Attractive Fixed Rate Deposit Options from Zurich Life

Closing Date
15th May 2012

ZURICH®

Zurich Life Assurance plc is offering several attractive fixed rate deposit options with terms of 1, 3 and 5 years.

The funds available are:

Fund	Time Period	Maturity Date	Bank Providing the Deposit	AER* Annual Equivalent Rate	Gross Interest Rate
Fixed Rate Deposit (Series 10) – 1 Year	1 Year	16/05/2013	EBS Limited	**4.41%** AER	**4.41%**
Fixed Rate Deposit (Series 11) – 3 Years	3 Years	18/05/2015	KBC Bank Ireland plc	**4.16%** AER	**13.01%**
Fixed Rate Deposit (Series 12) – 5 Years	5 Years	16/05/2017	EBS Limited	**5.45%** AER	**30.39%**

Investment in the funds will earn the interest rates above until the maturity date stated.

These funds are only suitable if you want to remain invested in the fund up to the maturity date. It will not be possible to switch, encash or partially encash from the funds before the maturity date. However, it will be possible to partially encash 5% per annum on ARF policies on the 31st December each year.

Given this limit on switches and encashments, unit prices for these funds will only be issued from 3rd April 2012 until 16th May 2012; on 31st December each year; and on the maturity date. Unit prices will be published at www.zurichlife.ie

The returns stated are before the deduction of charges, pension levy and imputed distribution payments, as applicable. Taxes may apply when you mature your pension. Withdrawals from ARFs will be taxed as income.

Clients do not have a deposit with EBS Limited or KBC Bank Ireland plc. In the event that EBS Limited or KBC Bank Ireland plc do not meet their obligations to Zurich Life, or the return on the relevant EBS Limited or KBC Bank Ireland plc account is otherwise insufficient, the value of the relevant Fixed Rate Deposit Fund will be based only on the value returned from the relevant deposit account with EBS Limited or KBC Bank Ireland plc. No other assets of Zurich Life Assurance plc shall be used to make up the difference.

* For the Fixed Rate Deposit Fund (Series 10) – 1 Year, 4.31% per annum is provided by EBS Limited. The additional 0.1% per annum is provided by Zurich Life.
For the Fixed Rate Deposit Fund (Series 11) – 3 Years, 4.06% per annum is provided by KBC Bank Ireland plc. The additional 0.1% per annum is provided by Zurich Life.
For the Fixed Rate Deposit Fund (Series 12) – 5 Years, 5.35% per annum is provided by EBS Limited. The additional 0.1% per annum is provided by Zurich Life.

Warning: If you invest in the Fixed Rate Deposit Fund (Series 10) – 1 Year you will not have any access to your money before 16th May 2013.

Warning: If you invest in the Fixed Rate Deposit Fund (Series 11) – 3 Years you will not have any access to your money before 18th May 2015.

Warning: If you invest in the Fixed Rate Deposit Fund (Series 12) – 5 Years you will not have any access to your money before 16th May 2017.





Who can invest in the funds?

These funds are available for Single Premium Pension clients only and includes:

- A(M)RFs
- Buy-out Bonds
- Personal Pensions
- Executive Pensions

The funds are not available on PRSAs.
They are available for **new** premiums only, existing pension funds with Zurich Life cannot be switched into these funds.

What happens as the maturity date approaches?

Zurich Life will write to you before the maturity date to offer you alternative investment options.

Why invest in a pension with Zurich Life?

Over the last ten challenging years, Zurich Life has consistently been the best performer* in the Irish marketplace offering:

- The strength of the biggest company providing pensions in Ireland.**
- The security of a world class AA- rating.†
- A wide and diversified product and fund portfolio.
- Award-winning customer service.

* Investment returns based on an independent survey, March 2012.
** Biggest refers to market capitalisation.
† Financial rating is for the Zurich Financial Services Group.
Source: Bloomberg (market capitalisation) and Standard & Poor's (financial ratings), 21st March 2012.

For more information, contact your Financial Advisor before 15th May!

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.
EBS Limited is regulated by the Central Bank of Ireland.
KBC Bank Ireland plc is regulated by the Central Bank of Ireland.
Intended for distribution within the Republic of Ireland.
The information contained herein is based on Zurich Life's understanding of current Revenue practice as at April 2012 and may change in the future.

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