

Get to know your options  
when saving for your big plans

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**Allow us to introduce ourselves.**

**We are Zurich. We are part of a global insurance group with Swiss roots. We are one of Ireland's most successful life and pension providers.**

**We believe in building a life long trust with our customers. We are passionate about protecting our customers and the things they truly value.**

**At Zurich, you are at the heart of what we do.**

This brochure is designed to give you a clear understanding of our range of savings solutions. If you have any questions please get in touch.

Talk to a financial broker, advisor or call us today and see how we can help you.



## Welcome

Remember your first piggy bank or putting your pocket money away to get the latest computer game? Saving is something we have learned from an early age. But as we get older, our savings plans become bigger and there's more to consider. After all, piggy banks don't earn interest or have to worry about who brings home the bacon.

Whether you are planning for your new home, a perfect wedding, college fees or simply for peace of mind against unforeseen events, a sensible savings plan can make all the difference.

Zurich can help by offering you a wide range of savings solutions whatever your needs may be.

**Over the next few pages we will introduce you to some people who have taken steps to plan ahead. Through their stories, we hope you will see the benefits of taking action and be encouraged to do something about it today.**

**“I like that I can  
change the level  
of risk if I want  
to.”**



# “I know my savings are working hard and not sitting idle in a bank account.”

## MEET SEÁN

Seán, 42 and his partner Kathryn are celebrating the arrival of child number three, their beautiful baby daughter Sinéad. “I love being a parent,” says Seán, “it totally changes your perspective on life.”

With additional priorities to consider, Seán has decided to relook at his savings plan. He recently inherited some money from his grandfather and wants to use it sensibly.

Seán says, “Some of it will pay for a long overdue family holiday in the summer. And we’re planning to invest the rest to build up a bigger pot for our family’s future. It’s money we were never counting on so our goal is to use it for something useful, like our kid’s education.”

Seán is happy to put this money away as a lump sum for ten to 15 years. So he has chosen a LifeSave Investment Bond with Zurich as it gives him control over how his savings are invested.

**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.**

### Why did Seán choose a Zurich LifeSave Investment Bond?

- It’s a long-term investment option for his lump sum.
- It’s a great place to invest with potential to grow his money.
- He can change the level of investment risk if circumstances change.
- He has the flexibility to take an income or encashment from the bond if needed.

“It’s time for me to focus on the things that really matter in life.”

MEET CLAIRE

Claire is one year away from a significant birthday. “Next year I’ll be 50 and that undeniable fact has lit a fire under me.” That’s why Claire recently met with a financial broker and put a plan together to secure her financial future.

A big part of that plan involves retiring as early as possible and spending more time in the cottage she bought with her husband in Mayo. “I spend a lot of time out of the country on business and I’m beginning to miss home more and more,” says Claire. “Mayo is where I grew up and it’s where I want to end up.”

With her pension plans in place, Claire has opened a LifeSave Savings Plus plan with Zurich and intends to put what she can afford away each month. “It feels good to know that I’m saving towards the next family holiday or building up a little pot for a rainy day. And I like knowing that my money has the potential to grow.”

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Why did Claire choose a Zurich LifeSave Savings Plus plan?

- She can vary the savings amount.
- She has the option to make a lump-sum injection.
- It’s a way to save a little more on top of her pension.
- She has the potential to grow her savings through investment choices.

**“Every euro I  
save is working  
to achieve the  
goals I have  
set.”**





# Saving: the basics

Before deciding what to do with your money, it's important to have a plan. Here are some simple steps to get started.

## 1. Set your savings goal

Draw up a 'wish list' of the things you would like to achieve and prioritise these.

## 2. Estimate the cost of each of these goals

Draw up a rough estimate of how much money you would need in order to turn your goals in to reality.

## 3. Decide on a budget

Now you should be able to work out approximately how much you will need to save on a monthly basis in order to achieve your savings goal. At this point you will see how realistic your targets are. You might need to relook at your monthly expenditure and ways to reduce your spending in order to maximise your savings budget. We have some handy tools to help you with this at [zurichlife.ie](http://zurichlife.ie).

## 4. Are you a regular saver, lump sum investor or both?

Whether you intend to save regularly over a number of years or you have a lump sum to invest, we have lots of sensible options to choose from.

## 5. Your risk profile

Your savings contributions will be invested with a view to growing your money. How that money is invested depends on how much investment risk you are prepared to accept. Everyone's attitude to risk is different. Choosing your own savings strategy will involve deciding on the level of return you are looking for and balancing it against the level of risk you are comfortable with.

That's why Zurich offers a wide range of investment solutions involving different levels of risk. The full choice of available funds is listed on our website and in our Fund Guide.

If you would like to work out your attitude towards investment risk, check out our Risk Profiler tool at [zurichlife.ie](http://zurichlife.ie)



# LifeSave: savings solutions made easy

LifeSave is our range of savings plans suitable for regular savers, lump-sum investors or both. Once you have had time to consider your options you should speak to a financial broker, advisor or Zurich.

## LifeSave Savings Plus for Regular Savers

Watch your savings grow over time by putting an amount away regularly in a LifeSave Savings Plus plan. Your savings are invested in a range of investment funds depending on your risk profile.

### Choose if:

- You want to save regularly for at least five years.
- You want the potential to earn a good return on your savings.
- You want the flexibility of being able to access your savings if you need to.

### The Benefits:

- You can save from as little as €75 per month.
- Flexibility - You can vary your regular payments if you need to and make lump-sum injections.
- You can tailor the plan to your needs with our wide range of investment funds.
- We have access to an extensive range of investment funds with varied risk profiles.
- You can check the value of your savings plan any time by logging in to Zurich's online Client Centre.

## LifeSave Investment Bond for Lump Sum Investors

If you have a lump sum to invest like an inheritance or an existing savings plan that has reached maturity you can choose a LifeSave Investment Bond. Your lump sum is invested in a range of investment funds depending on your risk profile.

### Choose if:

- You are looking to invest for five years or more.
- You are comfortable that you will not need access to your lump sum.
- You have at least €5,000 to invest.

### The Benefits:

- You have an excellent investment fund choice to match your attitude to risk.
- You can switch investment funds at anytime.
- You can take a regular income from your bond if you wish.
- You can check the value of your investment bond any time by logging in to Zurich's online Client Centre.

## LifeSave for combination Investors

If you have a lump sum to invest AND would like to continue to make regular contributions over time, Zurich's Special Savings Plus plan offers you the best of both worlds.

### Choose if:

- You have a lump sum to invest and want to continue to save regularly for at least five years.
- You want the potential to earn a good return on your savings.
- You do not need instant access to your savings.

### The Benefits:

- You can save from as little as €75 per month.
- You can tailor the plan to your needs with our wide range of investment funds.
- We have access to an extensive range of investment funds with varied risk profiles.
- You can check the value of your savings plan any time by logging in to Zurich's online Client Centre.

**Warning: If you invest in these products you may lose some or all of the money you invest.**



# Online tools to help you choose

Organising your savings might seem like a major task so it's easy to keep putting it off. But once you get started you'll find it is quite straightforward. Of course, you don't have to do it alone. We are here to help however we can. We have lots of useful planning tools at [zurichlife.ie](https://zurichlife.ie)

## Our Budget Calculator

enables you to quickly assess your monthly income and expenses so you'll know how much you can afford to comfortably save.

## Our Personal Annual Budget Spreadsheet

enables you to plan to manage your income and expenses effectively throughout the year

## Our Customer Dashboard

gives you an overview of your savings online once you have set up a savings plan with Zurich. Simply log on to get a snapshot of your current holdings.

## Our Risk Profiler

enables you to work out your attitude towards investment risk, helping you to choose the funds that best suit your needs.

Get started with our range of planning tools, visit [zurichlife.ie](https://zurichlife.ie)



# Take the next step

When it comes to your savings, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.

**Talk to your financial broker or advisor**

Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurichlife.ie**



Zurich offers you a wide range of financial products from life insurance cover, savings & investment solutions to pension and retirement planning. Check out a brochure for more information.

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