

Make someone's day today!

A special offer for the New Year!

*5% discount
on protection cover*

**New
Thinking**

from Zurich Life

New special offer on protection cover!

5% Discount
over policy term
(up to a max. monthly
premium of €250)

Note: This offer only applies to policies
with cover of less than €1,000,000.



Zurich Life is delighted to announce that our Price Buster Campaign is back!

As you know Zurich Life offers competitive rates* and with this limited special offer we further enhance the **value for your customers.**

Now, more than ever, your customers are looking for quality products with good value and this offer delivers just that!

Limited availability
until
1st March '13

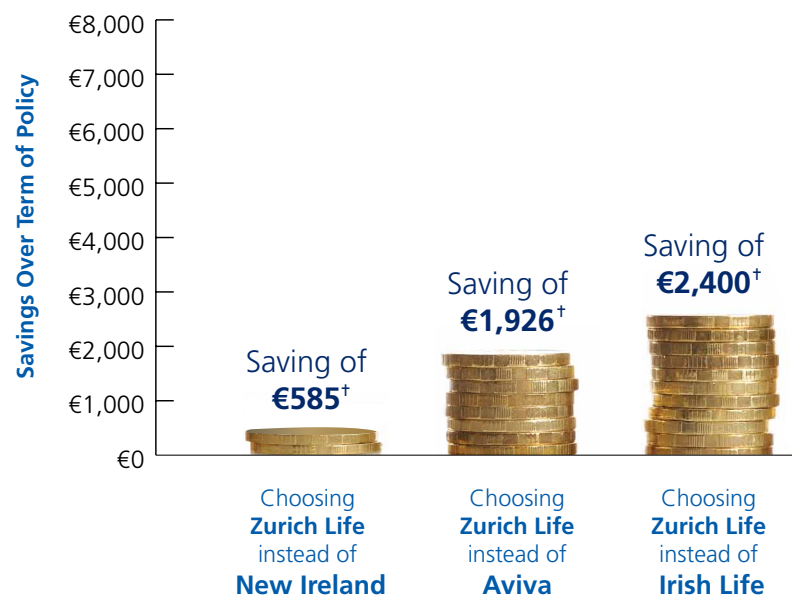
Read on...

* Source: AdviserPlus, January 2013

A discount over the term of the policy can make a substantial difference

See how much your clients could save if they choose Zurich Life*

5% Discount
over policy term

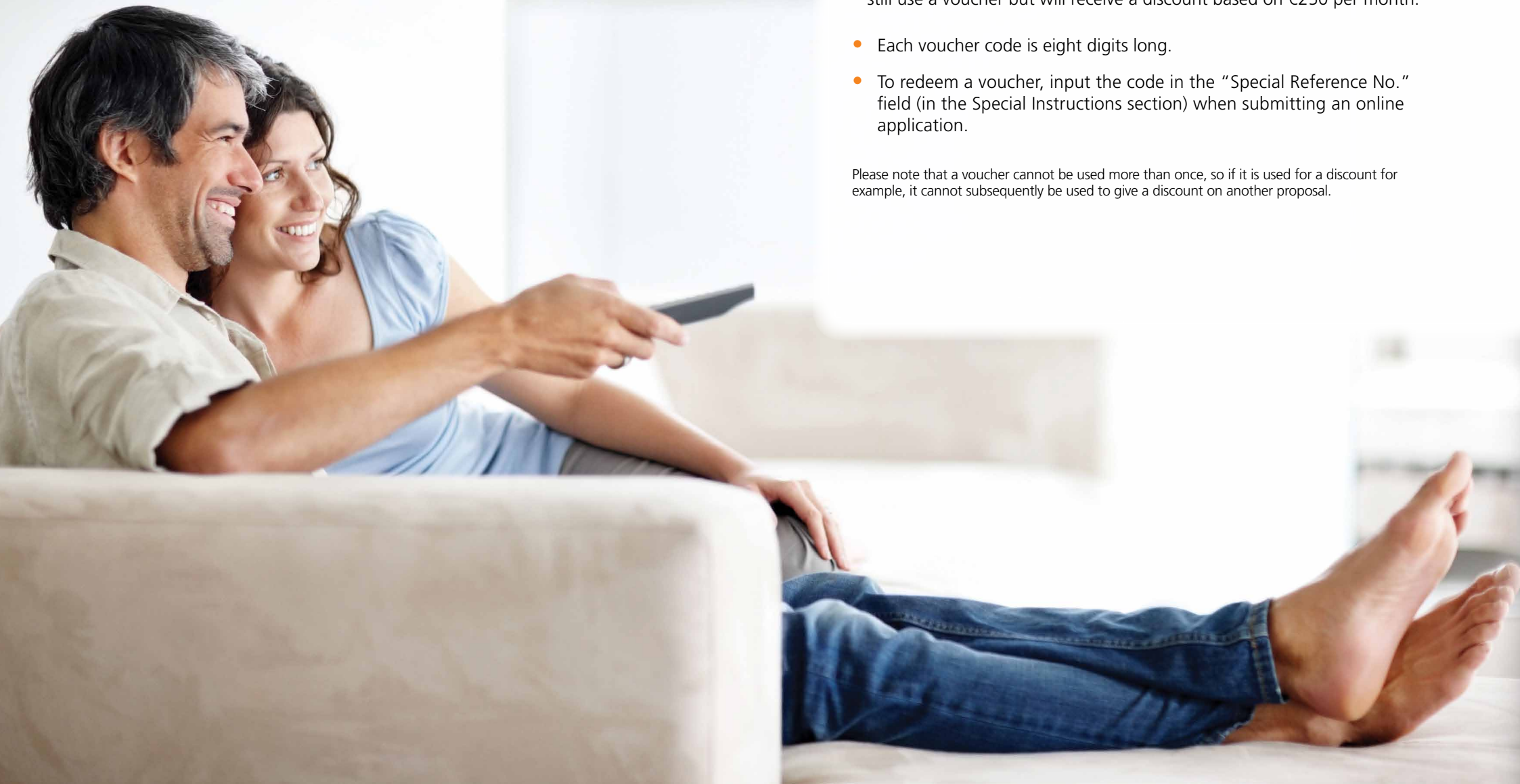


[†] Zurich Life premiums are net of 5% discount and assumes competitors are not offering similar discounts.

Competitor premiums sourced from AdviserPlus.ie on 07/01/2013, and include the Government insurance levy (currently 1% as at January 2013 and may change in the future). Subject to underwriting. The 5% discount is up to a maximum monthly premium of €250. This offer is not available to existing Zurich Life Guaranteed Term Protection or Guaranteed Mortgage Protection policyholders. **This offer only applies to policies with cover of less than €1,000,000.**

* **Source:** This example is based on a typical family protection policy with €200,000 Life Cover & €50,000 Accelerated Serious Illness Cover over a 25 year term. Cover is on a dual life basis, both non-smokers and 35 next birthday. Savings are total savings over the 25 year term of the policy, by choosing Zurich Life over competitors.

How to use the vouchers



Voucher Type	
DISCOUNT	5% reduction for full term of policy (€250 per month max. premium applies)*

* Proposals with undiscounted premiums greater than €250 per month can still use a voucher but will receive a discount based on €250 per month.

- Each voucher code is eight digits long.
- To redeem a voucher, input the code in the “Special Reference No.” field (in the Special Instructions section) when submitting an online application.

Please note that a voucher cannot be used more than once, so if it is used for a discount for example, it cannot subsequently be used to give a discount on another proposal.

Terms & Conditions for Discount Voucher, January 2013.

(Note: Cashback option no longer available)

The following terms and conditions apply to the special offer:

- One voucher per client.
- One voucher per policy.
- Each code can be used only once.
- Vouchers can be used on Guaranteed Term Protection and Guaranteed Mortgage Protection proposals only. Vouchers cannot be redeemed against Guaranteed Whole of Life and Pension Guaranteed Term Protection proposals.
- Online monthly direct debit policies only.
- €250 per month maximum premium applies: Proposals with undiscounted premiums greater than €250 per month can still use a voucher but will receive a discount based on €250 per month.
- **NEW: Cannot be used when Sum Insured is €1,000,000 or more.**
- Voucher codes must be entered when submitting an application online.
- Discount does not apply to any extra premium for per mille loadings.
- Cannot be used for re-writes of existing Zurich Life policies.
- Cannot be used in conjunction with any other special offer.
- Commission and enhanced commission if any, will be paid based on the discounted premium.
- Expiry date: This offer will run until 1st March 2013. All proposals must be input by this date and the policies issued by 31st May 2013.

Any queries

If you have any queries, please do not hesitate to contact your Zurich Life Broker Consultant or your dedicated Sales Support Team.

Zurich Life Assurance plc

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Zurich Life Assurance plc 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 January 2013 and may change in the future.

