Investment - Financial Planning Report

Your essential pre-sales report for your investment clients.

Simple and easy for clients to understand.

Generate a **full pre-sales pack in minutes** - including application forms and customer guides.

Your branding is the dominant brand

WALSH & COMPANY
FINANCIAL SERVICES

Mr Ryan Shaw
43 Irish Street
Blackrock
Co Dublin

Matilda Walsh
Walsh & Company
Blackrock
Co Dublin

Dear Ryan,

In light of our recent discussion, I have created the attached financial planning report.

This report includes information and guidance to help you better understand the product I've recommended. I look forward to hearing from you. Don't hesitate to contact me if you have any questions.

Yours sincerely

.....

Matilda Walsh

Email: Matilda@Walshlife.ie
Phone: 01 798 2819

Walsh & Company Ltd. is regulated by the Central Bank of Ireland.

Printed 17/05/2022

Statement of Suitability

Important Notice - Statement of Suitability

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Financial Advisor:	**Administrator**	Date:	**17 May 2022**
Client:	**Mr Ryan Shaw**		
Age:	**29**		
Recommended Product:	**Savings Plus**		

After analysing your personal circumstances from the information you provided me with and the fact find we completed, the following are my recommendations.

1. Your Personal Circumstances

- You are single.
- You are in good health.
- You have surplus income every month and you would like to make a contribution to a regular savings product.

2. Your Needs and Objectives

- You would like to make a single contribution of EUR 50,000.00.
- You would like to save to build up a fund for education costs/general savings.
- You do not wish to leave your money on deposit.
- You would like to invest in a range of funds.
- You would like your savings to be index linked every year.
- You are happy to take some risk with your investment in order to get a better potential return than deposits.

3. Your Financial Situation

- Your salary is EUR 80,000.00.
- We have assessed your need for emergency capital and you are comfortable your circumstances are covered/you are going to put EUR10,000 into a deposit account as an emergency fund.
- In terms of affordability, I have assessed your income and outgoings. Based on these calculations, it shows that you have approximately EUR500 per month of disposable income. Your proposed plan is affordable and within your current budget.
- We have captured all this and more in the fact find completed on 17/05/2022, a copy of which is enclosed.

4. Recommended Product: Special Savings Plus

- I have examined your financial needs, and I believe you should take out a Special Savings Plus plan.
- This product allows you to build up a savings fund by making regular contributions. You can also make a single contribution.
- There is a Government life insurance levy of 1% applied to your contributions.
- Exit tax of currently 41% is deducted on investment growth on death, encashment, partial encashment, assignment and on each eight year anniversary of the policy.

- On death, the value paid out will be the bid value of the units attaching at the date of notification of death.
- This policy is arranged on a single life basis or joint life basis. A joint life basis means that should you predecease the other policy owner they will automatically take ownership of the policy.
- These plans are not guaranteed but over the long term may produce a return in excess of deposits.
- This savings plan allows you increase or reduce your contribution level at any time.
- This plan is in line with your personal circumstances and suits your requirements. We recommend that this plan is reviewed at least every year.

5. Our Recommended Product Provider

- We are authorised to advise on life companies in Ireland and recommend that you effect the savings plan with Zurich Life Assurance plc.
- Zurich Life is one of Ireland's largest Pension, Investment and Protection Providers. Zurich Life is a member of the Zurich Insurance Group, a multi-line insurer serving customers in more than 210 countries and territories.
- The Zurich Life Special Savings Plus Plan product has a clear charging structure. There is a 1.5% annual fund management charge.
98.5% of your single contribution is invested in your fund.
98.5% of your regular contribution is invested in your fund.
- There are early encashment penalties if fully encashed/transferred before 5 years. The penalties are 5%, 4%, 3%, 2%, 1% in years 1, 2, 3, 4, 5 respectively.
- This plan has access to Zurich Life's wide range of funds which gives you access to many different types of assets classes, sectors and geographies. You can spread your contributions over a number of these funds.
- Zurich Life allows you to switch between funds.
- Zurich Life's range of funds allows you to decide upon your own personal reward-risk profile and these funds allow you to match your attitude to Risk/Return with your chosen fund(s).

6. Risk Profile of this product and your Attitude to Risk

- Based on the answers to the risk profiler your risk profile rating is a 4 on a scale of 1 (Very low risk) to 7 (Very high risk). A 4 is a Medium risk rating. You are likely to accept significant risk in return for the potential of good investment gains over the long-term. You accept there will be significant fluctuations in the value of your investment, particularly over the short-term. However, you will want to limit the amount of your money held in more risky investments.
- You have selected the following fund - Prisma 4 - which has a risk rating of 4 and are happy to proceed with this fund.
- You understand the trade-off between risk and return.
- Based on your answers in the Risk Profiler we have assessed that your capacity for loss is high.
- This means that you have a low level of emergency funds, or few other investment assets. Poor performance on this investment could put you in financial difficulty.
- This means that you have some level of emergency funds, or other investment assets you could use if necessary. Poor performance on this investment is not likely to put you in financial difficulty.
- This means that you have sufficient emergency funds, and you have other investment assets. Poor performance on this investment will not put you in financial difficulty.
- You understand that investment funds can fall as well as rise and values are not guaranteed.

7. Guarantees and Limitations

- The investment is not guaranteed to return your capital or achieve any rate of return.
- There is no guarantee that the return on this policy will match or beat inflation.
- There is no guarantee that this contract will provide enough to fund your savings goal.
- The life insurance levy and exit tax can be subject to amendment by governments.
- You may have to wait for an extended period in order to encash any investments in property.
- This plan is recommended for a minimum of 10 years.
- There are early encashment penalties if fully encashed/transferred before 5 years. Please see penalties noted above.

Please read the Guarantees and Limitations section

I have provided you with a Customer Guide and a copy of your Policy Document which explains how this policy works in more detail. I have also provided you with a copy of the relevant Key Information Document (KID) for this product. Please read them carefully and make sure you understand the benefits provided by the policy.

Statement of Suitability - continued

Additional notes

Advisor Name: .....

Advisor Signature: ..... Date / /

I confirm that I have read and understand this Statement of Suitability and I wish to proceed with this recommendation.

Client Name: **Ryan Shaw**

Client Signature: ..... Date / /

WALSH & COMPANY
FINANCIAL SERVICES

Financial Planning Report

Mr Ryan Shaw

An Overview of our Product Recommendation

Savings Plus

Monthly Contribution	€300.00
Single Contribution	€50,000.00

- A Special Savings Plus plan is designed to allow you to build up a savings fund from regular contributions. You can also make a single contribution.
- For example, you may wish to build up a savings fund to pay for your children‘s education, or for general savings purposes.
- You can save from as little as €75 per month.
- You can vary your regular payments at any time if you need to.
- You can choose from a range of investment funds suitable to the level of risk you wish to take.
- The value of your investment will go up and down depending on the performance of those funds.
- You can withdraw money from your Special Savings Plus plan at any stage, though penalties may apply. You should be looking to invest for seven years or more.
- You can check the value of your savings plan any time by logging in to Zurich‘s online Client Centre.

WARNING: The value of your investment may go down as well as up.
WARNING: The income you get from this 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.

Key thoughts when thinking about investing

Before deciding what to do with your money, it‘s important to have a plan. Here are some simple steps to get started.

Set your savings goal

Draw up a 'wish list' of the things you would like to achieve and prioritise these.

Estimate the cost of each of these goals

Draw up a rough estimate of how much money you would need in order to turn your goals in to reality. Your financial advisor can help you with this.

Decide on a budget

Consider how much money you have available which you could invest now, while still retaining enough money on deposit to cover potential emergencies. At this point you will see how realistic your targets are. You might need to look at your monthly expenditure to see if you have scope to make regular savings, in addition to investing a lump-sum.

Your risk profile

Your savings contributions will be invested with a view to growing your money. How that money is invested depends on how much investment risk you are prepared to accept. Everyone‘s attitude to risk is different.

Choosing your own savings strategy will involve deciding on the level of return you are looking for and balancing it against the level of risk you are comfortable with. This is called your Risk Profile.

There are a wide range of investment solutions depending on the level of investment risk you are comfortable with.

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

Why choose Zurich?

Zurich Life Assurance plc ('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 40 years. Our investment team, based in Blackrock, Co. Dublin, is responsible for funds under management of approximately €32.1 billion, of which pension assets amount to €25.2 billion (as at 31 December 2021).

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 56,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich‘s customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872.

Understanding investment risk

IMPORTANT INFORMATION

This report uses the Zurich Life Risk Profiler, an illustrative tool designed to assist you in beginning to understand your attitude to risk which is an important step before making an investment. The Zurich Life Risk Profiler does not constitute advice from Zurich Life. It is very important that you review your overall situation and investment needs with us prior to making an investment.

NOTE: We have inserted an externally-sourced Risk Profile for this product

Throughout this document, we have provided some information on the risk level of your potential investment with Zurich. We use a 1-7 scale to assess investment risk, and the table below shows what each point on the scale means.

It is important that the funds you invest in meet your needs - both in terms of delivering performance and their appropriateness to the level of risk you wish to take.

1	You are a '**very low risk**' investor. You are not willing to accept any significant risks with your money, accepting the prospect of low returns to achieve this.
2	You are a '**low risk**' investor. You are likely to accept limited risks with your money and will want to try to avoid large fluctuations in the value of your investment, accepting the prospect of more modest returns to achieve this.
3	You are a '**low to medium risk**' investor. You are likely to accept some risk in return for the potential of higher investment gains over the long-term. You want to try to avoid large fluctuations in the value of your investment, but accept there will be some fluctuation, particularly over the short-term.
4	You are a '**medium risk**' investor. You are likely to accept significant risk in return for the potential of good investment gains over the long-term. You accept there will be significant fluctuations in the value of your investment, particularly over the short-term. However, you will want to limit the amount of your money held in more risky investments.
5	You are a '**medium to high risk**' investor. You are likely to understand that the value of your investment can go down and up sharply with the potential for greater returns over the long-term.
6	You are a '**high risk**' investor. You are likely to aim for high possible returns and accept higher levels of risk, recognising that the value of your investment may fluctuate very sharply, particularly over the short-term.
7	You are a '**very high risk**' investor. You are likely to aim for the highest possible returns and accept the highest levels of risk, recognising that the value of your investment may fluctuate very widely, particularly over the short-term.

Risk Ratings

Your **Risk Profile** is a measure of the level of investment risk you are comfortable with having. If no risk profile is shown, we can help you to assess your attitude to risk.

The **Portfolio Risk Rating** is a measure of the level of investment risk associated with your potential investment with Zurich.

An Overview of your Potential Investment

Detailed below is information on all of the investment choices you are considering, including your own risk profile and the risk rating of your potential investment.

Your Personal Risk Profile: 4

1 2 3 **4** 5 6 7

Your Investment Portfolio Risk Rating: 5

1 2 3 4 **5** 6 7

You should ensure that the risk rating of the portfolio matches your risk profile as calculated in the Zurich Life Risk Profiler.

Additional Information

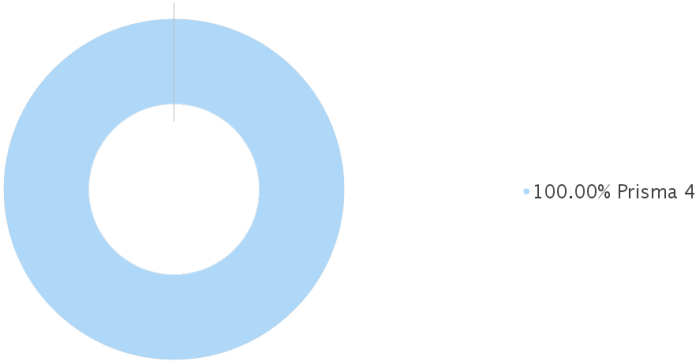
Portfolio Volatility: **10.9%**

The volatility of your potential portfolio is used to derive the risk rating. The volatility is calculated based on the historic returns of your potential portfolio.

Your Potential Portfolio

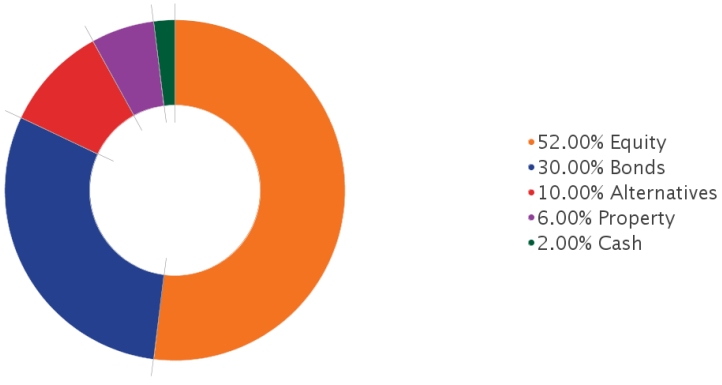
Fund Breakdown

You are considering the following funds



Asset Splits

Your potential fund choice(s) are currently invested in the following assets



WARNING: The value of your investment may go down as well as up.
WARNING: Benefits may be affected by changes in currency exchange rates.

How have your funds performed?

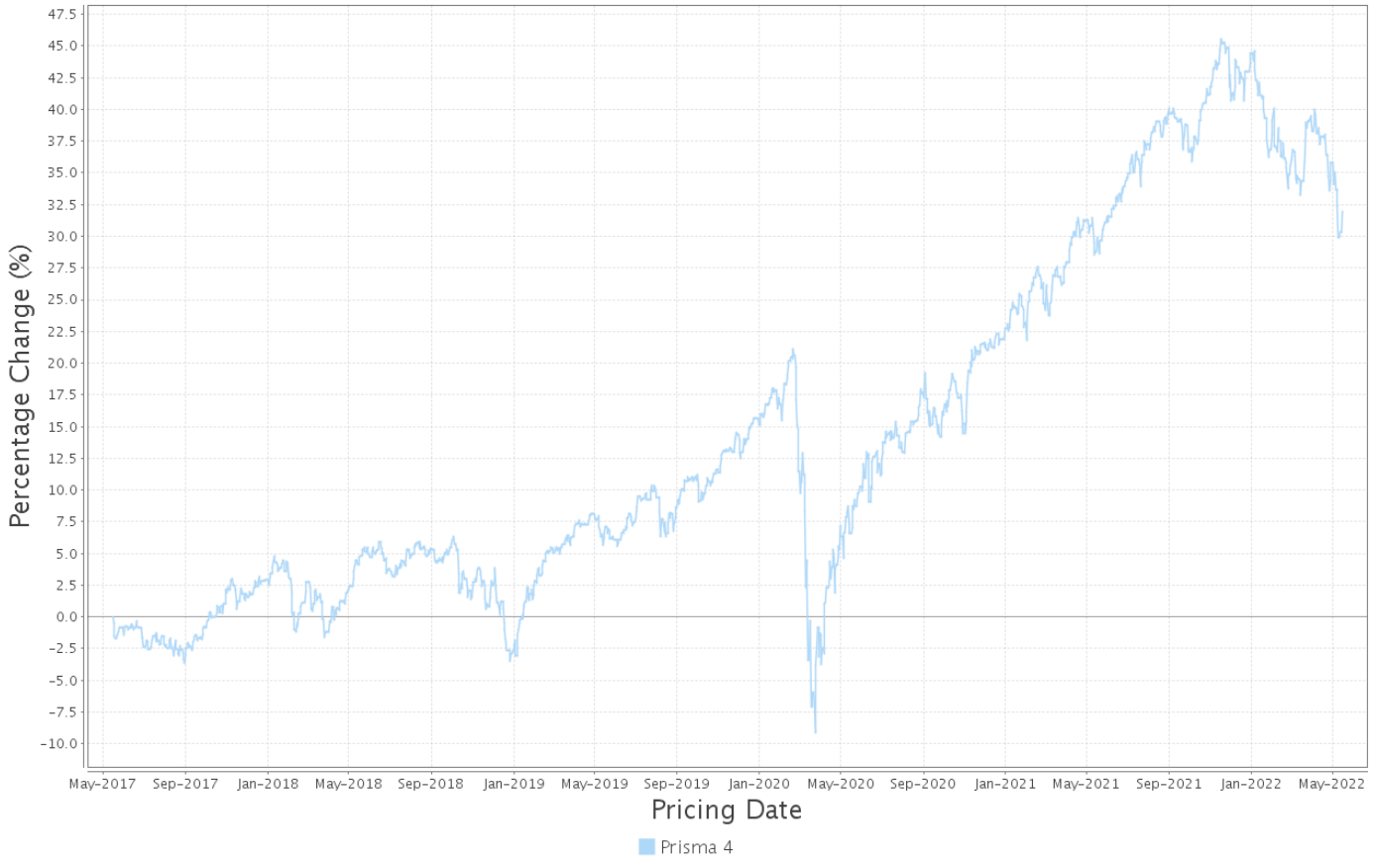
Detailed below is how your chosen funds are performing

Investment Performance as at 16 May 2022

(using latest available unit prices)

Fund Name	1 Year	3 Year (p.a.)	5 Year (p.a.)	10 Year (p.a.)
Prisma 4	2.46%	7.39%	5.70%	n/a

Performance of Your Funds (from 16 May 2017)



Unless stated otherwise in the table above, the fund performance shown above is for Zurich Life's Pension / Gross of Tax Funds. For any PRSA contracts which you have, fund performance information is available on www.zurich.ie.

Annual Management Fees apply. The return shown is on an investment in the specified fund and not the premiums paid under a policy. The returns on policies linked to the specified fund will be lower because of the effects of initial charges and the annual management charge applicable to your policies.

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

What‘s happening in the markets?

April 2022

Equity markets rebounded strongly throughout March to recover some of the ground lost so far this year. Whilst the invasion of Ukraine continued to dominate news flow, the recent recovery in credit and equities has largely conformed to the typical historical pattern seen during wars, when the markets reach their lows just around the time a conflict starts and recover thereafter. Commodities have come off their highs reached in the immediate aftermath of the invasion but are likely to remain volatile and strongly influenced by geopolitical factors.
The spectre of higher interest rates loomed over bond markets as both the Federal Reserve and Bank of England hiked rates. Global sovereign bonds sold off as a result, and even considering the volatility seen in the first quarter of 2022, equities have outperformed bonds year-to-date.
However, despite the emergence of a constructive tone, uncertainty around the outcome of the Russia-Ukraine conflict and the potential for a central bank policy mistake still remain. The potential for binary outcomes calls for a flexible approach from investors.
There were no significant changes to our asset allocation throughout the month of March. However, we do note that the secular shift in monetary policy, triggered by inflation, is likely to have a material impact on investment markets in the months ahead. Within our equity portfolios the main bias is towards Asia and Europe, with allocations to Japan and the UK also above average. We remain underweight the North America region. Some sectoral positions were trimmed throughout the month with our allocations towards technology and consumer discretionary stocks reduced. However, we remain positive on both those sectors. Allocations towards healthcare, industrials, and materials were increased. Within our fixed income allocations our cautious stance towards eurozone sovereign bonds remains intact. Corporate bonds continue to be favoured on a relative basis within this asset class.

Cash

•The Over Five Year Euro Government Bond returned -3.1% during March, which leaves the year-to-date performance at -7.2%. Bonds have struggled as expectations of a more hawkish monetary policy environment, via both quantitative tightening and higher interest rates, continue to build. During March the Federal Reserve raised interest rates by 0.25% (the first move higher since 2018) to a range of 0.25%-0.50%. The bank of England also raised rates for the third time in this cycle and the headline rate now sits at 0.75%.
•The German ten year bund yield rose 36 bps during the month to now stand at 0.54%,its highest level since 2018. The closely watched 10 year treasury yield also rose to finish at 2.34%, having begun the month at 1.91%. Despite this increase the spread between the 2yr treasury yield and the 10 year treasury yield turned negative, a scenario referred to as ‘yield curve inversion’.
•On the currency markets, the EUR/USD rate closed at 1.10 as the euro weakened further. The euro was broadly flat versus sterling over the month and closed at 0.84.

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Bonds

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Equity

• World equities (in euro terms) gained 3.7% during March; it’s best monthly performance of the year so far. This leaves the year-to-date performance at -3.1%. In terms of individual markets, euro returns ranged from +11.2% in Australia to -8.6% in Ireland. In local terms, Australia remained the best performing market (+6.4%) and Ireland remained the worst (-8.6%).
• In the US, the world’s largest stock market, the best performing sector (in local terms) over the month was utilities (+10.4%) with financials (-0.3%), which suffered due to a flattening yield curve, the only sector in negative territory in March. Year-to-date, energy remains the star performer (+37.7%) with consumer discretionary stocks return -9.2%.

Alternatives

•Overall commodities moved higher once again, to finish the month up just short of 11%, extending the gains year-to-date to over 30%. Oil, as measured by West Texas Intermediate, finished the month at $100 per barrel.
•Gold finished the month at $1937 per troy ounce as it continued to attract investor inflows. Copper rose 4.5% to close out March at $10,367 per tonne.

Launch Date:	11/10/2013
Fund Size	€2,663m
Number of Holdings	510

Risk Rating

1 2 3 4 **5** 6 7

The Fund has a risk rating of 5. Please see the Fund Guide for more details.

Fund Description

The Prisma 4 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth while targeting a volatility range of 5% - 10% over a rolling 5 year period. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.

ZURICH

Prisma 4

The Prisma Range from Zurich

Yearly Investment Performance

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Return %	-	-	-	-	-	-	14.2	4.9	8.5	5.7	-4.6	17.8	6.9	16.8

Fund Performance

Cumulative Performance (to 30/04/2022)

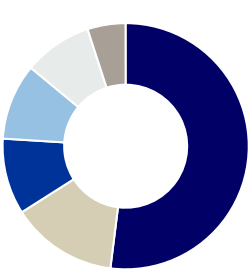
	3 Months	6 Months	1 Year	3 Years	5 Years
Prisma 4 Fund	-3.5%	-5.2%	2.6%	24.3%	34.8%

Annualised Performance (to 30/04/2022)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
Prisma 4 Fund	7.5%	6.2%	-	7.3%

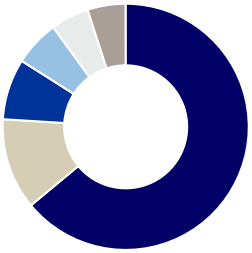
Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.
Source: FE fundinfo. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Asset Distribution (%)* as at 30/04/2022



Equities	52%
Short Term Corporate Bonds	14%
Medium Term Corporate Bonds	10%
Short Term Government Bonds	10%
Alternatives	9%
Property	5%

Geographic Distribution Holdings (%)* as at 30/04/2022



North America	64%
Eurozone	12%
Japan	8%
UK	6%
Asia Pacific ex Japan	5%
Europe	5%

Equity Sector (%)* as at 30/04/2022

Equity Sector Name	Equity Sector Weight
Information Technology	25%
Health Care	15%
Financials	13%
Consumer Discretionary	12%
Industrials	11%
Consumer Staples	8%
Materials	5%
Energy	4%
Utilities	3%
Real Estate	2%
Telecommunications	2%

*Source: Zurich Life

Top Holdings* as at 30/04/2022

Stock
Apple Inc
Microsoft Corp.
Alphabet Inc formerly Google Inc
Amazon.com Inc
UnitedHealth Group Inc
Berkshire Hathaway Inc - Class B
Johnson & Johnson
Meta Platforms Inc
Mastercard Inc
Visa Inc

Due to rounding some totals might not equal 100%

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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.

The top holdings and geographic distribution charts relate to the equity portion of the fund.
Property portion relates to ETFs invested in quoted property companies.
Alternative assets are generally in the form of ETFs. The number and type of alternative assets may change over time.
The Global Industry Classification Standard ("GICS") was developed by and is the exclusive property and a service mark of MSCI Inc. ("MSCI") and Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P") and is licensed for use by [Licensee]. Neither MSCI, S&P nor any third party involved in making or compiling the GICS or any GICS classifications makes any express or implied warranties or representations with respect to such standard or classification (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability and fitness for a particular purpose with respect to any of such standard or classification. Without limiting any of the foregoing, in no event shall MSCI, S&P, any of their affiliates or any third party involved in making or compiling the GICS or any GICS classifications have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.

Visit **zurich.ie** for regular fund commentary.

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.
Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie
Zurich Life Assurance plc is regulated by the Central Bank of Ireland.
Intended for distribution within the Republic of Ireland.

May 2022

ZURICH®

Regular Savings Plan

Customer Guide

This Customer Guide covers the Savings Plus and Savings Plus (Easy Access) Regular Saving Plans.

Introduction

This Customer Guide covers Savings Plus and Savings Plus (Easy Access) Regular Saving policies. This guide should be read in conjunction with the accompanying Fund Guide.

Zurich Life Assurance plc "Zurich Life" wants to make sure that you purchase a policy that meets exactly with your requirements. This guide is designed to give you all the information required to make an informed purchase decision.

This guide is incomplete unless Part B is completed by your financial advisor.

A. Information about the policy

1. Make sure the policy meets your needs!

i. The Target Market for this product is individuals or companies who wish to save regular amounts for a medium term goal while having exposure to investment markets.

ii. Savings Plus is a savings policy into which you can choose to pay regular and/or single premiums. Regular premiums can be paid monthly, quarterly, half-yearly or yearly. Single premiums can also be paid.

iii. Although you may encash your policy at any time, you should be aware that a savings policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be exposed to fluctuating capital values in the short term. These investments are unsuitable if you have a short-time horizon or if you are likely to need to use the proceeds of the policy in a financial emergency. You should be satisfied as to the long-term nature of this commitment with regard to your needs, resources, and circumstances before entering into such a policy.

iv. Important: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or financial advisor.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: The value of your investment may go down as well as up.
Warning: This product may be affected by changes in currency exchange rates.

2. What happens if you want to cash in the policy early or stop paying premiums?

i. This policy acquires an encashment value immediately.

ii. If you stop paying regular premiums on the Savings Plus policy, then the policy is referred to as 'paid-up' and a value is payable at any time you choose to make a full or partial encashment. Your policy value is not guaranteed and will continue to be affected by investment returns and Zurich Life will continue to deduct charges from the paid-up policy.

iii. Please note that policy values are related to the value of the underlying investments and are therefore not guaranteed. The value of the underlying investments can fall in value as well as rise. In particular, early surrender of the policy may result in a return less than the premium paid.

Savings Plus is not designed to provide a particular savings fund at a particular date. On request, we will provide you with an estimated value of your policy at a particular future date to help you with your financial planning.

3. Can the policy be cancelled or amended by the insurer?

i. The policy can normally only be cancelled or materially amended by Zurich Life as a result of changes required by Government legislation or requirements imposed by the Revenue Commissioners.

ii. Zurich Life has the right to increase the level of the annual management charge deducted from your policy in certain circumstances. These circumstances are described in the Policy Document, which you will receive when your policy is issued; a copy is available from Zurich Life on request. Zurich Life will inform you in writing at least three months before any change in this charge is made.

iii. Zurich Life will normally increase your policy fee on the Savings Plus policy each year by the rate of increase in the Consumer Price Index, or some other suitable index of inflation, but can also increase your policy fee by a higher amount in certain defined circumstances described in the Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available from Zurich Life on request. Zurich Life will inform you in writing at least three months before any higher increase than consumer inflation is made.

4. Information on taxation issues

Taxation of investment funds

The Zurich Life investment funds are exempt from tax. As such, they are not subject to capital gains tax or income tax. Withholding taxes may, however, be deducted at source from dividends and other income arising from investments in certain countries in which the funds invest. In most cases, part or all of these withholding taxes can be reclaimed, but where they cannot, the income of the funds will be reduced by such taxes.

Taxation of your investment policy

Whenever monies are paid out of your policy (on death, encashment, partial encashment or by assignment), tax is payable on any gains made. A tax on gains will also be payable every eight years. Zurich Life will deduct the tax from your policy and pay it to the Revenue Commissioners. The rate of tax is currently 41%. The death benefit may also be taxable as part of your estate in the same manner as the other assets of your estate.

Insurance levy

A government insurance levy is currently 1% as at May 2020 and may change in the future, applies on a range of life assurance policies. Where this is applicable to your policy Zurich Life will alter your premium or benefits accordingly.

5. Additional information about your policy

i. Descriptions of benefits and options

Partial encashment

You can encash part of your policy at any time provided the partial encashment is greater than €1,000 and the residual value of your policy after partial encashment is greater than €2,500. There is a charge for a partial encashment, which is currently €20 and was last set on 1 January 2004; it is guaranteed not to increase by more than the increase in the Consumer Price Index since the charge was last set. Early encashment charges may apply to your policy. Details of these charges will be stated in your Policy Document.

If you choose to make a partial encashment out of the SuperCAPP Fund, a market level adjustment may be applied in order to protect the interests of all SuperCAPP Fund investors.

Full encashment

You can choose to make a full encashment of your policy at any time. If your full encashment includes units in the SuperCAPP Fund, a market level adjustment may be applied in order to protect the interests of all SuperCAPP Fund investors. Early encashment charges may apply to your policy. Details of these charges will be stated in your Policy Document.

Death benefit

Zurich Life will pay the value of your unit account at the date of death on proof that both of the lives insured have died in the case of a joint life policy, or in the case of a single life policy, on proof that the life insured has died.

Annual policy increases

Zurich Life has put in place a mechanism that attempts to ensure that inflation does not erode the value of your savings by automatically increasing your savings premium each year. It works as follows:

- At each policy anniversary date, your savings premium will be increased. The minimum amount of the increase will be in the same proportion as the increase in the Consumer Price Index, although Zurich Life may offer increases greater than this.

- You may choose not to take the increase in your savings premium or to take a higher or lower increase in your premium, otherwise Zurich Life will increase your savings premium automatically.

- You can decline the offered increase up to three months after you have received the offer from Zurich Life.

Unit Fund switching

You can move your unit holdings among the different investment unit funds available. The first four switches you make in each policy year are free of charge. A charge will be made for each subsequent switch. This charge is currently €20 and was last set on 1 January 2004; it is guaranteed not to increase by more than the increase in the Consumer Price Index since the charge was last set.

If you choose to switch out of the SuperCAPP Fund, a market level adjustment may be applied. There are also limits on the amount that may be switched into the SuperCAPP Fund, in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time. Details of current limits are available from Zurich Life on request.

Premium redirection

You can redirect your future premiums among the different funds available. The first four redirections you make in each policy year are free of charge. A charge will be made for each subsequent redirection. This charge is currently €20 and was last set on 1 January 2004; it is guaranteed not to increase by more than the increase in the Consumer Price Index since the charge was last set.

There are limits on the amount that may be redirected into the SuperCAPP Fund, in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time. Details of current limits are available from Zurich Life on request.

Single premium

You can make a lump-sum premium to your policy at any stage, provided it is at least €500. You can choose the funds in which to invest your lump-sum premium.

There are limits on the amount that may be invested in the SuperCAPP Fund, in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time. Details of current limits are available from Zurich Life on request.

ii. Term of policy

The policy is a savings policy that is designed to last for the whole of life.

iii. Circumstances under which the policy may be terminated

In the event that you wish to terminate the policy, you should write to your financial advisor/Zurich Life quoting your policy number, and you will be advised of the options available in accordance with the terms and conditions of the policy.

iv. Satisfaction period

On receipt of your policy documentation, you will have an opportunity to cancel the policy if you feel it will not meet your needs. To do this, you must return your Policy Document, Policy Certificate and a signed cancellation request to Zurich Life within 30 days. On receipt of the above, Zurich Life will refund all the premiums paid on your policy and Zurich Life's liability for any benefits will cease. There may be an adjustment made to the refund to cover any losses incurred on any single premiums as a result of a fall in the value of your policy between the start date and the date Zurich Life receives satisfactory written confirmation of your instruction to cancel the policy.

v. Law applicable to policy

The information or any part of it contained in this notice does not form part of a contract of insurance between you and Zurich Life Assurance plc. The terms and conditions of your contract with Zurich Life are governed by the law of Ireland and will be contained in your Policy Document and accompanying Policy Certificate. Your Policy Document is evidence of a legal contract.

vi. Choice of funds

Your investment can buy units in one or more of the funds outlined in the accompanying Fund Guide. Each fund has a different degree of risk and potential return. For up-to-date information on the funds available visit the **funds** section at **www.zurichlife.ie**

vii. Additional information on the SuperCAPP Fund

Detailed information on the SuperCAPP Fund is contained in the accompaning Fund Guide if applicable.

If you wish to switch units into or out of the SuperCAPP Fund or redirect more of your future contributions into the SuperCAPP Fund, there are monetary limits applied in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time due to investment market movements. Details of current limits are available from Zurich Life on request at any time.

viii. Zurich Life's complaints procedure

Zurich Life has a reputation for excellence in the insurance industry. If you are a policy owner, beneficiary or an insured person, and are not satisfied in any way with this policy, you should contact Zurich Life Customer Services. If Zurich Life is unable to satisfy your complaint, you may have recourse to the Financial Services and Pensions Ombudsman. Details of the services provided by the Financial Services and Pensions Ombudsman can be given by Zurich Life upon request.

Zurich Life Customer Services

Tel: (01) 799 2711
Fax: (01) 799 2890
Email: customerservices@zurich.com

Useful Contacts

Central Bank of Ireland
P.O. Box 559, Dublin 1
Tel: (01) 224 6000

Insurance Ireland
Insurance House
39 Molesworth Street, Dublin 2
Tel: (01) 676 1820

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place
Dublin 2
Tel: (01) 567 7000
Email: info@fspo.ie

B. Information about the insurer, financial advisor/sales employee and service fee

This part of the guide provides information about Zurich Life, your financial advisor and any service fee that he/she may charge you in respect of the products described in this guide.

1. Information about Zurich Life

Zurich Life Assurance plc is registered in Ireland under number 58098 and licensed by the Central Bank of Ireland to transact life business in Ireland. Zurich Life is registered for Value Added Tax (VAT) under registration number 1410723M.

Zurich Life's head office is situated in Ireland at the address given below:

Zurich House, Frascati Road, Blackrock, Co. Dublin.
Tel: (01) 283 1301
Fax: (01) 283 1578
Website: www.zurichlife.ie

For further information on your policy, please contact:
Customer Services
Tel: (01) 799 2711
Fax: (01) 799 2890
Email: customerservices@zurich.com

2. Information about the financial advisor

The name and status of the financial advisor and the nature of the relationship with Zurich Life are as follows:

Financial advisor details

Name:

Correspondence address:

Legal form (self-employed/company/partnership etc.):

Name of sales employee (where applicable):

Telephone:

Fax:

Email:

Financial advisor's Agency Agreement with Zurich Life

Broker ○ Insurance Agent* ○ Tied Agent* ○ Employee ○

* If agent, please state with what other insurance companies you have an agency.

3. Information on the service fee charged by your financial advisor

None ○ OR

As per written details supplied by your financial advisor ○

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.
Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurichlife.ie
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 2020 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 5110 Print Ref: ZURL ICG4 0520 Product Ref: KAK

ZURICH®

Data Capture Form

Regular Savings

Regular Savings / Regular Savings with Single Premium

Important: This data capture form is NOT an application form and should not be sent to Zurich Life for input. Information which you, the customer, provide in this form will be input by your Financial Advisor (on your behalf and with your authority) in an online application form. The information provided in the online application form will be relied upon by Zurich Life. **For Offline application, Child Savings, Corporate Saving or Single Premium only business, please refer to our standard application form.**

Marketing Preferences

From time to time, we would like to contact you to keep you up to date with news and offers from Zurich Life and those of the Zurich Group or third parties that we recommend. If you are happy for us to do this, please choose how you would like us to contact you.

For news, updates and offers from Zurich Life by:

◯ Post ◯ Email ◯ Phone ◯ Text/Digital message

For news, updates and offers from the Zurich Group or third parties by:

◯ Post ◯ Email ◯ Phone ◯ Text/Digital message

If at any time you would like to change your preferences or remove your permission, all you need to do is contact us by phone on 01 799 2711, by email at customerservices@zurich.com, or by writing to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.Blackrock, FREEPOST, Co. Dublin.

Plan Details

Policy Basis ◯ Single ◯ Joint

First Owner	Second Owner
First Name	First Name
Surname	Surname
Date of Birth	Date of Birth

Contribution Details

Contribution Details

Policy Start Date **0 1** ____

(i) Regular Contribution
For regular contributions payable by direct debit, we will collect the levy in addition to the regular contribution you specify. € ____

Frequency of payment

◯ Monthly ◯ Quarterly ◯ Half-yearly ◯ Yearly

Note: Cheque/Bank Draft/EFT payments are only available for half yearly/yearly payments

Method of payment

◯ Direct Debit ◯ Bank Draft ◯ Cheque ◯ EFT

(ii) Single Contribution
(the levy will be deducted from this amount) € ____

Note: For regular contributions payable by direct debit, we will collect the levy in addition to the regular contribution you specify. For regular contributions not paid by direct debit and for single contributions, we will deduct the levy from your payment before allocating it to your policy. As at June 2020, the levy is 1% and may change in the future.

Office Use Only

RS Code / Structure ____

Your Investment Options

1. Please specify in the table below the Funds in to which your **Regular Contribution** is to be invested.

You may choose to invest in a maximum of ten funds. If you wish to invest in a fund(s) that is not listed below, please use the 'Other Funds' box to detail your choice.

Fund Name	Regular Contribution
Prisma 2	%
Prisma 3	%
Prisma 4	%
Prisma 5	%
Prisma Max	%

Other Funds - *please see the 'Fund Guide' on zurich.ie for a full list of available funds.*

	%
	%
	%
	%
	%
	%

Total **100%**

Note: In addition to Zurich Life's normal Annual Management Charge (AMC) there is an extra AMC applicable on some funds. Please refer to individual fund factsheets on zurich.ie for further information.

Replacements

Does this policy replace an existing policy, in whole or in part?

◯ Not a replacement ◯ Replacement of Zurich Life policy ◯ Replacement of other

If **Yes**, and that policy is a Zurich Life policy, please specify policy number:

Policy Ownership

If you are **not** taking this plan out on your own behalf, please state the:

Name(s) of the other party(ies) on whose behalf you are taking out the policy

and their relationship or connection to you.

Policy Sales

Was this policy sold, signed or completed outside Ireland? ◯ Yes ◯ No

Trust

Is this application to be set up in trust? ◯ Yes ◯ No

Web Access to Policy Information

You can look up details of your policy (including a daily updated value) online at the Client Centre on our website.

Do you wish to register for the Client Centre? ◯ Yes ◯ No

Policy Owner Details First Owner

◯ Mr ◯ Mrs ◯ Ms Forename

Surname

Marital Status ◯ Married/Civil Partner ◯ Single ◯ Separated ◯ Widow(er) ◯ Divorced/Former Civil Partner

Date of Birth Sex ◯ M ◯ F

PPSN A copy of the document used to verify the number must be uploaded.

Residential Address

Country of Residence

Nationality

Occupation

Are you a politically Exposed Person (PEP)? ◯ Yes ◯ No

Mobile Contact Number Email address & Mobile contact number for each policy owner are compulsory as they will be used for the online approval process.

Email Address

Certification of Tax Status

1. Are you a United States citizen? ◯ Yes ◯ No

If **Yes**, please confirm your social security number

2. Are you tax resident anywhere other than the Republic of Ireland? ◯ Yes ◯ No

Note: You may be tax resident in more than one jurisdiction.

If **Yes**, please complete the below:

Country of residence for tax purposes	Tax identification number

Policy Owner Details Second Owner

◯ Mr ◯ Mrs ◯ Ms Forename

Surname

Marital Status ◯ Married/Civil Partner ◯ Single ◯ Separated ◯ Widow(er) ◯ Divorced/Former Civil Partner

Date of Birth Sex ◯ M ◯ F

PPSN A copy of the document used to verify the number must be uploaded.

Residential Address

Country of Residence

Nationality

Occupation

Are you a politically Exposed Person (PEP)? ◯ Yes ◯ No

Mobile Contact Number Email address & Mobile contact number for each policy owner are compulsory as they will be used for the online approval process.

Email Address

Policy Owner Details Second Owner (continued)

Certification of Tax Status

1. Are you a United States citizen? ◯ Yes ◯ No

If **Yes**, please confirm your social security number

2. Are you tax resident anywhere other than the Republic of Ireland? ◯ Yes ◯ No

Note: You may be tax resident in more than one jurisdiction.

If **Yes**, please complete the below:

Country of residence for tax purposes	Tax identification number

Regular Premium payment details

Account Holder name

IBAN (International Bank Account Number)

Billing Date ◯ 1st ◯ 7th ◯ 15th If a billing date is not specified this will default to the 1st.

Is the payment from the Policy Owner(s) own bank account? ◯ Yes ◯ No

If **No**, please provide the third party details below.

Third party payor details (If applicable)

Note: If policy is owned or paid by a company, please complete our Corporate Savings plan application form which is available on Zurich.ie

Forename

Surname

Sex ◯ M ◯ F

Residential Address

Country of Residence

Nationality

Relationship to policy holder

Once off contribution details (If applicable)

Once off Contribution €

Is this to be treated as a Single Premium Injection in this application? ◯ Yes ◯ No

If **No**, please provide the RS Code/structure for the single premium (office use only)

Is the investment choice for the single premium the same as the regular premium? ◯ Yes ◯ No

If **No**, please complete your single premium investment choice below.

Your once off contribution Investment Options (If applicable)

1. Please specify in the table below the Funds in to which your **Single Contribution** is to be invested.

2. Please tick here if you would like **AutoInvest** to apply to your policy.

Important Note: Autoinvest may only be selected if your single premium is being invested in a separate contract. For more information on AutoInvest, please visit Zurich.ie or speak to your Financial Broker.

If you choose **AutoInvest**, over what period do you wish to invest?

◯ 6 Months **OR** ◯ 12 Months

You may choose to invest in a maximum of ten funds. If you wish to invest in a fund(s) that is not listed below, please use the 'Other Funds' box to detail your choice.

Fund Name	Single Contribution
Prisma 2	%
Prisma 3	%
Prisma 4	%
Prisma 5	%
Prisma Max	%

Other Funds - *please see the 'Fund Guide' on zurich.ie for a full list of available funds.*

	%
	%
	%
	%
	%
	%

Total **100%**

For single contributions, units are bought at the ruling price on a date not later than three working days following receipt of the single contribution and the completed application form.

Note: In addition to Zurich Life's normal Annual Management Charge (AMC) there is an extra AMC applicable on some funds. Please refer to individual fund factsheets on zurich.ie for further information.

Source of funds – Once off contribution

Please confirm the payment method for the single premium contribution

◯ Cheque ◯ Bank Draft ◯ Electronic Funds ◯ Maturity of Funds

◯ Other

Account Holder name

IBAN (International Bank Account Number)

Is the direct debit from the Policy Owner(s) bank account? ◯ Yes ◯ No

If payment of single premium is from the maturity of an existing policy please confirm:

Life insurance company	Policy number

Source of Wealth (Regular and single premium)

Note: Only required when total annual premium and single premium is over 5k per annum.

First Owner

Where has the funding come from?

Please provide yearly income below (includes salary, pension or investment income).

Salary (including bonus) ◯ € per annum

Regular Savings ◯

Inheritance ◯

Property Sale ◯

Early Retirement/Redundancy ◯

Investment Proceeds ◯

Other ◯

Please specify.

Second Owner

Where has the funding come from?

Please provide yearly income below (includes salary, pension or investment income).

Salary (including bonus) ◯ € per annum

Regular Savings ◯

Inheritance ◯

Property Sale ◯

Early Retirement/Redundancy ◯

Investment Proceeds ◯

Other ◯

Please specify.

Note: Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life is required to obtain certain documentation and information about you, the method of payment being used and the origin of the funds used to pay the premium. Further information may subsequently be requested.

Documentation Checklist

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life is required to obtain certain information and documentation on our clients.*

To facilitate this requirement, please tick the box to confirm you have attached the following documentation:

Please provide a copy of Proof of Address (e.g utility bill), dated within 6 months and certified by your Financial Advisor** for each Policy Owner/Third Party Payor. ◯

Please provide a copy of evidence of identity in the form of photo ID (e.g Passport/Driving Licence), which is in date with a clear photo and certified by your Financial Advisor for each Policy Owner/Third Party Payor. ◯

Please provide a copy of the document used to verify PPSN. ◯

For equivalent requirement(s) for entities please contact Zurich Life.*

Other information or documentation may be required in certain circumstances and Zurich Life will advise you of these requirements when the application is submitted.

Note: *Zurich Life is required to obtain information and documentation on the following individuals, where applicable: Policy Owner, Third Party Payors, Beneficiaries and Beneficial Owners.

Note: **Documentation may also be certified by Practising Chartered & Certified Public Accountants, Notaries Public/Practising Solicitors, Embassy/Consular Staff, Regulated Financial or Credit Institutions, or their equivalents in other jurisdictions – these documents should be signed, dated, with a contact number and marked "Original Sighted".

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.
Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

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 June 2020 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 5056 Print Ref: ZL IP 5056 0620

ZURICH®

Savings Plus

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

General Information

Product Name	Savings Plus
Manufacturer	Zurich Life Assurance plc
Contact Information	www.zurich.ie/contact-us/ For customer services, please call (01) 799 2711 or email customerservices@zurich.com
Regulatory Authority	Central Bank of Ireland
Date of this Document	30/06/2021

What is this product?

Type

This product is a unit-linked investment product in the form of a life insurance contract between the policy owner(s) and Zurich Life Assurance plc ('Zurich').

Objectives

This is a regular premium savings product designed to allow policy owners to invest in Zurich's range of unit-linked investment options ('funds'). It is designed to allow investors with a broad spectrum of risk appetites to choose from the available funds and select funds that match their risk appetite. The range of funds offered includes equity funds, bond funds, cash funds, funds with a combination of assets as well as other investment options. The return for you, the investor, will depend on the performance of the assets in your chosen funds. The risk profile of the funds is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This product is intended to meet the needs of investors seeking to put their money into assets for the purpose of long-term growth. The product offers a range of funds designed to meet the needs of a broad spectrum of risk appetites from those investors who are seeking short term stability, to those who are seeking long-term real growth, while being aware of their ability to lose some or all of their investment. Zurich recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets. The minimum investment amount for this product is €75 per month.

Specific Information on Fund Options

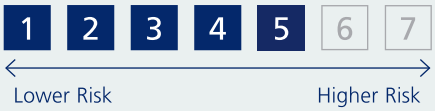
Additional information for the range of funds including fund objectives and the intended retail investor can be found at www.zurich.ie/broker-centre/key-info-docs

Term

This product has no maturity date. Although you may encash your policy at any time, you should be aware that an investment policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be more exposed to fluctuating capital values in the short term. This investment is unsuitable if you have a short time horizon or if you are likely to need to use the proceeds of the policy in a financial emergency. You should be satisfied as to the long-term nature of this commitment with regard to your needs, resources and circumstances before entering into such a contract. Zurich reserves the right to make amendments to this product, as it deems reasonable to account for changes to taxation, legislation or other future changes. Zurich may choose to discontinue a fund option. Zurich may terminate the policy and cease to pay policy benefits if it considers you a sanctioned person or your directors or officers as sanctioned persons, or you conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in your product easily or you may have to cash it in at a price that significantly impacts on how much you get back.

Summary Risk Indicator (SRI)
This product offers a range of funds with Summary Risk Indicator (SRI) values of 1 to 5. This rates the range of potential losses from future performance from a very low to a medium-high level. The SRI is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. The level of risk and the performance of the product will depend on the underlying funds chosen. A range of performance scenario projections, as well as the SRI information on our range of funds are available on our website: www.zurich.ie/broker-centre/key-info-docs

This product does not include any protection from future market performance so you could lose some or all of your investment. Some of the funds may not be easily cashed in. For some funds you will be unable to cash in early or you will have to pay high costs or make a large loss if you do so. If Zurich is not able to pay you what is owed, you could lose your entire investment. Additional information for the range of funds can be found at www.zurich.ie/broker-centre/key-info-docs

What happens if Zurich is unable to pay out?

If Zurich is unable to fulfil its obligations as a result of its own insolvency or the insolvency of another party linked to the fund you have chosen, you may suffer a financial loss. There is no State guarantee scheme that can compensate you for all or part of these losses.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €1,000 each year. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and they are not included in the table below. The table below shows the range of cost impacts on this product, which depend on the funds chosen. To see the specific cost impacts for each fund, please see our website: www.zurich.ie/broker-centre/key-info-docs

Investment: €1,000 each year

Total Cost Impact	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	From €112 to €156	From €430 to €957	From €842 to €2,729
Impact On Return (RIY) Per Year	From 11.24% to 15.57%	From 4.51% to 8.00%	From 3.21% to 6.69%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	From 1.53% to 1.57%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	From 0.00% to 0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	From -0.12% to 3.04%	The impact of the costs of buying and selling underlying investments for the product.
	Other Ongoing Costs	From 1.73% to 3.03%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0%	The impact of performance fees.
	Carried Interests	0%	The impact of carried interests.

How long should I hold it and can I take my money out early?

Recommended holding period: 7 years

You may encash your policy at any time. However, you should be aware that an investment policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be more exposed to fluctuating capital values in the short term. Seven years has been chosen as the recommended holding period for this product, to enable you to have sufficient time invested to reduce the risk profile of the investment. Early disinvestment can increase the risk profile of investment in this product. Surrender penalties can also have a material effect on the charges being incurred at shorter investment periods. This impact can be seen in the Costs Over Time table. Surrender penalties will not apply for investments held for the recommended holding period or longer. You may cancel your policy within 30 days of receipt of your policy documentation. If you cancel your policy within 30 days, Zurich will refund your investment less any fall in the value of your investment that may have taken place during the 30 day period. To disinvest money from this product or to switch between funds, please contact your Financial Broker/Advisor. The minimum partial disinvestment amount for this product is €1,000. Units can usually be sold on any business day, but this may be subject to some restrictions for market reasons or at Zurich's discretion. Some funds within this product may have restrictions on early disinvestment or early disinvestment may affect capital guarantees. This information is available for our range of funds on our website: www.zurich.ie/broker-centre/key-info-docs

How can I complain?

If you are a policy owner, beneficiary or insured person, and you are not satisfied in any way with your policy, you should contact our Customer Services team. If Zurich is unable to satisfy your complaint, you may have recourse to the Financial Services & Pensions Ombudsman's office. Details of the services provided by the Financial Services & Pensions Ombudsman can be supplied to you upon request.

Zurich Customer Services,
Zurich House, Frascati Road,
Blackrock, Co. Dublin.
Tel: (01) 799 2711
Email: customerservices@zurich.com
Web: www.zurich.ie/contact-us/

Other Relevant Information

Further information on the funds available as part of this product can be found on our website: www.zurich.ie/broker-centre/key-info-docs

Zurich's Customer Guide and Policy Document for this product must be provided to you by your Financial Broker/Advisor and should also be reviewed when considering this product. Further product information, as well as fund prices and performance are available on our website: www.zurich.ie

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

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

Intended for distribution within the Republic of Ireland.

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Fund Specific Information as at 30 June 2021

ZURICH

Prisma 4

For the Savings Plus

Objectives

The Prisma 4 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth while targeting a volatility range of 5% - 10% over a rolling 5 year period. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €1,000 each year

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€675.45	€2,660.46	€4,375.74
	Average return each year	-32.50%	-9.70%	-6.50%
Unfavourable Scenario	What you might get back after costs	€835.80	€3,500.87	€6,416.86
	Average return each year	-16.40%	-3.30%	-1.20%
Moderate Scenario	What you might get back after costs	€959.30	€4,330.37	€8,398.94
	Average return each year	-4.10%	2.00%	2.60%
Favourable Scenario	What you might get back after costs	€1,094.28	€5,336.89	€10,982.59
	Average return each year	9.40%	7.50%	6.60%
Accumulated Investment Amount		€1,000	€4,000	€7,000

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €1,000 each year. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €1,000 each year. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €1,000 each year

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€128.00	€606.40	€1,457.67
Impact On Return (RIY) Per Year	12.80%	5.40%	4.01%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	1.54%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.50%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.97%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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