

Pension Season 2014

15th September - 31st December 2014





Dear 30 year old me...

*If there was one piece of standout advice you got,
it was from the financial broker who helped you
decide on the pension. He wasn't wrong...*

Supporting your business

Running until early November, our nationwide advertising campaign will run on radio, outdoor, press and online. Your customers won't miss it and that's good for your business!

To make the most of our campaign contact your Zurich Life Broker Consultant for a campaign pack.



NEW

Pension Season **Special Offers**

At Zurich we offer real value all year round. Of course we recognise that this time of year is a key period for the pensions market and as such we have introduced some new special offers.

Over the last few years we have championed 'Low AMC' pension products and this year is no different. We continue to offer great terms for customers with €100,000 or more and based on your feedback, we now offer special terms for customers with a minimum of €50,000. We believe this will help widen the market for you.

We also have a new Single Contribution Pension offer with a 0.75% AMC and no bid/offer spread, with a minimum contribution of €5,000.

This September also sees the relaunch of the award winning Zurich brand campaign - '**Dear 30 year old me**'. It is our most successful campaign yet, and will run across radio, digital, print and outdoor. The campaign aims to drive customers direct to you, so make sure you keep an eye out for it.

Inside you will find details on our:

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Low Annual Management Charge

Our Low AMC options have proven to be very popular with Financial Brokers and Advisors and this year we are increasing the number of Low AMC options available to you.

Base AMC 0.50% → minimum contribution €50,000					
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	RS Code	Surrender Penalties
0%	101.5%	NEW 0%	0.5%	R4060	4% year 1 3% year 2 2% year 3 1% year 4
		0.25%	0.75%	R4061	
		0.5%	1%	R4062	
0.5%	101%	NEW 0%	0.5%	R4063	
		0.25%	0.75%	R4064	
		0.5%	1%	R4065	
1%	100.5%	NEW 0%	0.5%	R4066	
		0.25%	0.75%	R4067	
		0.5%	1%	R4068	
1.5%	100%	NEW 0%	0.5%	R4069	
		0.25%	0.75%	R4070	
		0.5%	1%	R4071	
Base AMC 0.50% → minimum contribution €100,000					
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	RS Code	Surrender Penalties
0%	102%	NEW 0%	0.5%	R3241	4% year 1 3% year 2 2% year 3 1% year 4
		0.25%	0.75%	R3242	
		0.5%	1%	R3243	
0.5%	101.5%	NEW 0%	0.5%	R3244	
		0.25%	0.75%	R3245	
		0.5%	1%	R3246	
1%	101%	NEW 0%	0.5%	R3247	
		0.25%	0.75%	R3248	
		0.5%	1%	R3249	
1.5%	100.5%	NEW 0%	0.5%	R3250	
		0.25%	0.75%	R3251	
		0.5%	1%	R3252	
2%	100%	NEW 0%	0.5%	R3253	
		0.25%	0.75%	R3254	
		0.5%	1%	R3255	
AMC 0.40% + trail → minimum contribution €100,000					
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	RS Code	Surrender Penalties
0%	101%	0.2%	0.6%	R3233	3% year 1 2% year 2 1% year 3
		0.4%	0.8%	R3234	
0.5%	100.5%	0.2%	0.6%	R3236	
		0.4%	0.8%	R3237	
1%	100%	0.2%	0.6%	R3239	
		0.4%	0.8%	R3240	

Note: For all options, the maximum age at entry is 55 next birthday.

* Allocation rate shown is actual allocation which the policyholder receives. Early encashment charges apply as shown. On funds managed by external fund managers, an additional annual management charge applies. Please see the specific fund factsheet for details. Enhanced commission does not apply to these special offers.

To avail of these offers you must quote the correct RS Code on all applications. These special offers are also available on Personal Retirement Bonds. **For details of the RS Codes, please contact your Zurich Life Broker Consultant.**



Single Contribution Pension

New for Pension Season 2014, we have introduced a 0.75% AMC pension deal, with no bid/offer spread.

Contribution	Gross Allocation Rate*
Contribution >= €50,000 < €100,000	103%
Contribution >= €35,000 < €50,000	102.5%
Contribution >= €25,000 < €35,000	102%
Contribution >= €10,000 < €25,000	101.5%
Contribution >= €5,000 < €10,000	101%

Initial Commission	RS Code 0% trail	RS Code 0.25% trail	RS Code 0.5% trail
0%	R4455	R4466	R4477
0.5%	R4456	R4467	R4478
1%	R4457	R4468	R4479
1.5%	R4458	R4469	R4480
2%	R4459	R4470	R4481
2.5%	R4460	R4471	R4482
3%	R4461	R4472	R4483
3.5%	R4462	R4473	R4484
4%	R4463	R4474	R4485
4.5%	R4464	R4475	R4486
5%	R4465	R4476	R4487

- Notes:**
1. Minimum contribution €5,000.
 2. Minimum term to retirement of 2 years applies.
 3. Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.

104% Gross Allocation* for premiums > €100,000

Initial Commission	RS Code 0% trail	RS Code 0.25% trail	RS Code 0.5% trail
0%	R4488	R4499	R4510
0.5%	R4489	R4500	R4511
1%	R4490	R4501	R4512
1.5%	R4491	R4502	R4513
2%	R4492	R4503	R4514
2.5%	R4493	R4504	R4515
3%	R4494	R4505	R4516
3.5%	R4495	R4506	R4517
4%	R4496	R4507	R4518
4.5%	R4497	R4508	R4519
5%	R4498	R4509	R4520

- Notes:**
1. Minimum contribution €100,000. This deal applies to applications received up to the 31st December 2014 only.
 2. Maximum entry age is 55 next birthday in all cases.
 3. Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.

* Gross allocation rate shown. Commission needs to be deducted to calculate the actual allocation rate which the policyholder receives. Early encashment charges apply as shown. On funds that are managed by external fund managers, an additional annual management charge applies. Please see the specific fund factsheet for details. Enhanced commission applies to these special offers.

To avail of these offers you must quote the correct RS Code on all applications. These special offers are not available on Personal Retirement Bonds.

Single Save - 1% AMC Option

Our Single-Save offer has proven very popular since we introduced it a few years ago. This product offers an attractive 105% gross allocation rate with no bid/offer spread.

Current Gross Allocation Rate	
If age less than 55 next birthday	105%
Up to age 60 next birthday	104%
If age 60 or over	103%

Annual Management Charge: 1% (plus trailer commission, if any).

For clients aged less than 55 next birthday

Initial Commission	RS Code 0% trail	RS Code 0.25% trail	RS Code 0.5% trail
0%	R2121	R2433	R2434
1%	R2438	R2439	R2440
2%	R2435	R2436	R2437
2.5%	R2314	R2315	R2278
3%	R2316	R2317	R2318
4%	R2388	R2355	R2356
5%	R2085	R2086	R2087

For clients aged up to age 60 next birthday

Initial Commission	RS Code 0% trail	RS Code 0.25% trail	RS Code 0.5% trail
0%	R2441	R2442	R2443
1%	R2444	R2445	R2446
2%	R2447	R2448	R2449
3%	R2812	R2813	R2814
4%	R2450	R2451	R2452

For clients older than 60 at entry

Initial Commission	RS Code 0% trail	RS Code 0.25% trail	RS Code 0.5% trail
0%	R2453	R2454	R2455
1%	R2456	R2457	R2458
2%	R2815	R2816	R2817
3%	R2459	R2460	R2461

- Notes:**
1. Minimum contribution of €5,000 applies.
 2. Gross allocation rate shown. Commission needs to be deducted from the gross allocation rate to calculate the actual allocation which the policyholder receives.
 3. Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.
 4. On funds managed by external fund managers, an additional annual management charge applies. Please see the specific fund factsheet for details.
 5. Enhanced commission applies to these special offers.

To avail of these offers you must quote the correct RS Code on all applications. These special offers are also available on Personal Retirement Bonds. **For details of the RS Codes, please contact your Zurich Life Broker Consultant.**

Single Contribution PRSAs

New Contributions

For new contributions, the allocation rate depends on the level of commission chosen. Commission of up to 5% is available. On Advice PRSAs, trail commission variations are also available.

Contribution	Allocation Rate (before commission)
>= €30,000	101.5%
>= €15,000	100.75%
< €15,000	100%

- Notes:**
1. Bonus allocations do not apply to cases written on a group basis.
 2. For RS Codes, please contact your Zurich Life Broker Consultant.
 3. Minimum 2 year term applies. Where the term will be less than 2 years please contact your Zurich Life Broker Consultant.

For Pension Season we are offering the following enhanced initial commission options on PRSA transfers:

Contribution	Commission %*	Standard PRSA	Non Standard PRSA
>= €30,000	2.5%	R2405	R2406
< €30,000	1.5%	R1863	R1861

* The allocation rate for PRSA transfers is 100%. Initial commission is earned over 3 years. Commission clawback applies on full encashment/partial encashment or transfer during the first 3 years. A maximum age at entry of 55 next birthday applies to avail of these enhanced commission terms.

Sales Support & Technical Information

There are plenty of good reasons why your clients should make a contribution to their pension this October/November. Our sales aids will help you get the message across and provide targeted advice to specific clients:

- employees;
- self-employed;
- dual income earners; and
- proprietary directors.



Also available is a very useful technical guide to the Pension Tax Savings Deadlines 2014. To download copies, visit the Tax section of the secure Broker Centre at www.zurichlife.ie

Got a pension technical query? Simply contact:



01 209 2020

or



email: techsupport@zurich.com

We are here to help you!

Whether you're an adventurer and comfortable with risk or you prefer to take a more cautious approach, our **Pathway funds** can cater for various risk profiles.

- ✓ Risk Targeted
- ✓ Built on Expertise
- ✓ Great Value
- ✓ Diversified
- ✓ Actively Managed



For further information on our Pathway funds, please contact your local Broker Consultant or visit zurichlife.ie/fundchoice

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.