

Fixed Rate Deposit (Series 41) - 5 years 3 months

Zurich Life Assurance plc is offering a new fixed rate deposit option with a term of **5 years 3 months**.

| Fund | Time Period | Closing Date | Maturity Date | AER* Annual Equivalent Rate | Gross Interest Rate | Eligible Liabilities Guarantee Scheme (ELG) |
|---|------------------|--------------|---------------|--------------------------------|---------------------|--|
| Fixed Rate Deposit (Series 41) - 5 years 3 months | 5 years 3 months | 25/03/2013 | 28/06/2018 | 3.04% AER | 17.03% | The deposit is not covered by the ELG. |

Investments in the fund will earn the interest rate above until the maturity date stated. The returns stated are before the deduction of charges, pension levy and imputed distribution payments, as applicable. Taxes may apply when you mature your pension. Withdrawals from ARFs and AMRFs will be taxed as income.

This fund is only suitable if you want to remain invested in the fund up to the maturity date. It will not be possible to switch, encash, partially encash or make withdrawals from the fund before the maturity date. However, it will be possible to partially encash or make regular withdrawals of up to 5% per annum on ARF and AMRF policies on the 30th November each year. Withdrawals from AMRFs are subject to Revenue restrictions.

Given this limit on switches, regular withdrawals and encashments, unit prices for the fund will only be issued:

- Until 25th March 2013.
- On 30th November each year.
- On the maturity date.

Regular withdrawals on ARFs will be limited to 5% and will be paid each December based on values of 30th November.

Unit prices will be published at www.zurichlife.ie.

Clients do not have a deposit with EBS Limited. In the event that EBS Limited does not meet its obligations to Zurich Life, or the return on the relevant EBS Limited account is otherwise insufficient, the value of the relevant Fixed Rate Deposit Fund will be based only on the value returned from the relevant deposit account with EBS Limited. No other assets of Zurich Life Assurance plc shall be used to make up the difference.

* For the Fixed Rate Deposit (Series 41) - 5 Years 3 months, 3.04% per annum is provided by EBS Limited.

Closing Dates for Applications: 25th March 2013

The fund may close earlier if fully subscribed. All monies in respect of transfers must be received by the closing date.

Warning: If you invest in the Fixed Rate Deposit (Series 41) - 5 years 3 months you will not have any access to your money before 28th June 2018.





For more information,
contact your
Financial Advisor.

Who can invest in the fund?

The fund is available for new and existing Single Premium Pension clients with the following products:

- A(M)RFs
- Buy-out Bonds
- Personal Pensions
- Executive Pensions

Existing Regular Premium Pension clients can switch their existing fund into the Fixed Rate Deposit (Series 41) - 5 years 3 months, as can existing Investment Bond clients.

The fund is also open to Advice PRSA clients as follows:

- available on new and existing single contribution Advice PRSAs
- existing regular contribution Advice PRSA clients can switch their existing fund into the Fixed Rate Deposit option.

The fund is not available on any policies with initial units.

What happens as the maturity date approaches?

Zurich Life will write to you before the maturity date to offer you alternative investment options.

Why invest in a pension with Zurich Life?

When it comes to pensions, Zurich Life has the best managed fund returns in Ireland over the last twenty years.* And, you can have peace of mind knowing that we are part of the Zurich Insurance Group which has an internationally recognised financial strength rating of AA-†.

Little wonder then that Zurich Life remains the best choice for your retirement savings.

* Annualised returns, 20 years to 31st January 2013; independent survey, source: Rubicon Investment Consulting Ltd.

† Financial rating is for the Zurich Insurance Group. Source: Standard & Poor's, 5th March 2013.

Zurich Life Assurance plc

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

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurichlife.ie

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

EBS Limited is regulated by the Central Bank of Ireland.

Intended for distribution within the Republic of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at March 2013 and may change in the future.