

Zurich Master Trust - Executive Pensions

At Zurich we have over 40 years experience helping SME business owners plan for their retirement. We believe an Executive Pension via the Zurich Master Trust is an appropriate solution for many customers and is one of the most tax efficient ways of providing retirement benefits for Company Directors, family members employed in the business and other key employees.

This solution brings together all the strengths and expertise that you expect from Zurich.

- 1 Market leading, long-term, active investment performance from Zurich investments*
- 2 Wide investment fund choice and a robust scheme default
- 3 Governance expertise with Zurich Ireland Master Trustee DAC (ZIMT)
- 4 Online access for customers
- 5 Competitive pricing and commission options

*Source: Rubicon Survey, November 2022.



Why choose Zurich?



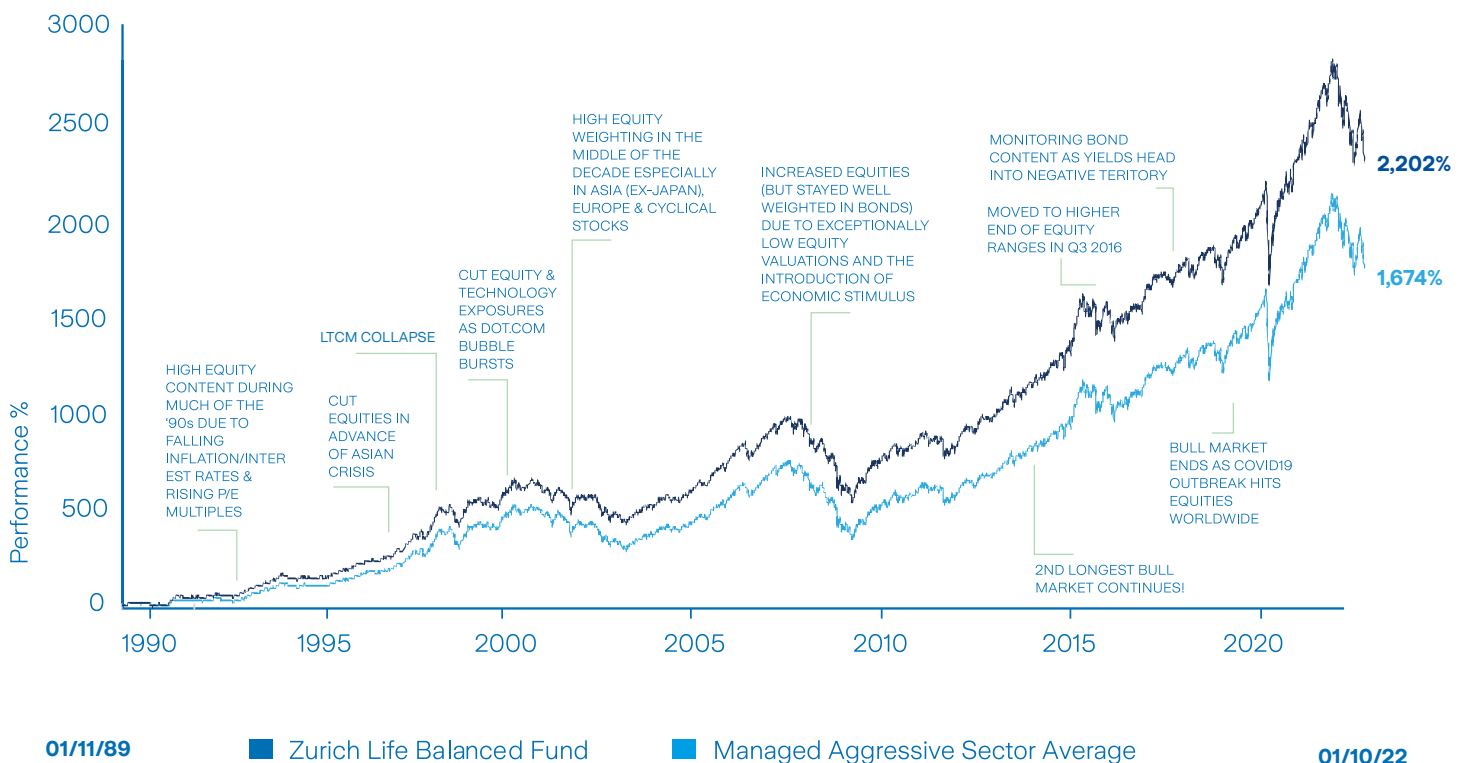
1

Market leading investment performance

Never underestimate the importance of long-term, consistent investment outperformance.

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. We don't follow fads or fashions – Zurich Investments, our Dublin based investment team, stick to a tried, tested, and trusted approach – one that has delivered consistently for you and your customers.

Active Management in action - 1989 to 2022



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.

2

Wide investment fund choice and a robust scheme default

When you choose to invest in an Executive Pension via the Zurich Master Trust you get access to a wide range of fund options, including the risk-targeted Prisma multi-asset range, the ever-popular managed funds, excellent equity, bond, commodity, and externally managed funds.

For customers who don't want to make a fund choice, there is also the Master Trust default option, Personalised GuidePath (with the Medium Risk/ Return growth stage and a retirement planning stage of 75% ARF and 25% Tax-free cash) as selected by ZIMT, the Trustees. This award-winning retirement investment strategy* is a good choice for those customers that want an investment solution that changes as they move through life and towards retirement.

You'll find the full range of fund choice options on zurichbroker.ie

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



3

Governance expertise with Zurich Ireland Master Trustee DAC (ZIMT)

Executive Pension arrangements via the Zurich Master Trust differ from traditional one member arrangement EPP's whereby with these new arrangements, multiple employers all coexist under the one trust deed.

ZIMT was established for the specific purpose of operating the Zurich Master Trust. ZIMT is a separate legal entity to Zurich Life Assurance plc and has a trustee board of directors comprising of five directors who are responsible for providing high quality scheme governance to the Zurich Master Trust.

Employers participating in the Zurich Master Trust benefit from the removal of trustee responsibilities which have increased significantly in recent years and from the reduced complexity and cost that is associated with pension planning under a Master Trust.

4

Online access 24/7

With a Zurich Pension, every customer has the opportunity to keep track of their investment at the click of a button.

With 24 hr access to Zurich's client centre, whether customers are 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 plan for your future. These include calculators to help work out your budget, how much can be contributed into a pension, and what tax relief is available.



5

Competitive pricing and commission options

Until the end of the year, for every new Executive Pension that you submit, we will reward you with an additional €100 bonus payment.

Along with this we have a wide range of competitive charging and commission options available. You'll find these on the product profile in the secure site. Please feel free to contact your Broker Consultant for more details.

*Terms and conditions apply, please see final page for details.

Earn an additional
€100*



Identify funding opportunities with the Zurich Master Trust



Good business planning means that SME owners should look at their options for extracting profits from their business in the most tax efficient manner. Better known as Wealth Extraction, this is the efficient means of withdrawing profits for the benefit of the business owner in the most tax efficient means possible which if done well, could lead to financial freedom in retirement.

Extraction of company profits via an employer contribution to an Executive Pension via the Zurich Master Trust will prove to be very popular with business owners. Profits withdrawn via an Employer contribution to an Executive Pension result in tax relief for the Employer (subject to Revenue limits) and no immediate tax liability for the employee.

Perhaps the most important advantage of Executive Pension arrangements is that employer contributions are not restricted by the age-related limits that apply to personal contributions, but instead are related to the cost of providing retirement benefits based on “two thirds” of salary (where there is at least 10 years’ service at retirement). This can result in very generous scope for employer contributions.

To best illustrate the scope for contributions to an Executive Pension simply use the Zurich Maximum Funding Calculator on ZurichBroker.ie which produces a comprehensive, personalised client report showing the maximum allowable contributions. The Maximum Funding Calculator allows you to consider all the relevant information to determine the maximum contribution the company can make for a director. We have also produced a wide range of marketing material to help you better realise this opportunity.



Our range of supports



For more information, speak to your Zurich Broker Consultant or visit zurichbroker.ie

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€100 Bonus Terms and Conditions

- This bonus applies to new Zurich customers only. It does not apply on top ups to existing policies.
- Only cases submitted before 30 December 2022 will be eligible for the bonus payment.
- Minimum single premium of €5,000 and regular premium of €250 per month.
- Only one bonus payment is made per policy/client.
- Minimum term to Normal Retirement Age of 3 years.
- Bonus payments will be paid at the end of January.
- Contract must remain in force to receive bonus payment.

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 January 2023 and may change in the future.

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