Zurich for your Approved Retirement Fund?

Take control of your retirement today



Congratulations on your retirement



We hope you are looking forward to the next phase of your life – it should be one full of promise. We would be delighted if you chose Zurich to help you enjoy this time as our range of market leading retirement products are designed with you in mind.

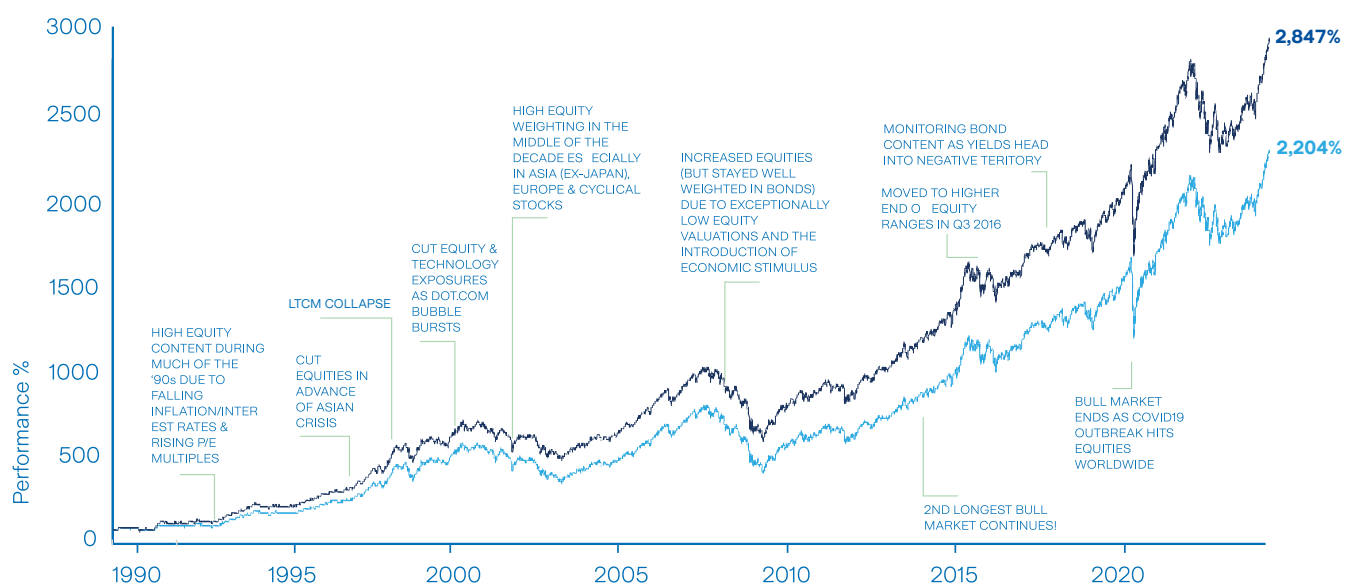
If you have opted to take a maximum of 25% of your pension as a cash lump sum and you do not wish to purchase an annuity, then you have the option to reinvest the balance of your pension fund in an Approved Retirement Fund (ARF).

An ARF allows you to preserve, manage and control your retirement fund. You can invest your money in suitable assets and decide how much taxable income you want to withdraw each year, subject to a minimum withdrawal amount. Unlike the annuity option, it does not provide a guaranteed income for the rest of your life but it can offer you much greater flexibility to meet your life plans.

1

Market leading investment performance* – the foundation of your ARF

At Zurich, our Dublin based investment team have an enviable track record in delivering long term, consistent fund performance. For example, our flagship **balanced fund** has delivered an average of 9.9% per annum since its launch in 1989, and in 2023 alone, it delivered a 16.8% return.



01/11/1989

■ Zurich Life Balanced Fund

■ Managed Aggressive Sector Average

02/04/2024

* Source: Zurich and MoneyMate, April 2024. Performance figures quoted are from fund inception date of 1/11/1989 until 02/04/2024. Annual management fees apply; the fund growth shown above is gross of any annual management charge. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

2

Product features that matter to people retiring

When retiring, it's important that you choose a product that suits you. Zurich's Approved Retirement Fund includes important features that offer value to our customers.



No surrender penalties

No surrender penalties apply on regular incomes or partial withdrawals for income purposes. A surrender penalty is a fee charged if you withdraw money from your policy early.



No charge for regular withdrawals

It's up to you how much regular income you would like to withdraw from your ARF each year. There are no hidden charges on regular withdrawals.



Four free fund switches per year

When you invest with Zurich, you can choose a fund suitable to your personal risk preference. We understand that your attitude to risk may change over time and for this reason we allow four free fund switches per calendar year.



No policy fees apply

We charge no policy fee on ARFs.



Flexibility with your income

It's up to you how much regular income you would like to withdraw from your ARF each year. As we mentioned above, there is no charge on your regular withdrawal.

To make your income more flexible we can even tailor which fund your regular withdrawal comes from. For example, one of the funds in your portfolio may have a higher return than the others and for this reason you may choose to take your income solely from this fund. It's up to you! But it's always important to seek professional financial advice to ensure you make an informed decision.

New

Fund Rebalancing now available on ARFs

Fund Rebalancing is an investment strategy which periodically rebalances the weighting of the funds in your investment portfolio. The portfolio will rebalance at a frequency of your choice and in accordance with the fund split you selected. Funds can be rebalanced monthly, quarterly, half yearly or yearly.

How does it work?

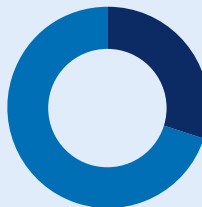
Let's look at a simple example. If your target asset split was 50% Equity Fund and 50% Bond Fund and equity markets performed well during the period, the weighting in your Equity Fund may have increased. In this example, your Equity Fund weighting has increased to 70%. In this scenario, the Fund Rebalancing strategy will automatically reduce the weighting in the Equity Fund and increase the weighting in the Bond Fund to get the portfolio back to the target fund split of 50%/50%.

Target Allocation



■ Equity Fund 50%
■ Bond Fund 50%

Needs Balancing



■ Equity Fund 70%
■ Bond Fund 30%

Rebalanced Portfolio



■ Equity Fund 50%
■ Bond Fund 50%

3

Innovative Investment solutions

RetireRight the innovative de-risking strategy for ARF investors

Zurich's RetireRight is an innovative way of managing your ARF once you retire. It is built on Zurich's market leading Prisma Funds and it offers three investment options, each one catering to customers with different risk appetites.

As a person gets older, it will automatically transition their ARF investment from higher risk assets into lower risk assets over a 15 year period, helping to balance income requirements with the need to preserve the capital in later life. Each RetireRight option will gradually move money from its starting point (in the Prisma 5, Prisma 4 or Prisma 3 Fund) into the Prisma 2 Fund over a 15 year period beginning when they reach age 75. The initial starting point is dependent on which RetireRight option is selected at outset.

From the start, you are fully invested in the Prisma 5, Prisma 4 or Prisma 3 Funds until you reach age 75.

From age 75, you gradually de-risk into the Prisma 2 Fund over a 15 year investment period to age 90.

RetireRight

5

2

RetireRight

4

2

RetireRight

3

2

4

Online access 24/7

With a Zurich ARF you can track of your investment at the click of a button.

With 24 hr access to Zurich's client centre, whether you're interested in every market movement or would rather check in once a year – Zurich makes this easy to do. Our online client centre also has plenty of handy tools to help you plan for your future. These include calculators to help you work out your budget, identify your risk profile, and explore other investment, saving or life protection options.



See how much your Zurich policies are worth



Check to see how your funds are performing



View what you've invested to date



Find your Financial Advisors contact details

5

A trusted pension provider

Zurich Life is one of Ireland's most successful life insurance companies, offering a full range of Pension, Investment and Protection products.

We have been meeting our customers' needs in Ireland for over 40 years. The investment team, based in Blackrock, Co. Dublin, is responsible for funds under management of approximately €34 billion, of which pension assets amount to €29.4 billion (as at 31 December 2023).



Take the next step. For more information all you need to do is speak to your Financial Broker or Advisor and they will guide you through the steps!

This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice.

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

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

Warning: This product/service 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.

Warning: The income you get from this investment may go down as well as up.

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 April 2024 and may change in the future.

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