

Personal Pensions

This Customer Guide is to be read in conjunction with the Fund Guide.



Freedom in Retirement Plan (Personal) and Single Contribution Pension Plan (Personal)

Introduction

This guide applies to the range of Personal Pension Plans. Zurich Life Assurance plc ('Zurich Life') wants to make sure that you purchase a policy that meets exactly with your requirements. This guide is designed to give you all the information required to make an informed purchase decision.

Note: This Customer Guide should be read in conjunction with the separate accompanying Fund Guide.

Part 1 of this guide covers the following products:

- Freedom in Retirement Plan (Personal)
- Single Contribution Pension Plan (Personal)

Much of the information provided in the first part of this guide is common to both products. Where this is not the case, the guide will make this clear.

Part 2 of this guide must be fully completed by your financial advisor and is applicable to the following products:

- Freedom in Retirement Plan (Personal)
- Single Contribution Pension Plan Freedom in Retirement Plan (Personal)

This guide is incomplete unless Part 2 is completed by your financial advisor.

Part 1

This part of the guide is applicable to the following products:

- Freedom in Retirement Plan (Personal)
- Single Contribution Pension Plan (Personal)

Information about the policy

1. Make sure the policy meets your needs

- The Target Market for this product is individuals who wish to save in a tax efficient manner to provide an income and/or tax free lump sum when they retire, and who do not expect to need access to the money invested until they retire.
- The **Freedom in Retirement Plan** policy is a pension plan into which you can choose to pay regular and/or single contributions. Regular contributions can be paid monthly, quarterly, half-yearly or yearly. The **Single Contribution Pension Plan** policy is a pension plan into which you can choose to pay one or a series of single contributions.

- iii. A personal pension policy is a long-term financial commitment (to pay regular contributions in the case of the **Freedom in Retirement Plan** or a lump sum in the case of the **Single Contribution Pension Plan**) designed to provide an income and/or lump sum on your retirement.
- iv. Your income at retirement will depend on the total amount invested, less your policy charges, the investment returns earned and the cost of the pension/annuity at retirement. You should be satisfied as to the long-term nature of this commitment with regard to your needs, resources and circumstances before entering into a contract.
- v. **Warning:** If you have taken out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure you are aware of the financial consequences of such replacement and of any possible financial loss as a result. If you are in doubt about this, please contact your insurer or insurance intermediary/financial advisor.
- vi. **Reviewing your policy and your investment options:** It is important that you regularly review whether the investment options you have selected and any premium you are paying into your policy remain appropriate for you. Your financial circumstances may change over time and this may impact the suitability of your policy and the options you have selected. For example, you may have a lower or higher appetite for risk, you may have a longer or shorter investment time horizon or your taxation or earnings situation may have changed. If you wish to review the appropriateness of your investment options, the premium you are paying into this policy, or any other aspect of your policy, you should contact your financial advisor.

2. What happens if you want to cash in the policy early or stop paying contributions?

- i. As this is an approved personal pension policy, it cannot be surrendered, encashed or assigned, due to Revenue requirements before age 60 other than on grounds of ill-health (as explained in section 8). You may transfer the value of your policy at any stage to another personal pension plan approved by the Revenue Commissioners.
- ii. If you stop paying regular contributions on the **Freedom in Retirement Plan**, then the policy is referred to as 'paid-up'. On making the policy paid-up, no further contributions will be requested by Zurich Life. Your policy will continue to benefit from investment growth, and Zurich Life will continue to deduct charges from the paid-up policy.
- iii. In the early years of a regular contribution **Freedom in Retirement Plan** policy, the value may be somewhat less than the total contributions paid. For both the **Freedom in Retirement Plan** and the **Single Contribution Pension Plan**, please note that policy values are related to the value of the underlying investments and are therefore not guaranteed. The value of the underlying investments can fall in value as well as rise.

An early encashment charge may apply to your policy. Details of this charge will be stated in your Policy Document.

3. What are the projected benefits under the policy?

i. Freedom in Retirement Plan – Personal

The following illustrations are prepared for a client aged 39 years and six months whose current earnings are €30,000 p.a. with a selected retirement age of 65.

Contribution details

Pension contribution: €200

Net contribution: €120

Tax relief: €80 (based on a tax rate of 40%)

Frequency of payment: Monthly

Zurich Life will provide you with illustrations based on your own exact details when your policy is issued.

Illustrative table of projected benefits and charges

	A	B	C	D	$E = A + B - C - D$
End of year	Total amount of contributions paid into the policy to date €	Projected investment growth to date €	Projected expenses & charges to date €	Projected total cost of protection benefits to date €	Projected policy value €
1	2,400.00	56.16	138.77	0.00	2,317.39
2	4,872.00	219.87	317.07	0.00	4,774.80
3	7,418.16	497.57	537.18	0.00	7,378.56
4	10,040.70	896.01	801.44	0.00	10,135.27
5	12,741.93	1,422.22	1,112.34	0.00	13,051.81
10	27,513.31	6,239.13	3,460.51	0.00	30,291.93
15	44,637.39	15,503.46	7,412.44	0.00	52,728.41
20	64,488.90	30,518.38	13,422.35	0.00	81,584.93
25	87,502.23	52,890.76	22,048.88	0.00	118,344.11
Maturity	90,014.77	55,605.14	23,081.54	0.00	122,538.37

Important: These illustrations assume contributions increase at 3.0% per annum and a gross investment return of 4.6% 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 effect of deductions, excluding the cost of deductions for protection benefits, is to reduce the projected investment yield by 2.0% per annum.

The projected maturity values above are after an investment term of 25 years and six months and assume that 306 monthly contributions have been paid. The contribution payable includes the costs of all charges, expenses and intermediary/sales remuneration.

Projected pension details

Estimated fund at retirement:	€122,538.37	195.08% of final salary
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Option one (no tax-free lump sum)

Member's pension per month:	€346.09	6.61% of final salary
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Option two (with tax-free lump sum)

Tax-free lump sum:	€30,634.59	48.77% of final salary
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Member's pension per month:	€259.57	4.96% of final salary
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Option three (tax-free lump sum & Approved Retirement Fund (ARF))

Tax-free lump sum:	€30,634.59	48.77% of final salary
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Fund available for ARF	€91,903.78	146.31% of final salary
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These figures are based on a final salary is €62,813.34 per year and calculated using 3% salary escalation.

Important notes

- These illustrations assume that the total contribution will be used for pension purposes only and that no protection benefits are provided.
- The figures for the illustrative retirement fund and pension are based on the following:
 - (a) the continuation of current risk benefit and expense charges.
 - (b) in relation to the pension figure(s), the assumed annuity rate, which assumes 2.0% annuity assumption escalation, a five-year guarantee and is payable monthly in advance. The actual annuity rate will depend on the selection of dependant's pension, guaranteed period and the escalation rate, as well as interest rates prevailing when the annuity is purchased.
 - (c) the contribution increase rate, which is assumed to be 3.0% per annum.

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

ii. Single Contribution Pension Plan – Personal

The following illustrations are prepared for a client aged 44 years and six months whose current earnings are €60,000 per annum, investing €10,000 with a selected retirement age of 65.

Zurich Life will provide you with illustrations based on your exact policy details when your policy is issued.

Illustrative table of projected benefits and charges

	A	B	C	D = A + B - C
End of year	Total amount of contributions paid into the policy to date €	Projected investment growth to date* €	Projected expenses & charges to date €	Projected policy value €
1	10,000.00	44769	854.50	9,593.19
2	10,000.00	908.99	919.96	9,989.04
3	10,000.00	1,384.33	984.24	10,400.10
4	10,000.00	1,874.13	1,047.21	10,826.92
5	10,000.00	2,378.82	1,108.74	11,270.09
10	10,000.00	5,142.13	1,918.27	13,223.85
15	10,000.00	8,352.05	2,990.89	15,361.16
20	10,000.00	12,080.77	4,236.86	17,843.91
Maturity	10,000.00	12,485.29	4,372.04	18,113.26

Important: These illustrations assume a rate of return of 4.6% 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 effect of deductions is to reduce the projected investment yield by 1.7% per annum.

The projected maturity values above are after an investment term of 20 years and six months. The contribution payable includes the cost of all charges, expenses and intermediary/sales remuneration.

Projected pension details

Estimated fund at retirement: €18,113.26 16.71% of final salary

Option one (no tax-free lump sum)

Member's pension per month: €52.01 0.58% of final salary

Option two (with tax-free lump sum)

Tax-free lump sum: €4,528.31 418% of final salary

Member's pension per month: €39.01 0.43% of final salary

Option three (tax-free lump sum & ARF)

Tax-free lump sum: €4,528.31 418% of final salary

Fund available for ARF €13,583.94 12.54% of final salary

This figures are based on a final salary is €108,366.67 per year and calculated using 3.0% salary escalation.

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

4. What intermediary/sales remuneration is payable?

i. Freedom in Retirement Plan – Personal

Illustrative table of intermediary/sales remuneration

End of year	Contribution payable in that year €	Projected total intermediary/ sales remuneration payable in that year €
1	2,400.00	131.59
2	2,472.00	147.47
3	2,546.16	164.20
4	2,622.54	181.80
5	2,701.22	200.32
10	3,131.46	308.03
15	3,630.22	445.15
20	4,208.41	618.35
25	4,878.71	835.66
Maturity	2,512.53	431.97

Important: The above table assumes that contributions increase at 3.0% per annum and a gross investment return of 4.6% per annum.

ii. Single Contribution Pension Plan – Personal

Illustrative table of intermediary/sales remuneration

End of year	Contribution payable in that year €	Projected total intermediary/ sales remuneration payable in that year €
1	10,000.00	550.49
2	0.00	52.03
3	0.00	53.61
4	0.00	55.24
5	0.00	56.92
10	0.00	66.12
15	0.00	76.81
20	0.00	89.22
Maturity	0.00	45.28

Important: The above table assumes a gross investment return of 4.6% per annum.

5. Are returns guaranteed and can the contribution be reviewed?

- i. Please note that the sample illustrations assume a rate of return on investment. 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. **You may need to review your contributions to meet your desired retirement benefits should investment performance be less than that assumed.**

6. Can the policy be cancelled or amended by the insurer?

- i. The policy can normally only be cancelled or materially amended by Zurich Life as a result of changes required by Government legislation and/or requirements imposed by the Revenue Commissioners.
- ii. Zurich Life has the right to increase the level of charges deducted from your policy in certain circumstances. These circumstances are described in the Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.
- iii. Zurich Life may increase your policy fee (if any) on the **Freedom in Retirement Plan** each year by the rate of increase in the Consumer Price Index or some other suitable index of inflation, but can also increase your policy fee by a higher amount in certain defined circumstances described in the Policy Document, which you will receive when your policy is issued. A copy of the Policy Document is available from Zurich Life on request.
- iv. In order to continue contributing into your **Freedom in Retirement Plan** or to make further lump sum contributions to your **Single Contribution Pension Plan**, you must continue to be eligible to do so. To be eligible, you must normally be chargeable to tax in respect of 'relevant earnings' from any trade, profession, office or employment that you carry on or hold in Ireland, and you must not be in pensionable employment in respect of these earnings. If you cease to be eligible to contribute to the policy, you should notify Zurich Life immediately.

7. Information on taxation issues

i. Contributions

Under current legislation, you can claim tax relief on any contributions paid into a personal pension policy as an expense, subject to the maximum percentage of 'Net Relevant Earnings' listed below. These contributions are referred to as Section 784 contributions. Zurich Life will issue you with a Retirement Annuity Certificate, which you should include with your tax returns in order to obtain this relief.

Age	Maximum % of net relevant earnings
Under 30	15%*
30 – 39	20%*
40 – 49	25%*
50 – 54	30%*
55 – 59	35%
60 and over	40%

Note that a monetary maximum (currently €115,000) applies to the Net Relevant Earnings allowable for tax relief purposes.

*** 30% limit applies to certain professional sportspersons who are less than 55, (such as athletes, jockeys, etc.)**

ii. Benefits

Taxation of retirement benefits

Under current legislation, at retirement you may decide to take up to 25% of the maturity value as a retirement lump sum with the balance of the maturity value used to purchase an annuity, an Approved Retirement Fund (ARF) or a taxable lump sum subject to certain restrictions. Income paid from an annuity contract or an ARF is taxable as income.

Taxation of death benefit

Lump sum death benefits, if any, will be payable to your personal representatives and will form part of your estate for taxation purposes. Any spouse's pension that becomes payable does not form part of the estate for tax purposes, but will be taxable as income.

iii. Maximum Pension Fund and tax-free lump sum

Under current legislation there is a limit on the size of retirement funds and on the size of tax-free lump sum that can be taken at retirement. The Maximum Pension Fund/Standard Fund Threshold (SFT) is currently €2 million. If your pension fund exceeds this at retirement, you will have to pay tax at 40% on the excess, in addition to the tax you would normally pay on your purchased retirement benefits. The amount of tax-free retirement lump sums that an individual can drawdown is 25% of the maturity value subject to a maximum tax-free amount of €200,000. The excess over €200,000 will be taxed at the standard income tax rate (20%) up to 25% of the SFT (i.e. up to €500,000). The excess over €500,000 will be taxed at the individual's marginal rate. Both of these limits include all retirement lump sum payments taken by you from all other pension arrangements since 7 December 2005.

iv. Pension Funds

The Zurich Life Pension Funds are tax exempt. As such, they are not subject to Capital Gains Tax and Income Tax. This ensures the maximum possible growth for your pension contributions. However, withholding taxes may be deducted at source from dividends and other income arising from investments in certain countries in which the funds invest. In most cases, part or all of these withholding taxes can be reclaimed, but where they cannot, the income of the funds will be reduced by such taxes.

8. Additional information in relation to your policy

i. Descriptions of benefits and options

Retirement benefit

You may retire at any time after age 60, provided rules imposed by the Revenue Commissioners at the time are complied with. You must take the policy benefits by age 75.

You may retire before age 60 on the grounds of ill-health if Zurich Life's Chief Medical Officer is satisfied that you have become permanently incapable of carrying on your own occupation or any other occupation of a similar nature to which you are trained or fitted, provided rules imposed by the Revenue Commissioners at the time are complied with.

An early encashment charge may apply to your policy on retirement. Details of this charge will be stated in your Policy Document.

Under current legislation, you may choose to use your pension fund's maturity value to purchase a retirement benefit in one or more of the following forms:

- a retirement lump sum retirement benefit of up to 25% of your pension fund's maturity value
- an ARF
- a pension annuity, with or without annual increases in payment and with or without guaranteed payment periods
- a contingent pension annuity payable to your spouse or other dependants on your death

Transfer benefit

Subject to Revenue requirements you can transfer your pension fund to another pension provider.

An early encashment charge may apply to your policy on transfer. Details of this charge will be stated in your Policy Document.

Death benefit

Zurich Life will pay the death benefit to your estate on proof of your death before your normal retirement date (subject to Revenue limits). The full value of any units held by your plan is payable on death.

Other policy options

Personalised GuidePath

Personalised GuidePath is an investment strategy which gradually moves your money from growth funds which are matched to your personal risk appetite, into retirement planning funds which are tailored to your individual plans for retirement.

If Personalised GuidePath is selected your pension will initially be invested in the default option, unless you specify otherwise on your application form, which is the medium risk / return growth stage, and a retirement planning split of 25% Tax-Free Cash and 75% annuity, with a strategy end date of your normal retirement age.

You can then go online to your dashboard, where you can view your strategy, use the online tools and customise your Personalised GuidePath to match your personal needs. You will find more information on Personalised GuidePath in the Zurich Life 'Fund Guide'.

The PensionSTAR option

If either PensionSTAR (Annuity) or PensionSTAR (ARF) is selected, then Zurich Life automatically redirects any regular contributions and automatically switches units between funds at predefined future dates. In its current form, Zurich Life redirects **Freedom in Retirement Plan** contributions as follows:

PensionSTAR (Annuity)

Years to go	Target Fund
25 or more	Dynamic
Less than 25, at least 15	Performance
Less than 15, at least five	Balanced
Less than five	Active Fixed Income

With five years to go to retirement, your unit holdings will gradually be switched into the Active Fixed Income Fund. This applies to both the **Freedom in Retirement Plan** and the **Single Contribution Pension Plan**.

PensionSTAR (ARF)

Years to go	Target fund
25 or more	Dynamic
Less than 25, at least 15	Performance
Less than 15	Balanced

With five years to go to retirement, your unit holdings will gradually be switched into the Balanced Fund. This applies to both the **Freedom in Retirement Plan** and the **Single Contribution Pension Plan**.

Annual policy increases

On the **Freedom in Retirement Plan**, Zurich Life has put in place a mechanism that allows you to protect the value of your retirement savings. It operates as follows:

- The contributions will be increased each year at your policy anniversary. The minimum amount of the increase will be in the same proportion as the increase in the Consumer Price Index, although Zurich Life may offer increases greater than this; the annual contribution increase offered will be no less than 5%.
- You are not obliged to accept the increase offered. You may choose a lower level of increase or no increase at all. Otherwise, Zurich Life will increase the contribution automatically.
- Zurich Life will not be obliged to offer any further annual increases if you have turned down two successive increases.

Unit Fund switching

For this product, you can switch within the Zurich range of funds. This means that you can move your unit holdings within the different funds available. Certain funds are only available for single contributions, where this is the case the accompanying Fund Guide will state this. The first four switches you make in each policy year are free of charge. A charge will be made for each subsequent switch. This charge is currently €20 and was last set on 1 January 2010. It is guaranteed not to increase by more than the increase in the Consumer Price Index since the charge was last set. There is no charge if unit switching is done as part of the PensionSTAR option. If you choose to switch out of the SuperCAPP Fund, a market level adjustment may be applied. There are also limits on the amount that may be switched into the

SuperCAPP Fund, in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time. Details of current limits are available from Zurich Life on request.

Contribution Redirection

In the case of the **Freedom in Retirement Plan**, you can redirect your future pension contributions between the different funds available. This gives you extra flexibility in funding for retirement. The first four redirections you request in each policy year are free. A charge will be made for each subsequent contribution redirection. This charge is currently €20 and was last set on 1 January 2005. It is guaranteed not to increase by more than the increase in the Consumer Price Index since the charge was last set. There are limits on the amount that may be redirected into the SuperCAPP Fund, in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time. Details of current limits are available from Zurich Life on request at any time.

Contribution holiday

Provided at least two years' contributions are paid in full, it is possible to stop paying into the pension fund for up to one year on the **Freedom in Retirement Plan**. So, you can take a temporary break from work, such as maternity/paternity leave, without losing your existing benefits.

Single contribution

You can make a lump sum contribution to your pension plan at any stage, provided it is at least €500. You can choose the fund in which to invest your lump sum contribution. There are limits on the amount that may be invested as a lump sum into the SuperCAPP Fund, in order to protect the interests of all SuperCAPP Fund investors. These limits vary from time to time. Details of current limits are available from Zurich Life on request at any time.

Open market option

At the date of retirement, you may elect to use your retirement benefit to purchase an ARF or pension annuity from another approved provider. In this instance, Zurich Life would make available to the other provider the value of your retirement benefit less any lump sum or ARF benefit already taken. Zurich Life's liability under the policy will cease at this date.

ii. Choice of funds

Your investment can buy units in one or more of the funds outlined in the accompanying Fund Guide. Certain funds are only available for single contributions, where this is the case the Fund Guide will state this. Each fund has a different degree of risk and potential return. For up-to-date information on the funds available visit the **Funds** section at **www.zurich.ie**

Additional detailed information on the SuperCAPP Fund is contained in the accompanying Fund Guide.

If you have chosen the Personal Portfolio Fund option, then the Fund Guide is not relevant to you because you are trading in your own portfolio of equities and bonds.

iii. Term of policy

Your policy will normally cease at your chosen retirement date, but you may choose to extend the term, subject to any Revenue rules at that time.

iv. Policy termination

In the event that you wish to terminate the contract, you should write to your insurance intermediary/ financial advisor or Zurich Life, quoting your policy number, and you will be advised of the options available in accordance with the terms and conditions of the policy and any Revenue rules at that time.

v. Satisfaction period

On receipt of your policy documentation, you will have an opportunity to cancel the policy if you feel it will not meet your needs. To do this, return your Policy Document, Policy Certificate and a signed cancellation request to Zurich Life within 30 days. On receipt of the above, Zurich Life will refund all the contributions paid on your policy, and Zurich Life's liability for any benefits will cease. Zurich Life may adjust any single contribution refunded for any negative fluctuation in investment markets during this period.

vi. Law applicable to policy

The information or any part of it contained in this notice does not form part of a contract of insurance between you and Zurich Life Assurance plc. The terms and conditions of your contract with Zurich Life are governed by the laws of Ireland and are contained in your Policy Document and accompanying Policy Certificate. Your Policy Document is evidence of a legal contract.

vii. Zurich Life's complaints procedure

Zurich Life has a reputation for excellence in the insurance industry. If you are a policy owner, beneficiary or an insured person, and are not satisfied in any way with this policy, you should contact Zurich Life Customer Services. If Zurich Life is unable to satisfy your complaint, you may have recourse to the Financial Services Ombudsman's Bureau. Details of the services provided by the Financial Services Ombudsman's Bureau can be given by Zurich Life upon request.

Zurich Life Customer Services

Tel: (01) 799 2711

Fax: (01) 283 1578

Email: customerservices@zurich.com

Useful Contacts

Central Bank of Ireland

P.O. Box 559, Dublin 1

Tel: (01) 224 6000

Insurance Ireland

Insurance House,

39 Molesworth Street, Dublin 2

Tel: (01) 676 1820

Financial Services and Pensions Ombudsman

Lincoln House, Lincoln Place

Dublin 2

Tel: (01) 567 7000

Email: info@fspo.ie

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: This product may be affected by changes in currency exchange rates.

Warning: The value of your investment may go down as well as up.

Part 2

This part of the guide provides information about Zurich Life, your insurance intermediary/financial advisor and any service fee that he/she may charge you in respect of the product described in this guide.

1. Information about Zurich Life

Zurich Life Assurance plc is registered in Ireland under number 58098 and licensed by the Central Bank of Ireland to transact life business in Ireland. Zurich Life is registered for Value Added Tax (VAT) under registration number 1410723M.

Zurich Life's head office is situated at the address given below:

Zurich House, Frascati Road, Blackrock, Co. Dublin.

Tel: (01) 283 1301

Fax: (01) 283 1578

Website: www.zurich.ie

For further information on your policy, please contact:

Customer Services

Tel: (01) 799 2711

Fax: (01) 283 1578

Email: customerservices@zurich.com

2. Information about the financial advisor

The name and status of the financial advisor and the nature of the relationship with Zurich Life are as follows:

Financial advisor details

Name:
Correspondence address:
Legal form (self-employed/company/partnership etc.):
Name of sales employee (where applicable):
Telephone:
Fax:
Email:

Financial advisor's agency agreement with Zurich Life

Broker	<input type="radio"/>	Insurance agent*	<input type="radio"/>	Tied agent*	<input type="radio"/>	Employee	<input type="radio"/>
<small>* If agent, please state with what other insurance companies you have an agency.</small>							

3. Information on the service fee charged by your financial advisor

None	<input type="radio"/>	OR	
As per written details supplied by your financial advisor			
	<input type="radio"/>		

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, 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 April 2024 and may change in the future.

Intended for distribution within the Republic of Ireland.

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