

Why choose Zurich for PRSAs?

A trusted PRSA & Pension provider

With award winning investment performance, innovative investment options, a wide fund range, and great pricing options for customers, it's no wonder that Financial Brokers choose Zurich.

Zurich is one of Ireland's most successful life insurance companies. Based in Blackrock, Co. Dublin, we have been meeting our customers' needs in Ireland for over 40 years.

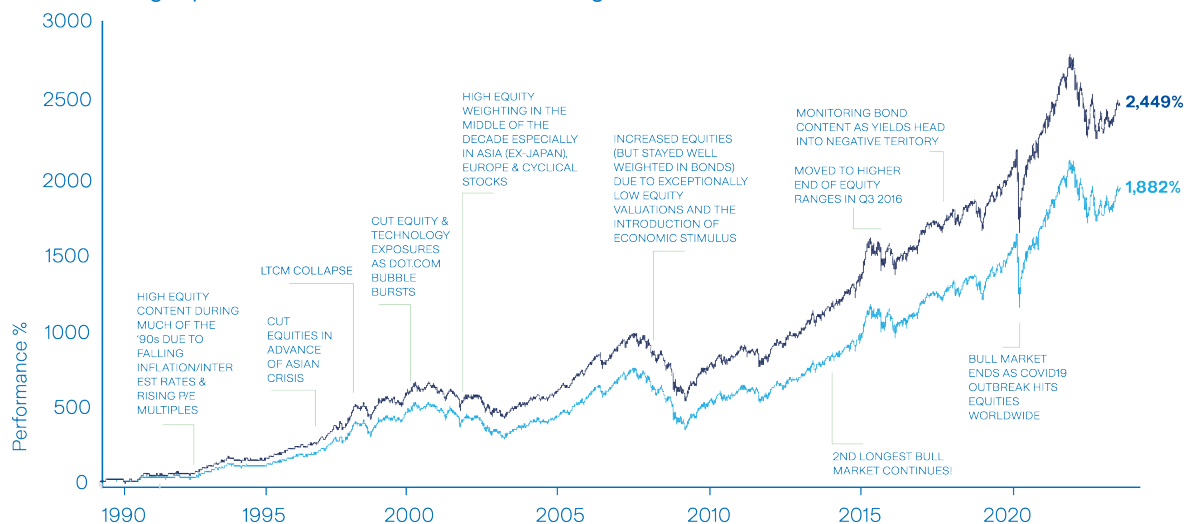
Pensions and PRSAs form a huge part of what we do, with thousands of Irish people trusting us to manage their retirement fund. In fact, our investment team is responsible for pension & PRSA funds under management of approximately €27.2 billion (as at 30 September 2023).



No.1 for Investment Excellence since 2014†
2014, 2015, 2016, 2017, 2018, 2019, 2021, 2022, 2023.

Market leading investment performance

When it comes to investing for retirement, you need a company that has an enviable track record in delivering long term consistent fund performance for your clients. For example, our flagship balanced fund has delivered an average of 9.6% since its launch in 1989.



01/11/1989

■ Zurich Life Balanced Fund

■ Managed Aggressive Sector Average

02/10/2023

Source: Zurich and MoneyMate, October 2023. Performance figures quoted are from fund inception date of 01/11/1989 until 02/10/2023. 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.

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.

† Source: Brokers Ireland, November 2023.

NEW

PRSA Special Offers

For a limited time only

New Regular Contribution Advice PRSA

Commission		AMC (Inclusive of any trail)	AMC (Net of any trail)	RS code	
Initial	Trail			Standard	Indemnity
20%	0%	1.25%	1.25%	RA560 WRJZ	RA561 WRJO
20%	0.25%	1.50%	1.25%	RB490 WRV9	RB491 WRWA

Important notes on this Special Offer Regular Contribution PRSA

- Commission multiplier is 1.25% x term to a max age of 68. 5 year clawback applies.
- Minimum term to NRA of 5 years applies.
- Monthly contributions only. Minimum contribution of €100 per month; maximum contribution of €5,000 per month.
- Allocation rate of 100% applies to all contributions regardless of amount.

Single Contribution Standard PRSA

Contribution	Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
€5,000 - €99,999	2.00%	0.00%	0.75%	0.75%	RB446 ZSTM	RB453 ZSTU
€100,000+	2.50%	0.00%	0.75%	0.75%	RB447 ZSTN	RB454 ZSTV
€5,000 - €99,999	2.00%	0.25%	1.0%	0.75%	RA502 ZSHX	RA516 ZSIB
€100,000+	2.50%	0.25%	1.0%	0.75%	RA503 ZSHY	RA517 ZSIC
€5,000 - €99,999	3.00%	0.00%	1.0%	1.0%	RA254 ZSD1	RA509 ZSH4
€100,000+	4.00%	0.00%	1.0%	1.0%	RA497 ZSHS	RA511 ZSH6
€100,000+	1.50%	0.15%	0.75%	0.60%	RB448 ZSTP	RB455 ZSTW
€100,000+	1.50%	0.40%	1.0%	0.60%	RA777 ZSK6	RA782 ZSLB

Single Contribution Advice PRSA

Contribution	Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
€5,000 - €99,999	2.00%	0.50%	1.25%	0.75%	RA526 ZSIL	RA546 ZSI6
€100,000+	2.50%	0.50%	1.25%	0.75%	RA527 ZSIM	RA547 ZSI7
€5,000 - €99,999	2.00%	0.75%	1.50%	0.75%	RB463 ZST4	RB469 ZSUA
€100,000+	2.50%	0.75%	1.50%	0.75%	RB464 ZST5	RB470 ZSUB
€5,000 - €99,999	3.00%	0.25%	1.25%	1.0%	RA259 ZSD6	RA539 ZSIZ
€100,000+	4.00%	0.25%	1.25%	1.0%	RA521 ZSIG	RA541 ZSI1
€5,000 - €99,999	3.00%	0.50%	1.50%	1.0%	RB461 ZST2	RB467 ZST8
€100,000+	4.00%	0.50%	1.50%	1.0%	RB462 ZST3	RB468 ZST9
€5,000+	5.00%	0.00%	1.25%	1.25%	RA530 ZSIQ	RA550 ZSJA
€5,000+	5.00%	0.25%	1.50%	1.25%	RB460 ZST1	RB466 ZST7
€100,000+	1.50%	0.65%	1.25%	0.60%	RA787 ZSLG	RA792 ZSLL

Important notes for Single Contribution PRSAs

- 100% allocation applies on all of the above.
- Maximum age at entry of 63 next birthday.
- Minimum term to NRA of 5 years applies.
- 5 year clawback applies.

RP PRSA Special Offers

Regular Contribution Standard PRSA

Commission			Allocation*	AMC (Inclusive of any trail)	RS code	
Initial	Renewal	Trail			Standard	Indemnity
20%	0%	0%	96.5%	1%	R9979 WREC	R9978 WREB
10%	0%	0%	98%	1%	R9981 WREE	R9980 WRED
0%	0%	0%	100%	1%	R8138 VRP5	R8138 VRP5

Regular Contribution Advice PRSA

Commission			Allocation*	AMC (Inclusive of any trail)	RS code	
Initial	Renewal	Trail			Standard	Indemnity
20%	0%	0.25%	98%	1.50%	R9986 WREG	R9985 WREF
10%	0%	0.5%	98%	1.50%	R9988 WREI	R9987 WREH
10%	0%	0%	98%	1%	R9990 WREK	R9989 WREJ
0%	0%	0.5%	100%	1.50%	R8273 VRQQ	R8273 VRQQ
0%	0%	0%	100%	1%	R8140 VRP7	R8140 VRP7

*The following bonus allocations apply at outset:

Annualised Contribution	Bonus Allocation
Less than €6,000	0%
At least €6,000 but less than €12,000	0.75%
At least €12,000	1.5%

Bonus allocations cannot bring the allocation rate above 100%. They do not apply to contracts written as part of a group scheme (including salary deduction contracts).

Important notes for Regular Contribution PRSAs

Example: RP Advice PRSA with bonus (R9986 WREG).

Contribution of €1,000 per month - bonus allocation of 1.5%.

Broker can take 20% initial commission, trail of 0.25% - client gets 99.5% allocation with a 1.5% AMC.

- A minimum term of 5 years applies.
- 4 years clawback applies to the initial commission options.
- Commission multiplier on the 20% options is 1.5% x term, and on the 10% option is 1% x term to a maximum age of 68.
- Maximum age of entry is 64 next birthday with a minimum term of 5 years to normal retirement age.
- 20% commission is only available where the Contribution is being paid by monthly direct debit.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been provided.
- Single Contributions to these contracts will receive a base allocation rate based on the table, plus Single Contribution bonus allocation. Commission will be payable based on 100% less the base allocation.

2023 Winner
Fund Management
Company of the Year

FS AWARDS
CELEBRATING EXCELLENCE IN FINANCIAL SERVICES

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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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