

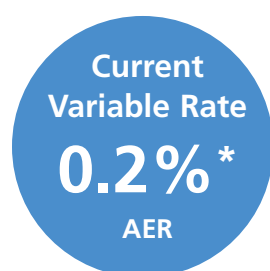
Variable Rate Deposit Fund

Series 3

The Variable Rate Deposit Fund Series 3 is a cash fund which offers a high level of security and the opportunity to earn a competitive interest rate.

Variable Rate Deposit Fund Series 3

The Variable Rate Deposit Fund Series 3 currently invests in a variable rate deposit account with RaboDirect. RaboDirect is a branch of Rabobank (Coöperatieve Centrale Raiffeisen-Boerenleenbank, B.A.), one of the Top 25 Safest Banks in the world.**



* As at 31 May 2016, the current variable rate on the fund is 0.2% Annual Equivalent Rate (AER), which may change in the future.

Zurich Life's normal product charges apply, this includes annual management charges on some products. Early encashment charges may apply.

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

You do not have a deposit with RaboDirect or any recourse to RaboDirect. In the event that RaboDirect does not meet its obligations to Zurich Life, or the return on the RaboDirect account is otherwise insufficient, the value

of the Variable Rate Deposit Fund will be based on the value returned from the deposit account with RaboDirect. No other assets of Zurich Life Assurance plc shall be used to make up the difference.

Who can invest in the fund?

The fund is available for any existing Prisma fund clients (excluding PRSAs). It is also available for any new regular premium or single premium pension clients (excluding PRSAs). It is not available for new investment or savings clients.

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

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

** Source: Global Finance Magazine 2015.

For more information contact your **Financial Advisor**.

Zurich Life Assurance plc

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

Coöperatieve Centrale Raiffeisen-Boerenleenbank, B.A. ("Rabobank"), trading as RaboDirect, is licensed by the Dutch Central Bank in the Netherlands and is regulated by the Central Bank of Ireland for the conduct of business rules.

Intended for distribution within the Republic of Ireland.

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