

Investment Bond

This illustration is for a single contribution investment bond for individuals or companies looking to invest a lump sum for the medium to long term. This is not an offer of contract and normal terms and conditions of acceptance would apply. It must be read in conjunction with the Investment Bond Customer Guide. It was prepared on 18/11/2024.

Personal Details

Name: John Smith
Date Of Birth: 19/03/1983

Plan Details

Plan Type: RS575
Policy Basis: Single



Contribution Details

Once-off Contribution	
Payment Frequency	Once-off
Amount (Exclusive of 1% Levy)	€19,801.98
Amount (Inclusive of 1% Levy)	€20,000.00



Investment Details

Fund Split	
Prisma 5	100%

The projections on the next page assume an investment term of 20 years.

1

What are the projected benefits under the policy?

Illustrative table of projected benefits and charges (6.00% growth p.a.)						
End of Year	A Total Amount Of Premiums Paid Into The Policy To Date (€)	B Projected Investment Growth To Date (€)	C Projected Expenses And Charges To Date (€)	D Taxation To Date (€)	E Projected Income Taken To Date (After Payment of Tax) (€)	F=A+B-C-D-E Projected Policy Value (After Payment of Tax) (€)
1	19,801.98	1,194.46	1,056.92	56.39	0.00	19,883.13
2	19,801.98	2,447.98	1,104.19	550.95	0.00	20,594.81
3	19,801.98	3,763.49	1,142.91	1,074.43	0.00	21,348.12
4	19,801.98	5,144.04	1,172.12	1,628.49	0.00	22,145.42
5	19,801.98	6,592.86	1,190.77	2,214.86	0.00	22,989.22
10	19,801.98	14,502.21	2,296.87	5,004.19	0.00	27,003.13
15	19,801.98	23,752.60	3,888.26	8,144.38	0.00	31,521.94
20	19,801.98	34,261.50	5,696.16	11,711.79	0.00	36,655.53

IMPORTANT: THESE ILLUSTRATIONS ASSUME A RETURN OF 6.00% PER ANNUM. THIS RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS NOT GUARANTEED. ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.

The premium payable includes the cost of all charges, expenses and intermediary/sales remuneration.

The effect of deductions is to reduce the projected investment yield by 1.0% per annum.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

1

What are the projected benefits under the policy?

Illustrative table of projected benefits and charges (8.00% growth p.a.)						
End of Year	A Total Amount Of Premiums Paid Into The Policy To Date (€)	B Projected Investment Growth To Date (€)	C Projected Expenses And Charges To Date (€)	D Taxation To Date (€)	E Projected Income Taken To Date (After Payment of Tax) (€)	F=A+B-C-D-E Projected Policy Value (After Payment of Tax) (€)
1	19,801.98	1,592.59	1,078.83	210.64	0.00	20,105.10
2	19,801.98	3,295.46	1,146.19	881.20	0.00	21,070.05
3	19,801.98	5,116.25	1,202.38	1,604.69	0.00	22,111.16
4	19,801.98	7,063.13	1,245.53	2,385.22	0.00	23,234.37
5	19,801.98	9,144.84	1,273.56	3,227.22	0.00	24,446.03
10	19,801.98	20,955.27	2,533.56	7,552.90	0.00	30,670.79
15	19,801.98	35,738.92	4,460.66	12,824.09	0.00	38,256.16
20	19,801.98	53,499.72	6,775.83	19,156.79	0.00	47,369.07

IMPORTANT: THESE ILLUSTRATIONS ASSUME A RETURN OF 8.00% PER ANNUM. THIS RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS NOT GUARANTEED. ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.

The premium payable includes the cost of all charges, expenses and intermediary/sales remuneration.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

2

What intermediary/sales remuneration is payable?

Illustrative table of intermediary/sales remuneration (6.00% growth p.a.)		
End of Year	Premium Payable In That Year (€)	Projected Total Intermediary/Sales Remuneration Payable In that Year (€)
1	19,801.98	495.05
2	0.00	0.00
3	0.00	0.00
4	0.00	0.00
5	0.00	0.00
10	0.00	0.00
15	0.00	0.00
20	0.00	0.00

IMPORTANT:
THE TABLE ABOVE ASSUMES AN INVESTMENT RETURN OF 6.00% PER ANNUM.

Illustrative table of intermediary/sales remuneration (8.00% growth p.a.)		
End of Year	Premium Payable In That Year (€)	Projected Total Intermediary/Sales Remuneration Payable In that Year (€)
1	19,801.98	495.05
2	0.00	0.00
3	0.00	0.00
4	0.00	0.00
5	0.00	0.00
10	0.00	0.00
15	0.00	0.00
20	0.00	0.00

IMPORTANT:
THE TABLE ABOVE ASSUMES AN INVESTMENT RETURN OF 8.00% PER ANNUM.

Information on Taxation and Life Insurance Levy

- On death, encashment, partial encashment, assignment of this policy or on each 8th policy anniversary, tax is normally deducted on the gains made. The rate of taxation is currently 41%.
- A government insurance levy (currently 1%) applies to this policy. Zurich Life will alter your premium or benefits accordingly.

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.

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

Zurich Life Assurance plc

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

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at October 2024 and may change in the future.

Intended for distribution within the Republic of Ireland.

