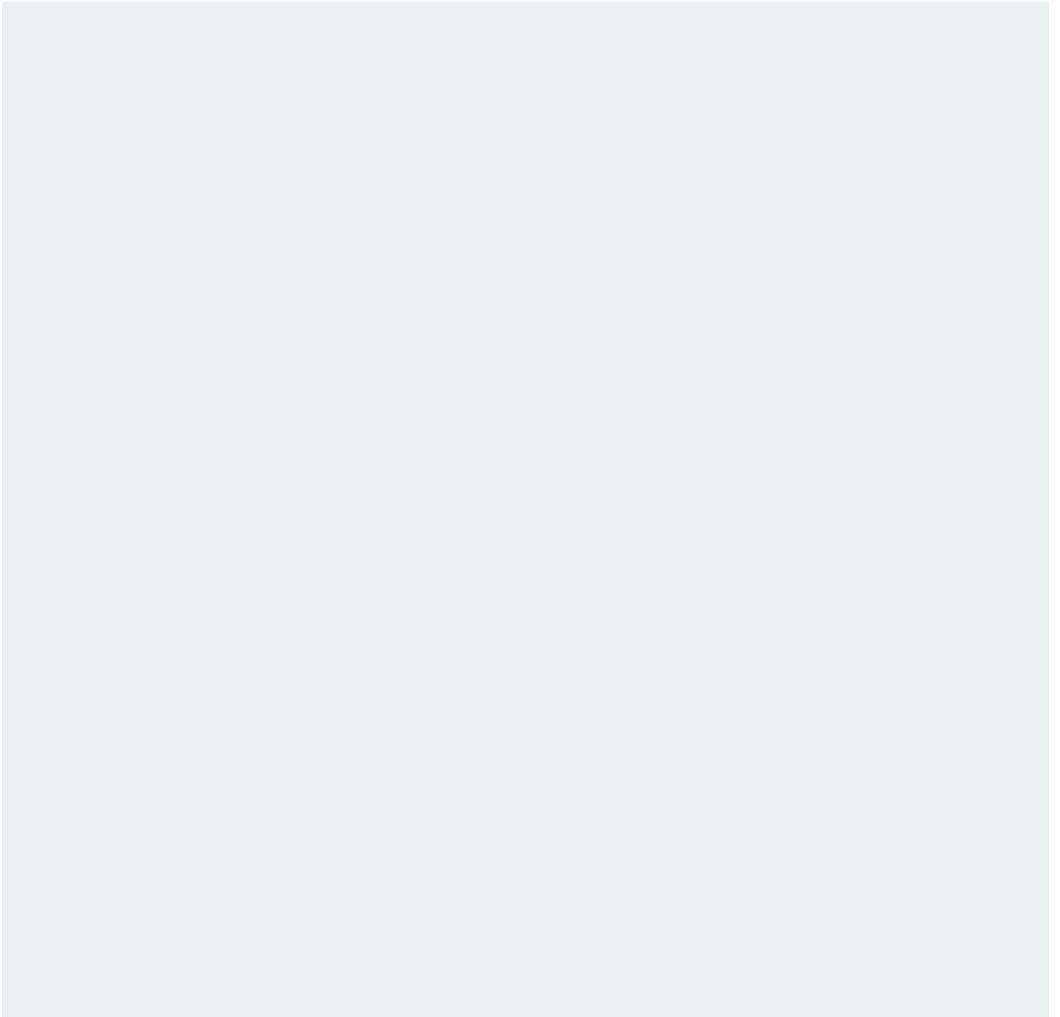




Pension Annuity

Customer Guide



Introduction

This guide applies to the Zurich Life Pension Annuity. We want to make sure that you purchase a policy that meets exactly with your requirements. This guide is designed to give you all the information required to make an informed purchase decision.

Part B of this guide must be fully completed by your financial advisor. If your financial advisor charges a service fee, written details of the amount and nature of the fee will be provided separately by your financial advisor.

A. Information about the policy

1. Make sure the policy meets your needs!

- i. The policy is written under Part 30 of the Taxes Consolidation Act 1997. The purpose of this policy is to provide an income to you and / or your spouse / dependant(s). This income will be payable in the currency of Ireland.
- ii. This is a single premium plan.
- iii. This is a long-term financial commitment to pay a lump sum that will provide an income for you in retirement.
- iv. **Important: 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/financial advisor.**

2. What happens if you want to cash in the policy early or stop paying premiums?

- i. This policy does not acquire a surrender value at any stage.
- ii. Zurich Life has no obligations under this plan until a single premium has been paid.

The annuity rate you receive will depend on your details and the date of quotation. Annuity rates vary regularly. Please see the quotation provided by your financial advisor.

3. What intermediary remuneration or sales remuneration is payable?

Please see the quotation provided by your financial advisor.

4. Are returns guaranteed and can the premium be reviewed?

Your Policy Certificate will show the benefits payable under your policy.

These benefits are guaranteed under the terms of your policy and the premium paid at outset will not be reviewed.

5. Can the policy be cancelled or amended by the insurer?

The policy can normally only be cancelled or materially amended by Zurich Life as a result of changes required by Government legislation and/or requirements imposed by the Revenue Commissioners.

6. Information on taxation issues

The income received from this policy is subject to income tax and Universal Social Charge (USC).

Death benefits under this policy may be subject to tax in the hands of the recipients.

7. Additional information in relation to your policy

i. Satisfaction period

On receipt of your policy documentation, you will have an opportunity to cancel the policy if you feel it will not meet your needs. To do this, return your Policy Document, Policy Certificate and a signed cancellation request to Zurich Life within 30 days. On receipt of the above, Zurich Life will refund the premium paid on your policy (less any annuity payments already made). There may be a further reduction to allow for the performance of investments purchased from your premium during this period. Zurich Life's liability for benefit will then cease.

ii. Law applicable to policy

The information or any part of it contained in this notice does not form part of a contract of insurance between you and Zurich Life Assurance plc. The terms and conditions of your contract with Zurich Life are governed by the law of Ireland and will be contained in your Policy Document and accompanying Policy Certificate. Your Policy Document is evidence of a legal contract.

iii. Currency

All monies payable by or to Zurich Life will be payable in the currency of Ireland.

iv. Zurich Life's complaints procedure

Zurich Life has an unrivalled reputation for excellence in the insurance industry. If you are a policy owner, beneficiary or an insured person, and are not satisfied in any way with this policy, you should contact Zurich Life Customer Services. If Zurich Life is unable to satisfy your complaint, you may have recourse to the Financial Services Ombudsman's Bureau. Details of the services provided by the Financial Services Ombudsman's Bureau can be given by Zurich Life on request.

Useful Contacts

Zurich Life Customer Services
Tel: (01) 799 2711
Fax: (01) 283 1578
Email: customerservices@zurich.com

Central Bank of Ireland
P.O. Box 559, Dame Street, Dublin 2
Tel: (01) 224 6000

Financial Services Ombudsman
3rd Floor, Lincoln House
Lincoln Place, Dublin 2
Tel: 1890 88 20 90

Insurance Ireland
Insurance House
39 Molesworth Street, Dublin 2
Tel: (01) 676 1820

B. Information about the insurer/financial advisor/sales employee and service fee

This part of the guide provides information about Zurich Life, your insurance intermediary/financial advisor and any service fee that he/she may charge you in respect of the product described in this guide.

1. Information about Zurich Life

Zurich Life Assurance plc is registered in Ireland under number 58098 and licensed by the Central Bank of Ireland to transact life business in Ireland. Zurich Life is registered for Value Added Tax (VAT) under registration number 1410723M.

Zurich Life's head office is situated at the address given below:

Zurich House, Frascati Road, Blackrock, Co. Dublin.
Tel: (01) 283 1301
Fax: (01) 283 1578
Website: www.zurichlife.ie

For further information on your policy, please contact:

Customer Services
Tel: (01) 799 2711
Fax: (01) 283 1578
Email: customerservices@zurich.com

2. Information about the financial advisor

The name and status of the financial advisor and the nature of the relationship with Zurich Life are as follows:

Financial advisor details

Name:
Correspondence address:
Legal form (self-employed/company/partnership, etc.):
Name of sales employee (where applicable):
Telephone:
Fax:
Email:

Financial advisor's agency agreement with Zurich Life

Broker <input type="radio"/>	Insurance agent* <input type="radio"/>	Tied agent* <input type="radio"/>	Employee <input type="radio"/>
* If agent, please state with what other insurance companies you have an agency.			

3. Information on the service fee charged by your financial advisor

None <input type="radio"/>	OR
As per written details supplied by your financial advisor <input type="radio"/>	

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.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at July 2017 and may change in the future.

Intended for distribution within the Republic of Ireland.

Print Ref: ZURL PCG 172 0717 Product Ref: QCF

