



# Eagle Star SuperCAPP Bond

## Product Profile

### Product Type

Unit-linked, single premium investing in the SuperCAPP fund.

### Premium

Minimum: €5,000

Maximum: No automatic maximum. Premiums above €500,000 require prior approval.

### Age at Entry

Minimum: 18 next birthday

### Single Premium Top-ups

Will be handled by setting up a new policy.

Minimum: €500

Maximum: Top-ups above €500,000 require prior approval.

### Charging Structure

**Net allocation:** 103.5% minus initial commission chosen

**Bid/offer spread:** None

**Annual management charge:** 0.75% plus trailer commission

In addition, 1/20th of earnings in the SuperCAPP fund, distributable as dividends, are due to Eagle Star/Zurich as part of the general maintenance of the fund. This charge is taken before dividends are declared.

### Commission

**Initial:** Choice of 0%, 2% or 3.5%

**Trailer:** Choice of 0.5%, 0.25% or 0%

Further details in the table below.

### Bonus Allocation

0.5% for premiums  $\geq$  €100,000

1.0% for premiums  $\geq$  €200,000

### Surrender Value

Bid value of the units attaching to the plan.

A Market Level Adjustment may be applied to the units held. However, if a policy has been in force for at least ten years, the surrender value is guaranteed to be at least the amount of the premium paid less any regular income or partial encashments taken.

## Early Surrender Penalties

<b>Year 1</b>	5%
<b>Year 2</b>	4%
<b>Year 3</b>	3%
<b>Year 4</b>	2%
<b>Year 5</b>	1%
<b>Year 6+</b>	0%

These will apply to full surrenders and to partial surrenders, but not to regular incomes.

## Regular Income Facility

<b>Minimum:</b>	€200 per income payment
<b>Maximum:</b>	7.5% of the fund per annum
<b>Minimum residual fund:</b>	€2,500

## Partial Encashment

<b>Minimum:</b>	€1,000
<b>Charge:</b>	€20
<b>Minimum residual fund:</b>	€2,500

## Life Cover

Single life or joint life second death.

## Death Benefit

Bid value of the units attaching to the bond at date of notification of death.

A Market Level Adjustment will not be applied to the death benefit.

## Tax Comment

Tax is normally deducted on the relevant portion of the investment gain on death, encashment, partial encashment, assignment and on each eight-year anniversary of the policy inception. Tax deducted on the eight-year anniversary can be offset against tax on subsequent taxable events in relation to this policy. The rate of taxation is currently 28%.

## Commission

Initial Commission (%)	Trailer Commission (%)	Basic Allocation Rate Net of Commission (%)	Annual Management Charge (%)
3.50	0.00	100.00	0.75
3.50	0.25	100.00	1.00
3.50	0.50	100.00	1.25
2.00	0.00	101.50	0.75
2.00	0.25	101.50	1.00
2.00	0.50	101.50	1.25
0.00	0.00	103.50	0.75
0.00	0.25	103.50	1.00
0.00	0.50	103.50	1.25

**Bonus allocations automatically apply to higher premiums - see previous page.**

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Eagle Star Life Assurance Company of Ireland Limited is regulated by the Financial Regulator.

Intended for distribution within the Republic of Ireland.

The tax and legislative information contained herein is based on Eagle Star/Zurich's understanding of current practice as at April 2009 and may change in the future.