

Advice PRSA

Advice PRSA (Rebate)

This Preliminary Disclosure Certificate should be read in conjunction with the accompanying Fund Guide.



Introduction

This is a Preliminary Disclosure Certificate for a Non-Standard Personal Retirement Savings Account (PRSA).

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. This Preliminary Disclosure Certificate should be read in conjunction with the accompanying Fund Guide.

1. Description of your PRSA

A. Benefits

Retirement Benefits

You may retire at any time from your 60th birthday to your 75th birthday, providing that you comply with the relevant legislation at the time. You will have a choice as to the form in which your retirement benefits can be taken, and the different available types of benefit are described below. You can continue making contributions to your PRSA until your 75th birthday.

Pension

A pension is an income that is payable to you for life. It is usually paid monthly or yearly, it can increase annually to keep pace with inflation, and it can be guaranteed to be paid for a certain number of years - normally five years and no greater than ten years - and for life thereafter. Please note that where a guaranteed period exists, in the event of death, the pension can be assigned (for the remainder of the guaranteed period) in the distribution of the estate.

Spouse's pension

You can purchase a pension that will be paid to your spouse in the event of your death after you have retired. This pension can be no greater than the pension that is payable to you and described above. If your spouse dies before you do, no spouse's pension will be payable.

Pension lump sum

Upon your retirement, you may have an immediate need for a lump sum; your PRSA can provide you with a pension lump sum. The maximum amount of the lump sum and the tax treatment are described in further detail in the section on Tax.

Taxable lump sum

You can take your retirement proceeds as a taxable lump sum in lieu of purchasing a pension or ARF. Taxable lump sum payments are subject to marginal rate income tax.

Approved Retirement Fund

An Approved Retirement Fund (ARF) is an investment that lets you control your retirement income. You can invest it in a wide range of different assets and can draw whatever income you need from it whenever you need it.

Early retirement

If you are an employee or your occupation is one in which persons customarily retire before the age of 60, you may be able to take your retirement benefits earlier than your 60th birthday, but no earlier than your 50th birthday. If you are a member of an Occupational or Statutory Pension Scheme and make Additional Voluntary Contributions (AVCs) to your PRSA, you must wait until you retire under the rules of the pension scheme before you can draw any benefits from the fund built up by the AVCs made to this PRSA. For the purposes of early retirement, an employee is a person that works under a contract of employment, including civil servants. The retirement benefits described above are also available on early retirement.

Ill-health retirement

If you become permanently incapable through infirmity of mind or body of carrying on your own occupation or any other occupation that you are trained or fitted for, you can retire on ill-health grounds. Before you can take ill-health retirement, you must provide us with appropriate evidence that supports your ill-health claim. The retirement benefits described above are also available on ill-health retirement.

Death-in-service benefits

If you die before retirement, the PRSA assets can be used to provide a pension for your spouse or can be paid as a lump sum to your estate. The spouse's pension can be no greater than the pension that would have been payable to you on retirement.

Refund

If the value of your PRSA does not exceed €650 and you have not made any contributions for at least two years, we can pay the PRSA assets to you. At least three months before this happens, you will receive a written statement from us advising you to make further contributions or transfer your PRSA to another PRSA or pension arrangement. This refund is liable to income tax.

Vested PRSA

If you decide to take a lump-sum from your PRSA you can elect to retain your assets within your PRSA, it is then known as a Vested PRSA. A Vested PRSA is similar to an ARF in that it allows you control your income in retirement. You can remain invested in range of funds and can draw income from it whenever you need.

B. Investment Strategy

You can choose to follow one of the investment strategies set out below.

i. Default Investment Strategy

A Default Investment Strategy (DIS) is designed to fulfil the reasonable expectations of a typical investor for the purposes of saving for retirement. The DIS will be chosen for you if you make no choice about your investment preference. This DIS invests contributions in a PRSA fund with a reward-risk profile that is suitable to the number of years remaining to your selected retirement date. With a longer period to retirement, we believe that you should invest in PRSA funds with the potential for higher returns, even though these funds are more inherently risky. As you approach retirement, however, we recommend that your PRSA is moved into a more stable investment to protect the investment performance achieved to date.

If you intend to invest your retirement proceeds in an ARF, your contributions are directed according to the table below:

Number of years to retirement	Fund that contributions are invested in
At least 25	Dynamic Fund
At least 15, but less than 25	Performance Fund
Less than 15	Balanced Fund

Five years before your selected retirement date, monies invested in the Dynamic and Performance Funds will be gradually switched into the Balanced Fund. By your selected retirement date, your PRSA will be invested 100% in the Balanced Fund; this PRSA Fund is typical of the type of fund often used by ARFs.

If you intend to purchase an annuity with your retirement proceeds, your contributions are directed according to the table below:

Number of years to retirement	Fund that contributions are invested in
At least 25	Dynamic Fund
At least 15, but less than 25	Performance Fund
At least 5, but less than 15	Balanced Fund
Less than 5	Active Fixed Income Fund

Five years before your selected retirement date, monies invested in the Dynamic, Performance and Balanced Funds will be gradually switched into the Active Fixed Income Fund. By your selected retirement date, your PRSA will be invested 100% in the Active Fixed Income Fund. Because of the investments held by the Active Fixed Income Fund, its price is expected to fall and rise in line with long-term interest rates and, therefore, in line with the cost of buying an annuity; by ensuring that your PRSA is 100% invested in this fund at retirement, you are somewhat protected against the possibility of a sudden rise in the price of annuities.

Traditionally, equities - that is, stocks and shares - have produced higher returns than bonds have; this outperformance has come, however, at the price of greater unpredictability. The greater unpredictability of equities is shown in the way share prices fluctuate daily, while the prices of bonds tend to be more stable. The more equities held by your PRSA, therefore, the more the value of your PRSA can be expected to vary from day to day and year to year.

The table below shows how the four funds included in the Default Investment Strategy have performed over a recent fifteen, ten and five year period.

	Dynamic Fund %	Performance Fund %	Balanced Fund %	Active Fixed Income Fund %
Indicative Equity Content	75%-100%	65%-90%	50%-75%	0%
Average yearly return (over 15 years)	10.87%	10.14%	8.90%	2.73%
Average yearly return (over 10 years)	10.70%	9.82%	8.11%	0.03%
Average yearly return (over 5 years)	11.86%	10.86%	8.62%	-1.97%
Standard Deviation of yearly returns (over 10 years)	14.47%	13.16%	10.95%	5.61%
Largest 3-month fall	27.44%	25.55%	22.23%	9.56%

Source: Zurich Life. All dates to 02/01/2025. Annual management fees apply. The fund growth shown above is before the full annual management charge is applied on your policy. Note: Based on performance over the periods 02/01/2010 to 02/01/2025; 02/01/2015 to 02/01/2025; and 02/01/2020 to 02/01/2025. The return is based on an investment in the fund and does not represent the return achieved by individual policies linked to the fund.

The standard deviation of returns is a measure of how much the return varied about the average over the period. A fund with a low standard deviation can be expected to return small gains and losses, while a fund with a high standard deviation is more likely to be subject to larger rises and falls. The standard deviation of a fund is often used as a measure of the risk associated with the fund.

The above table also shows the largest fall over a 3-month period experienced by each fund since their inception. As can be seen, the funds with the highest equity content displayed the largest falls.

For more details on our fund range, please see the PRSA Funds section in the separate Fund Guide.

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 product you may lose some or all of the money you invest.

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

Zurich's range of investment funds

Zurich's range of funds allows you to choose the reward-risk profile of your PRSA fund. You can invest in any of the PRSA funds described in the Zurich Fund Guide - see the 'PRSA Funds' section - and you can change the mix of funds by switching between them at any time; the first four switches in a year are free of charge.

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.

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

C. Tax

Contributions

Income-tax relief is available on the contributions that you make to a PRSA. If your contributions are deducted directly from your salary, you obtain this relief immediately; otherwise, you need to apply to the Revenue Commissioners. The maximum amount of contributions, as a proportion of annual net relevant earnings, that you can make in a year and receive full tax relief on is set out in the table below. Relevant earnings are any remuneration from an office or employment or income from a trade or profession chargeable to tax; net relevant earnings are relevant earnings less losses, capital allowances, and certain payments that reduce your income for tax purposes, such as tax-effective covenants.

Age	Maximum contributions
Under 30	15%
30 to 39	20%
40 to 49	25%
50 to 54	30%*
55 to 59	35%
60 and over	40%

* The 30% limit applies to contributions, other than AVCs, of certain categories of person that typically retire earlier than usual, such as athletes, jockeys, etc., who are aged less than 55.

For the purposes of calculating the maximum tax relief, annual net relevant earnings are currently limited to €115,000.

Any contributions that you make to a personal pension or an Occupational or Statutory Pension Scheme are included in the above limits. Contributions made by your employer to your PRSA, if any, are not limited by the above table and do not have an impact on your ability to contribute to a PRSA.

You may also elect to apply your contribution to the preceding tax year, provided payment is made by 31st October. Extended payment and return filing dates apply if made via Revenue Online Services.

Contributions paid in any year in excess of the maximum tax-deductible contribution may be carried forward and claimed in future years, subject to the annual limit for those years. Similarly, contributions paid while out of the workforce may be carried forward and claimed against future earnings on return to paid employment, subject to the annual limits.

If you belong to an Occupational or Statutory Pension Scheme, the only contributions to a PRSA that you can receive tax relief on are AVCs. If you are not in the workforce, you will not be able to receive tax relief.

Investment

Any investment growth associated with the Zurich Life PRSA funds are exempt from capital gains tax and income tax. Withholding taxes, however, may be deducted at source from dividends and other income arising out of investments in certain countries; in most cases, these withholding taxes can be reclaimed; where they cannot be reclaimed, the income of the funds will be reduced by these taxes.

Benefits

Any payments - except those detailed below - that you receive from your PRSA will be liable to income tax. In certain circumstances, we are obliged to deduct these taxes and pass them on to the Revenue Commissioners before you receive your benefit.

The lump sum available to you on retirement is 25% of the value of your PRSA. If you have made AVCs, however, the available tax-free lump sum derived from them is subject to the rules of the relevant pension scheme; it will usually be based on your service and earnings at retirement and will not exceed 1.5 times your earnings.

After taking your lump sum, you can use your remaining funds to do one or more of the following:

- Purchase an Annuity
- Invest in an Approved Retirement Fund
- Remain in a Vested PRSA

If you invest in an ARF or if you remain in a Vested PRSA we will deduct income tax, the Universal Social Charge and PRSI from all subsequent deductions, if applicable. From the year you turn 61 the minimum withdrawal you must make is 4% of the value of the fund. From the year you turn 71 this increases to 5% of the value of the fund. If your total fund value is over €2 million the minimum withdrawal increases to 6%.

If you have not already taken your retirement benefits from your PRSA on or before your 75th Birthday, it will automatically become vested.

If you die before drawing any retirement benefits, the lump-sum death benefit will not be liable to income tax and will be paid to your estate; inheritance tax, however, will still apply.

If you die after drawing your retirement benefits, any remaining funds in your PRSA - that is, after any lump sums have been paid out and any annuities or Approved Retirement Funds have been purchased - will be taxed in a similar way to how ARFs are taxed on death, as detailed in the table below.

Transfer on death to:	Income tax	Capital Acquisitions Tax (CAT)
ARF of Spouse	No	No
Spouse	Yes	No
Child aged 21/21+	Yes 30%	No
Child aged under 21	No	Yes*
Others	Yes	Yes*

*The usual CAT thresholds apply.

Zurich Life will deduct any taxes from the death benefit as required of it by the Revenue Commissioners. Although any income that is later drawn from an ARF will be taxable as income, the transfer of assets from your PRSA to an ARF is not taxable.

Maximum Pension Fund And Tax-Free Lump Sum

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 standard fund threshold is currently €2 million. If your pension fund exceeds this at retirement, you will have to pay income tax (currently 40%) on the excess, in addition to the tax you would normally pay on your purchased retirement benefits. The maximum total tax-free lump sum that can be taken at retirement is currently €200,000.

This is a total lifetime limit, even if lump sums are taken at different times and from different pension arrangements. Retirement lump sums between €200,000 and €500,000 will be taxed at the standard rate.

Refund of contributions from a pension scheme

You may transfer a refund of contributions from an Occupational or Statutory Pension Scheme into your PRSA. Although refunds of contributions are usually liable to tax at the standard rate of income tax, you will not have to pay tax on the refund if it is transferred into your PRSA.

Transfer to and from other pension arrangements

You have the option of transferring the assets of your PRSA to another PRSA or a pension scheme, including one established outside Ireland, subject to such conditions as may be prescribed. These transfers of assets are not treated as benefit payments for the purposes of taxation.

The transfer of PRSA assets to overseas arrangements may have significant tax consequences. Zurich Life will apply taxation to the overseas transfer of PRSA assets where required to do so as per the prevailing pension legislation and Revenue guidance at the time of transfer.

Providing that the parties involved agree and the relevant legislation is complied with, your PRSA may receive transfers of assets from another PRSA or pension arrangement. These transfers of assets are not treated as contributions for the purposes of taxation.

D. Risk Factors

Investment

The prices of Zurich Life PRSA funds are not guaranteed and can fall as well as rise. This means that your PRSA can fall in value. If a benefit were payable after a fall in the value of your PRSA, you would receive a lower amount than you might have expected.

Traditionally, equities have shown the most volatility in value, which is usually equated with risk, although they have also tended to outperform other asset classes over the long-term. The higher the equity content of your PRSA assets, the more the value of your PRSA fund can be expected to fluctuate. If you cannot tolerate large swings in the value of your PRSA or the chance of a substantial drop in value, you should consider investing in funds that have a relatively low exposure to equities.

Taking benefits early

A PRSA is a long-term financial commitment. Except in exceptional circumstances described earlier in this certificate (under Refund in the section on Benefits on page 2), you will not be able to access monies invested in your PRSA until retirement. This means that you should not consider investing any monies in a PRSA that you may need in the short-term. You should be satisfied, therefore, that the long-term nature of this commitment fits in with your needs, resources, and circumstances before entering into a PRSA contract.

What happens if you cease making contributions?

One of the most important factors in determining the level of benefits that you will be able to enjoy in retirement is the total amount of contributions that you make to your PRSA. You can cease payment of contributions at any time, and you can subsequently recommence payment of contributions at any time. Although we will not impose any penalties or other charges should you choose to make no further contributions, you should be aware that if you were to cease making contributions, your retirement income would suffer accordingly and in the case of the Advice PRSA (Rebate), you would no longer be entitled to the refund of management charges described in the section Information on Charges. You should also be aware that the value of your PRSA in the early years might not exceed the total amount of contributions made.

2. Projected Level of Benefits

The benefits that will emerge from your PRSA will depend, in particular, on the level of your contributions, how long you pay those contributions, and the investment return achieved. The table below illustrates the projected benefits that might be obtained from this PRSA contract.

This table has been prepared assuming a term of 240 months, a retirement age of 65 and an initial contribution of €800 per month increasing each year at 3.0% per annum. The term, contribution, and charges assumed in preparing this Preliminary Disclosure Certificate are what Zurich Life expects to be typical of the contracts that we issue for this PRSA product.

We do not have sufficient information to produce a certificate that reflects your specific circumstances. Consequently, the level of contributions, projected benefits, and intermediary remuneration shown here may be misleading. If you accept the terms of the contract, we will subsequently send to you a Statement of Reasonable Projection that will reflect your specific circumstances. You will then have 30 days in which you may cancel the contract if you wish.

Illustrative table of projected benefits and charges

Years	Total amount of contributions paid into the PRSA contract to date	Projected investment growth to date	Projected PRSA contract value if no account is taken of applicable charges to date	Projected PRSA contract value if account is taken of applicable charges to date
	€	€	€	€
1	9,600.00	283.66	9,883.66	9,680.53
2	19,488.00	1,119.43	20,607.43	20,031.76
3	29,672.64	2,553.78	32,226.42	31,088.76
4	40,162.82	4,636.19	44,799.01	42,888.21
5	50,967.70	7,419.40	58,387.11	55,468.52
10	110,053.24	33,943.03	143,996.27	131,556.96
15	178,549.57	88,115.18	266,664.75	234,053.50
19	241,121.94	159,024.33	400,146.27	339,873.97
Maturity	257,955.60	181,529.78	439,485.38	370,200.23

Important: The projections shown above make no allowance for the effect of inflation, which will reduce the value of the projected benefits. The projected maturity value of €370,200.23 shown in the table is worth €204,970.89 in terms of current prices. This maturity value could purchase a retirement income for the rest of your life starting from that date of €665.11 per month in terms of current prices. Contributions are assumed to commence immediately. These illustrations assume an investment return before retirement of 5.5% per annum, and contribution escalation of 3.0% per annum. These rates are for illustration purposes only and are not guaranteed.

Actual investment growth will depend on the performance of the underlying investments and may be more or less than illustrated. The assumed retirement income is based on a single life annuity with 2.0% escalation, a 5-year guarantee period and payable monthly in advance for the duration of your life. 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.

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

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

3. Preparation of the Table of Benefits

The figures in the 'Table of Benefits' above were prepared in line with the Personal Retirement Savings Accounts (Disclosure) Regulations 2002 and Actuarial Standards of Practice ASP PRSA-2 of the Society of Actuaries in Ireland.

4. Warnings

It is important to make adequate provision for your retirement. At the date of this Certificate, the State Pension (Contributory) payable under the Social Welfare (Consolidation) Act 2005 to a single person who is qualified to receive the maximum rate amounts to €289.30 per week and equates to 29% of the latest yearly figure for gross average earnings as published by the Central Statistics Office for all industrial workers in all industries.

The value of your assets and, accordingly, the level of your benefits will depend upon the value of the underlying investments of the PRSA and the income that they earn. These values are not guaranteed and may fall from time to time as well as rise.

This PRSA is intended to provide benefits over the duration of your life from retirement, and it should be viewed as a long-term investment.

It is recommended that you seek professional financial advice about the nature of this PRSA before signing the PRSA contract.

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 replacing your existing policy and of any possible financial loss as a result. If you are in doubt about this please contact your insurer or insurance intermediary.

5. Intermediary Remuneration

Illustrative Table of Intermediary Remuneration and Sales Remuneration

End of year	Contribution payable in that year €	Projected total intermediary/sales remuneration payable in that year €
1	9,600.00	552.60
2	9,888.00	150.24
3	10,184.64	233.17
4	10,490.18	321.66
5	10,804.88	416.01
10	12,525.82	986.68
15	14,520.86	1,755.40
19	16,343.36	2,549.05
Maturity	16,833.66	2,776.50

This remuneration is paid for by us from the charges that we make on your contract.

6. Information on Charges

Allocation percentage

An allocation percentage of at least 95% means that we levy a charge of at most 5% of each contribution. This charge is to cover administration and other expenses incurred by us in providing this PRSA to you.

The allocation percentage is the percentage of each contribution that will be used to buy units in Zurich Life PRSA funds and is at least 95% for your PRSA. The price of the units at the time the contribution is received will determine how many units are bought. The price will change in line with the value of the underlying assets. When a benefit is payable, the units will be sold at the then current price; in this manner, your PRSA will share in the investment performance of the relevant PRSA funds.

We may decrease the allocation percentage to allow for the effect of inflation on expenses, as measured by the Consumer Price Index or some other suitable index of inflation. We may also decrease the allocation percentage if there is a significant difference between the costs of maintaining existing contracts and the charges that we are recovering from these contracts.

We will inform you in writing at least two months before any change in the allocation percentage is made. If the allocation percentage is decreased, we will send you a Statement of Reasonable Projection when the change is made.

Management charge

A management charge of at most 1.75% per annum (excluding any additional charges applying to certain funds) means that we levy a charge of at most 1.75% per annum of the total value of your PRSA assets. This charge is to cover investment management and other expenses incurred by us in providing this PRSA to you.

The management charge is the percentage of your PRSA assets that we deduct and is at most 1.75% per annum for your PRSA. We deduct the management charge either directly from the PRSA funds or from your PRSA or by a combination of these methods.

There are additional charges applying to the range of funds below. Zurich Life deducts the additional management charge either directly from the fund or from your PRSA or by a combination of these methods.

Fund Name	Additional Charge Applying
Global Short-term Investment Grade Fixed Income (Dimensional)	0.21%
Euro Inflation Linked Int Duration Fixed Income (Dimensional)	0.15%
World Equity (Dimensional)	0.30%
Global Short Fixed Income (Dimensional)	0.21%
World Allocation 20/80 (Dimensional)	0.24%
World Allocation 40/60 (Dimensional)	0.26%
World Allocation 60/40 (Dimensional)	0.28%
World Allocation 80/20 (Dimensional)	0.29%
Global Small Companies (Dimensional)	0.33%
Global Sustainability Core Equity (Dimensional)	0.22%
Global Value (Dimensional)	0.27%
Gold	0.08%

We may increase the management charge to allow for the effect of inflation on expenses, as measured by the Consumer Price Index or some other suitable index of inflation. We may also increase the management charge if there is a significant difference between the costs of maintaining existing contracts and the charges that Zurich Life is recovering from these contracts.

We will inform you in writing at least two months before any change in the management charge is made. If the management charge is increased, we will send you a Statement of Reasonable Projection when the change is made.

Other ongoing costs

For your contract, the total effect of these charges on the benefits on maturity projected on page 9 is equivalent to a single charge of 1.7% per annum of the assets held under the contract.

Refund of management charges

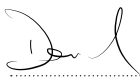
In the case of the Advice PRSA (Rebate) only, if you take your retirement benefits on or after your selected retirement date, your selected retirement date is at least 15 years after the start date, and you did not cease making contributions during any 13-month period, we will increase the benefit payable by refunding any management charges deducted from your contract in respect of regular contributions since the start date. We will not refund additional management charges levied on certain funds or other ongoing costs.

7. Cooling-off Period

This contract is not enforceable until a period of 30 days has elapsed from the date on which you are given a Statement of Reasonable Projection, and you may cancel this contract at any time during that period.

8. Certificate

This Preliminary Disclosure Certificate has been prepared under the provisions of section 111 of the Pensions Act, 1990, for disclosure in connection with this PRSA. This PRSA is not a Standard PRSA.

 Signed	Date 01/10/2025
David O'Dowd, CEO	
Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, Co. Dublin.	

Please note that this Preliminary Disclosure Certificate has been prepared in accordance with our current understanding of legislation and taxation rules, which may change in the future. This Preliminary Disclosure Certificate applies to the following Zurich Life PRSA products: RFAB, RFAC, RFAD, RFAF, RFAG, RFAH, RFAI, RFAK, RFAM, RFAN, RFAE, RFAT, RFAX, RFAY and RFAZ.

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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 February 2026 and may change in the future.

Intended for distribution within the Republic of Ireland.

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