

Why choose Zurich for PRSAs?

1. Innovative Investment solutions

Equities, bonds, property, money markets, commodities... investing often comes with a bewildering array of choices.

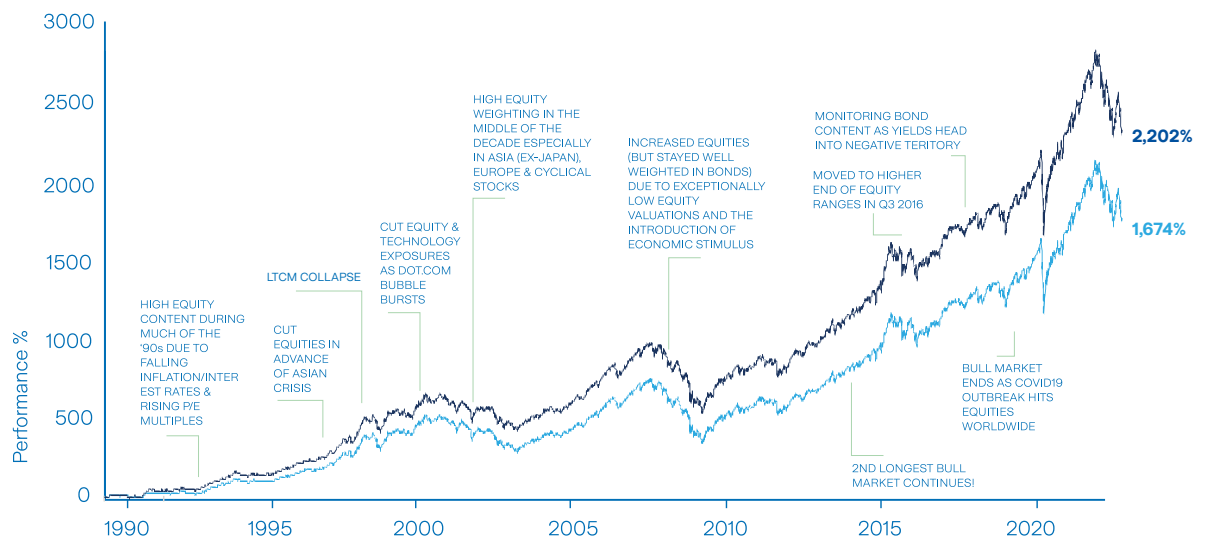
If your clients don't have the time or desire to dive into the complex world of investments themselves, the Innovative Prisma Fund range may be the answer.

2. A trusted pension provider

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 €16.9 billion (as at 30 September 2022).

3. Market leading investment performance

At Zurich, we have an enviable track record stretching back over four decades and it's this experience that ensures we stand out from other pension providers in the Irish market. Our approach to investing puts active management at the heart of our customer proposition and brings consistency to retirement planning.



01/11/89

■ Zurich Life Balanced Fund

■ Managed Aggressive Sector Average

01/10/22

Source: Zurich and MoneyMate, November 2022. Performance figures quoted are from fund inception date of 1/11/1989 until 01/10/2022. 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.

RP PRSA Special Offers

Regular Contribution Standard PRSA

Commission			Allocation*	AMC	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	RS code	
Initial	Renewal	Trail			Standard	Indemnity
20%	0%	0.5%	96.5%	1.5%	R9992 WREM	R9991 WREL
20%	0%	0.25%	98%	1.5%	R9986 WREG	R9985 WREF
10%	0%	0.5%	98%	1.5%	R9988 WREI	R9987 WREH
10%	0%	0%	98%	1%	R9990 WREK	R9989 WREJ
0%	0%	0.5%	100%	1.5%	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 the bonus contribution (see overleaf). Commission will be payable based on 100% less the base allocation.

SP PRSA Special Offers

Single Contribution Standard PRSA

Commission		Allocation*	AMC	Clawback	RS code
Initial	Trail				
5%	0%	96.5%	1%	3 years	R9982 YSYV
3.5%	0%	98%	1%	3 years	R9983 YSYW
1.5%	0%	100%	1%	3 years	R9984 YSYX

Single Contribution Advice PRSA

Commission		Allocation*	AMC	Clawback	RS code
Initial	Trail				
5%	0.5%	96.5%	1.5%	3 years	R9995 YSY0
5%	0.25%	98%	1.5%	4 years	R9996 YSY1
3.5%	0%	98%	1%	3 years	R9993 YSY Y
3%	0.25%	100%	1.5%	4 years	R9997 YSY2
1.5%	0%	100%	1%	3 years	R9994 YSYZ

*The following bonus allocations apply at outset:

Once Off Contribution	Bonus Allocation
Less than €15,000	0%
At least €15,000 but less than €30,000	0.75%
At least €30,000	1.5%

Example: SP Standard PRSA with bonus (R9983 YSYW).

Contribution of €30,000 - bonus allocation of 1.5%.

Broker can take 3.5% initial commission Trail of 0% - client gets 99.5% allocation with a 1% AMC.

Bonus allocations do not apply to contracts written as part of a group scheme.

Important notes for Single Contribution PRSAs

- A minimum term of 5 years applies.
- No early surrender penalties apply.
- Maximum age of entry is 64 next birthday with a minimum term of 5 years to normal retirement age.



Winner 2022
Excellence Awards

Pension Provider Excellence



PRSA Transfer Special Offers

Standard PRSA – Transfer options

	Commission	Trail	AMC	RS Code
To age 55 next	3.0%	0.0%	1.0%	R5931 WSQ0
To age 60 next	1.50%*	0.0%	1.0%	R1863 USKD

Non-Standard PRSA – Transfer options

	Commission	Trail	AMC	RS Code
To age 55 next	3.0%	0.0%	1.0%	R5932 WSQ1
		0.25%	1.25%	R6910 XSDM
		0.50%	1.50%	R5965 WSRQ
To age 60 next	1.50%*	0.0%	1.0%	R1861 USKB
		0.25%	1.25%	R6908 XSDK
		0.50%	1.50%	R2289 USNX

Note:

- The allocation rate for PRSA transfers is 100%. Commission is earned over 4 years, except for those structures marked * where it is earned over 3 years.
- Commission clawback applies on full encashment, partial encashment or transfer.
- Min premium is €5,000 for the Standard and Non-Standard transfer options.
- A minimum term of 5 years applies.

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.

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 January 2023 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 7589 Print Ref: ZL PSA 7136 0123

