ZURICH

Fixed Term (Series 1)

Available for new pension investments

For a limited time, Zurich Life is delighted to announce the launch of a NEW fund, Fixed Term (Series 1), to complement our suite of existing lower risk options. This fund provides you with a fixed gross return of 4.12%** per annum if held for the three-year period. The fund will invest in an account provided by Société Générale, one of Europe's leading financial services groups.

Risk Rating

1 2 3 4 5 6 7

The Fund has a risk rating of 1. This rating assumes customers remain invested in the fund until 31 July 2026.

Important information:

Up until Friday 28 July 2023* pension customers can invest in the Fixed Term (Series 1) Fund. Zurich will provide a fixed return for money invested during this period.

3 Year Investment →	**Monday 31 July 2023 to Friday 31 July 2026**	Money is invested with counterparty, Société Générale	Société Générale provide a fixed rate of 4.12% p.a.**

Money must be received prior to Friday 28 July 2023 to be invested in the fund. For money received before Friday 28 July 2023 Zurich will provide a return equivalent to 3.71%** per annum, until Monday 31 July 2023.

Note:
* There is a limit on the total investment, so we may have to stop accepting investments early.
** Zurich Life's normal product charges will apply, including early encashment charges on some products. The returns stated are before the deduction of these charges.

Investment period

The fund is designed to provide a fixed return if held for a three-year period; it may not be appropriate for customers who intend to hold it for a shorter period.

If money is held until 31 July 2026 the total return provided by Société Générale is 12.88%.

If you do not remain in the fund until 31 July 2026, the return may be significantly lower than quoted above and could be negative. There is no guarantee that access to the fund is available prior to 31 July 2026. See sections overleaf.

Who can invest in the fund?

This fund is available for **new Single Contributions** only. It is available on the following products:

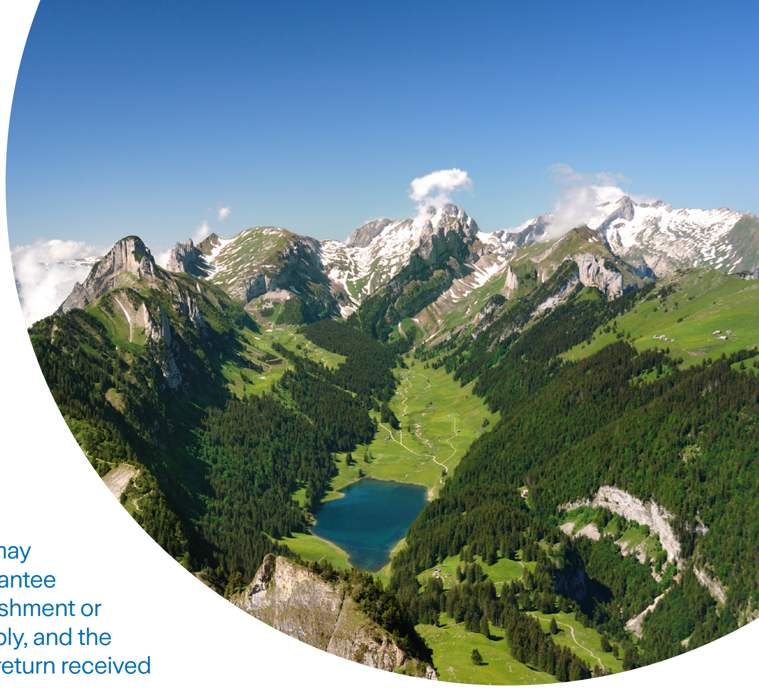
- **Approved Retirement Funds (ARFs)**
- **Personal Pensions**
- **Buy-out Bonds**
- **Master Trust Policies**
- **Personal Retirement Savings Accounts (PRSAs)**

How do you invest?

Contact your Zurich Financial Planner who will talk you through the details and next steps. The money must be received before 28 July 2023.

Limited capacity

This fund has a limited capacity and the fund may be closed to new business at any stage prior to the 28 July 2023. At its sole discretion, Zurich Life has the right not to accept any investment into the fund. If this arises, you will be contacted.



Exiting the fund prior to 31 July 2026

The fund is designed to provide a fixed return for investors who remain invested until 31 July 2026; It may not be appropriate for customers who intend to hold it for a shorter period. If you wish to switch out of the fund or encash some or all of their units in the fund prior to 31 July 2026, this may be allowed at the sole discretion of Zurich Life. However, there is no guarantee that access to the fund will be available when requested. Where an encashment or switch prior to 31 July 2026 is made available, the fixed return will not apply, and the unit price will be calculated based on current market conditions and the return received may be less than that originally invested.

What happens after 31 July 2026?

In advance of 31 July 2026, Zurich Life will contact you with alternative investment options.

Approved Retirement Funds & Vested PRSAs

For information on regular income or partial encashments, see section above 'Exiting the Fund prior to 31 July 2026'.

Counterparty risk

Customers do not have an account with Société Générale. In the event that Société Générale do not meet their obligations to Zurich Life, or the return on the relevant Société Générale account is otherwise insufficient, the value of the relevant Fixed Term Fund will be based only on the value returned from the relevant account Zurich Life holds with Société Générale. No other assets of Zurich Life Assurance plc shall be used to make up the difference. The account held by Zurich Life with Société Générale is not eligible for any deposit guarantee scheme and your policy with Zurich Life is not eligible for any deposit guarantee scheme. In the event of the insolvency of Société Générale, the account held by Zurich Life ranks at a lower level than accounts opened by individual customers with Société Générale. There is no guarantee that access to the fund value will be available when requested. This could mean that you are waiting a significant time to encash any investments in this fund.

In certain circumstances Zurich Life may be required to close this fund prior to any dates provided here. In this event Zurich Life will contact you to provide alternative options and the value of the relevant Fixed Term Fund will be based only on the value returned from the relevant deposit account held with Société Générale.

Information about the credit rating of Société Générale can be found here:
investors.societegenerale.com/en/financial-and-non-financial-information/ratings/credit-ratings

For more information, speak to your Zurich Financial Planner or visit zurich.ie.

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: Benefits may be affected by changes in currency exchange rates.
Warning: If you invest in this fund you may lose some or all of the money you invest.
Warning: If you cash in your investment before 31 July 2026 you may lose some or all of the money you invest.

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