



"I've got a
financial
headache.

My Broker said
I need something
stronger -
something called...

SuperCAPP"

Zurich Life SuperCAPP Fund

- Pays an annual regular dividend, currently 3.25%. It may also pay a special dividend on encashments, for policies in force for at least five years.
- In over 30 years, the SuperCAPP Fund has consistently beaten inflation - the real value of clients' investments has been protected.
- It is designed not to fall in value. However, in certain circumstances a Market Level Adjustment (MLA) may be applied.
- An MLA has never been applied, even in 2008 when some funds lost 30%.

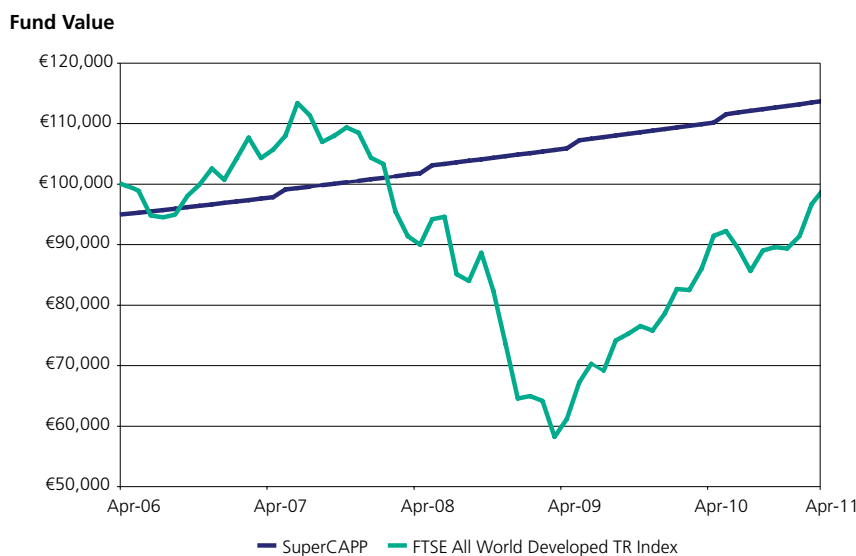
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Zurich Life SuperCAPP Fund vs Equity Index

In the past five years equity markets have delivered highs and lows in terms of returns. During this period the SuperCAPP Fund has delivered stable annual dividends in all investment conditions. The table and graph below illustrate clearly just how a pension investment can benefit from building up stable returns.

€100,000 invested on 1st April 2006.

Fund Value after Early Surrender Penalties*		
Year End	FTSE All World Developed TR Index	Zurich Life SuperCAPP
1	€105,689	€97,817
2	€89,954	€101,777
3	€61,174	€105,886
4	€91,417	€110,149
5	€99,283	€114,365
Value at maturity	€99,283	€125,801



Example based on an Investment Allocation of 100% and Annual Management Charge of 1%. Initial Commission of 5% and nil Trail Commission. The above figures are based on the charging structures shown and the dividends declared by Zurich Life on the SuperCAPP Fund.

* Early Surrender Penalties: Year 1 : 5%; Year 2 : 4%; Year 3 : 3%; Year 4 : 2%; Year 5 : 1%; Year 6+ : 0%.

If the pension matured in April 2011, a **special dividend of 10%** for the Zurich Life SuperCAPP value would also be payable. This would give a maturity value of €125,801.

**Looking for stable returns in uncertain times?
Contact your Financial Advisor today.**

Warning: Past performance is not a reliable guide to future performance. The value of this investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.