



## Easy Access to your money

- Investment Bond
- Savings Plan

## **Allow us to introduce ourselves.**

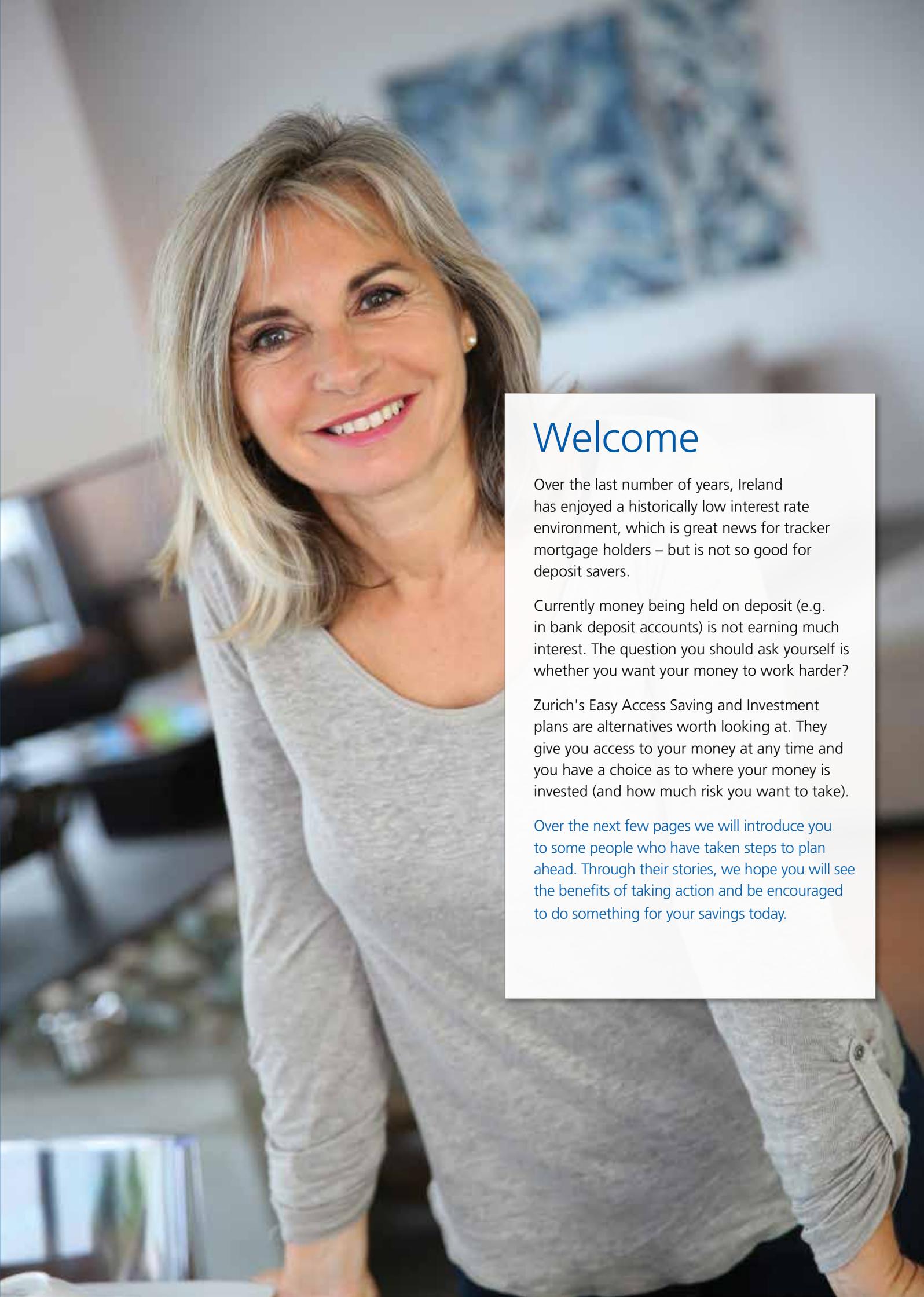
**We** are Zurich. **We** are part of a global insurance group. **We** are one of Ireland's most successful life and pension providers.

**We** believe in building a life long trust with our customers. **We** are passionate about protecting our customers and the things they truly value.

At Zurich, **you** are at the heart of what we do.

This brochure is designed to give you a clear understanding of our Easy Access Saving and Investment plans. If you have any questions please get in touch.

Talk to a financial broker, advisor or call us today and see how we can help **you**.

A woman with shoulder-length blonde hair, wearing a grey long-sleeved top, is smiling warmly at the camera. She is standing in what appears to be a kitchen or dining area, with a blurred background showing a table and chairs.

## Welcome

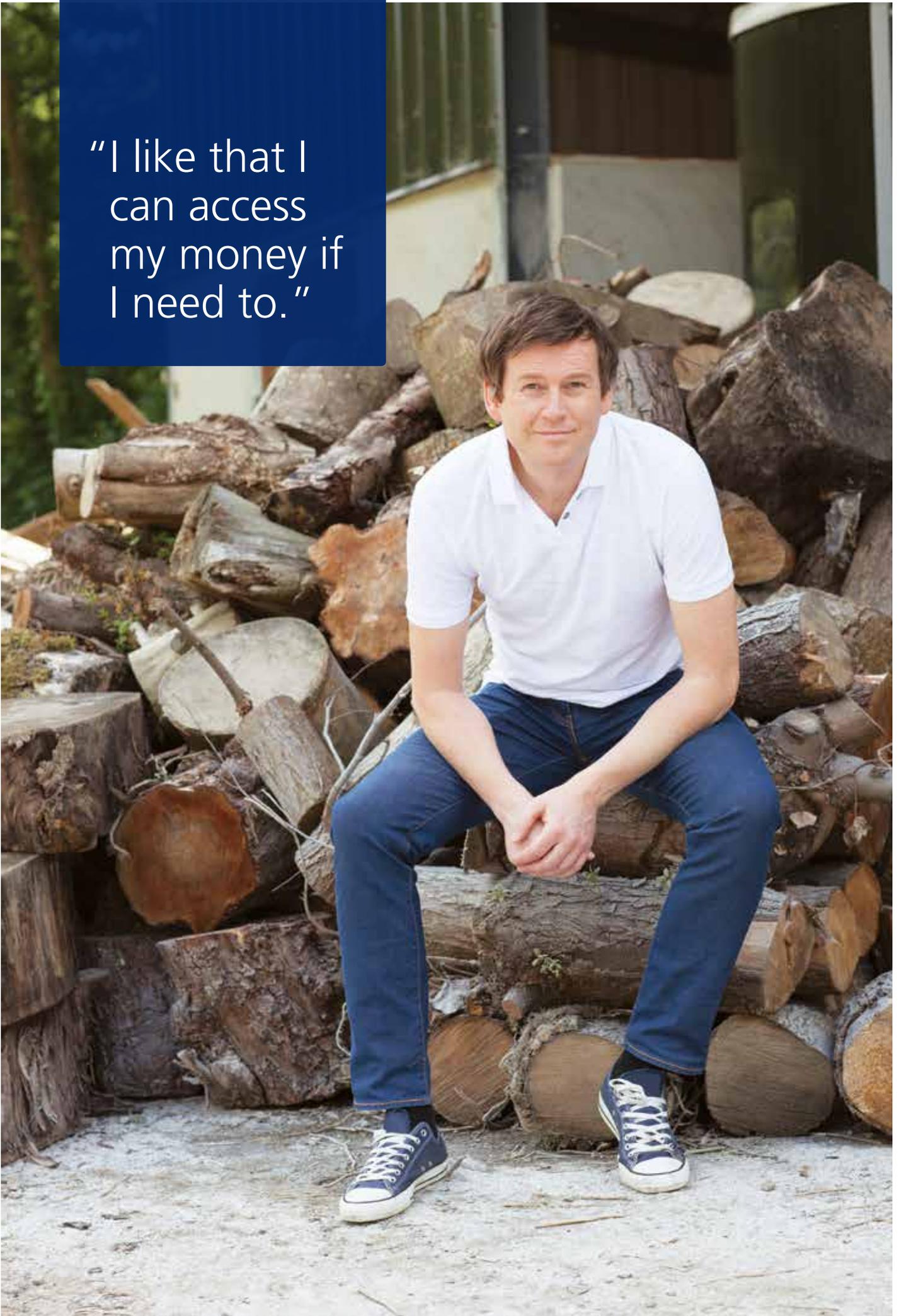
Over the last number of years, Ireland has enjoyed a historically low interest rate environment, which is great news for tracker mortgage holders – but is not so good for deposit savers.

Currently money being held on deposit (e.g. in bank deposit accounts) is not earning much interest. The question you should ask yourself is whether you want your money to work harder?

Zurich's Easy Access Saving and Investment plans are alternatives worth looking at. They give you access to your money at any time and you have a choice as to where your money is invested (and how much risk you want to take).

Over the next few pages we will introduce you to some people who have taken steps to plan ahead. Through their stories, we hope you will see the benefits of taking action and be encouraged to do something for your savings today.

“I like that I  
can access  
my money if  
I need to.”



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“ It's time for me to focus on the things that really matter in life.”

#### MEET SEÁN

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Seán, 42 and his partner Kathryn are celebrating the arrival of child number three, their beautiful baby daughter Sinéad. “I love being a parent,” says Seán, “it totally changes your perspective on life.”

With additional priorities to consider, Seán has decided to look again at his savings plan. He recently inherited some money from his grandfather and wants to use it sensibly.

Seán says, “Some of it will pay for a long overdue family holiday in the summer. And we’re planning to invest the rest to build up a bigger pot for our family’s future. It’s money we were never counting on so our goal is to use it for something useful, like our kids’ education.”

Seán is happy to put this money away as a lump sum for ten to 15 years. So he has chosen the Easy Access Investment Bond with Zurich as it gives him control over how his savings are invested. And he has the peace of mind that he can access his money at any time.

**Warning: The value of your investment may go down as well as up.**  
**Warning: If you invest in this product you may lose some or all of the money you invest.**

#### Why did Seán choose an Easy Access Investment Bond?

- It's a long-term investment option for his lump sum.
- It's a great place to invest, with potential to grow his money.
- He can change the level of investment risk if circumstances change.
- He can access his money at any time without any fear of penalties or charges.

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“ I know my savings are working hard and not sitting idle in a bank account. ”

#### MEET CLAIRE

Claire is one year away from a significant birthday. “Next year I’ll be 50 and that undeniable fact has lit a fire under me.” That’s why Claire recently met with a financial broker and put a plan together to secure her financial future.

A big part of that plan involves spending more time in the cottage she bought with her husband in Mayo. “I spend a lot of time out of the country on business and I’m beginning to miss home more and more,” says Claire. “Mayo is where I grew up and it’s where I want to end up.”

Over the years Claire has worked hard to build up a savings pot but now she intends to get her savings working harder for her. Claire recently started saving in the Easy Access Savings Plan. “By investing my money, it has the potential to grow and because I can choose the level of risk I am comfortable with, I don’t have to take any unnecessary risks.”

#### Why did Claire choose the Easy Access Savings Plan

- It gives her savings more potential to grow than her bank account.
- She can match the level of investment risk to suit her.
- She can save from €75 to €500 per month.
- She can access her money at any time.

**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in this product you may lose some or all of the money you invest.**

“I like that I can reduce the level of investment risk if I want to.”





# Investment solutions made easy

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Zurich's Easy Access Saving and Investment plans are some of the many options Zurich has available for investors. Once you have had time to consider your options, you should speak to a financial broker, advisor or Zurich.

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## The Easy Access Investment Bond

Suitable if you have a lump sum of money to invest, such as an inheritance or existing savings. Your money can be invested in Zurich's range of investment funds including the risk-rated Pathway Funds.

### Choose if:

- You are looking to invest for five years or more.
- You have between €5,000 and €50,000 to invest.

### The Benefits:

- You have an excellent investment fund choice to suit your attitude to risk.
- You can switch investment funds at any time.
- You can access your money at any stage.
- You can check the value of your investment bond any time by logging on to Zurich's online Client Centre.

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## The Easy Access Savings Plan

Watch your savings grow over time by putting an amount away regularly in an Easy Access Savings Plan. Your savings are invested in a range of investment funds depending on your risk profile.

### Choose if:

- You want to save regularly for at least five years.
- You want the potential to earn a good return on your savings.
- You want the flexibility of being able to access your savings if you need to, without any penalties.

### The Benefits:

- You can save from as little as €75 per month up to a maximum of €500 per month.
- Flexibility - You can vary your regular payments if you need to and make lump-sum injections.
- You can tailor the plan to your needs with our wide range of investment funds.
- We have access to an extensive range of investment funds with varied risk profiles.
- You can check the value of your savings plan any time by logging in to Zurich's online Client Centre.

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## Your Risk Profile

Your savings and investments will be invested with a view to growing your money. How that money is invested depends on how much investment risk you are prepared to accept. Everyone's attitude to risk is different.

Choosing your own investment strategy will involve deciding on the

level of return you are looking for and balancing it against the level of risk you are comfortable with. That's why Zurich offers a range of investment solutions with different levels of risk.

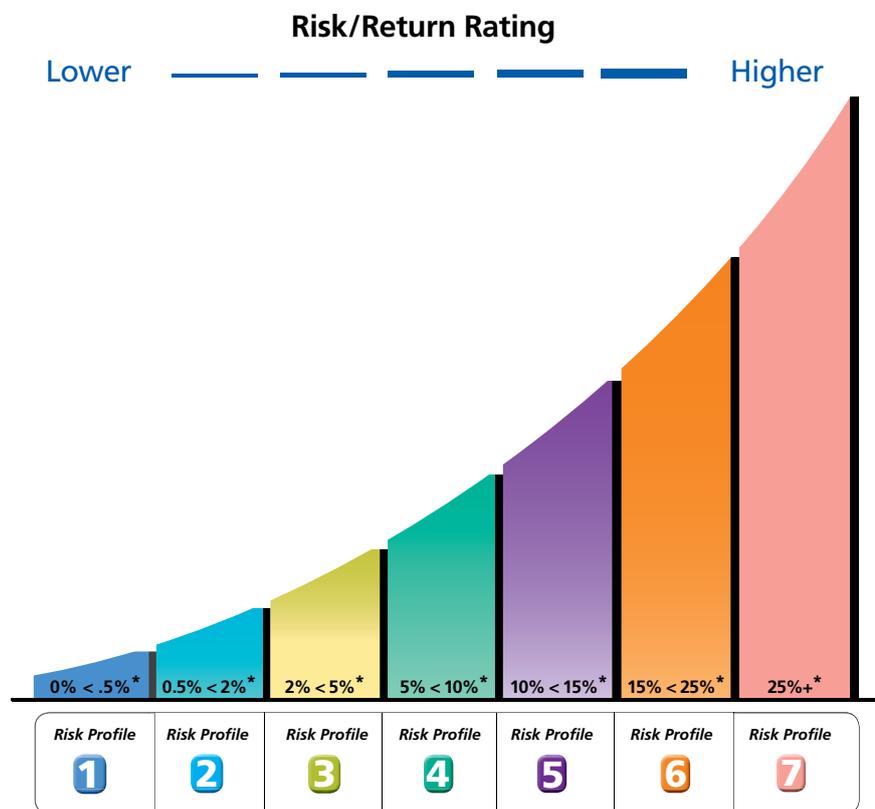
If you would like to work out your attitude towards investment risk, check out our Risk Profiler tool at [zurichlife.ie](http://zurichlife.ie)

# Investment risk & return

No one wants to take any unnecessary risks with their investment. However, there is a trade-off between risk and return. The lower the level of risk that you are prepared to take, the lower the potential for any investment gains/losses. Likewise, the higher the level of risk assumed, the higher the potential for investment gains, but also the potential for higher investment losses.

And so we've categorised our range of investment funds using a 1 - 7 scale. Our ratings are based on guidelines issued by the European Securities and Markets Authority (ESMA). The ESMA scale looks at a fund's volatility over a 5 year period, 1 being the lowest risk (lowest volatility) and 7 being the highest risk (highest volatility).

## Zurich's risk scale



\* ESMA Volatility Band

For more information on our range of investment funds visit [zurichlife.ie](http://zurichlife.ie)

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# Pathway Funds

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Zurich's Pathway Funds have been designed to match investors with risk profiles 2 through to 6 and each of the funds aim to achieve the desired level of risk at all times.

## Risk Targeted

Each Pathway Fund aims to maximise long-term capital growth while targeting the specific level of risk appropriate to you.

## Diversified

Each Pathway Fund is fully diversified and can include investments in equities (the stockmarket), bonds, property, cash and alternatives (such as oil and gold).

## Built on Expertise

The Zurich investment team consists of experienced and highly-qualified investment specialists, with a proven track record of making the right investment decisions at the right times.

## Actively Managed

The Pathway Funds are actively managed by the Zurich Investment team. This means that it is our fund managers that make the specific investments within each fund. It also means our investment managers can respond to market movements as and when they happen.

## Great Value

Today's investor wants an investment solution that meets their needs, but they are also conscious about price. The Pathway Funds have been designed with these investors in mind - they provide risk appropriate solutions - and are very competitively priced.

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

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# Online tools to help you choose

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Organising your investments might seem like a major task, so it's easy to keep putting it off. But once you get started you'll find it is quite straightforward. Of course, you don't have to do it alone. We are here to help however we can. We have lots of useful planning tools at **zurichlife.ie**

## Our Budget Calculator

enables you to quickly assess your monthly income and expenses so you'll know how much you can afford to comfortably save.

## Our Personal Annual Budget Spreadsheet

helps you to manage your income and expenses effectively throughout the year.

## Our Fund Centre

gives you access to fund performance and information so that you can keep track of how your funds are performing.

## Our Customer Dashboard

gives you an overview of your savings online once you have set up a policy with Zurich. Simply log on to get a snapshot of your current policy value and holdings.

## Our Risk Profiler

enables you to work out your attitude towards investment risk, helping you to choose the funds that best suit your risk profile.





# Take the next step

When it comes to your savings and investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.

**Talk to your financial broker or advisor**

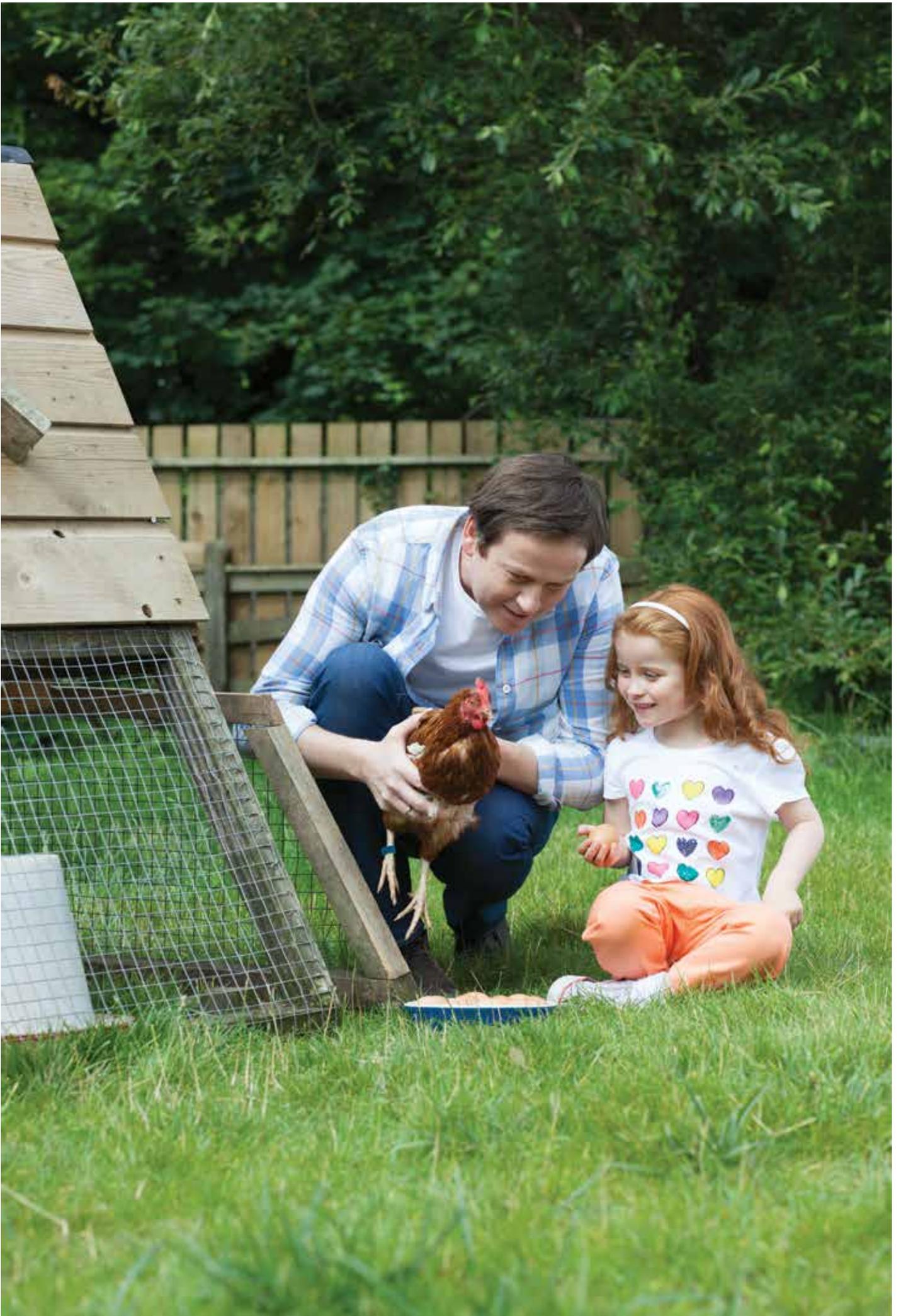
Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurichlife.ie**



Zurich offers you a wide range of financial products from life insurance cover, savings & investment solutions to pension and retirement planning. Check out a brochure for more information.





**Note:**

Please complete in BLOCK CAPITALS.

**Note:**

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life requires clients to provide 'Evidence of Identity' and 'Proof of Address' and other supporting documentation.

**Note:**

Proof of PPSN or Tax Identification Number is required for policies in all cases.

**Note:**

If your occupation is 'Company Director' please advise the nature of the business.

**A Policy Owner Details (continued) Second Owner**

<input type="radio"/> Mr	<input type="radio"/> Mrs	<input type="radio"/> Ms	Forename												
			Surname												
			Residential Address												
			Date of Birth						Sex	<input type="radio"/> M	<input type="radio"/> F				
			Civil Status	<input type="radio"/> Married	<input type="radio"/> Single	<input type="radio"/> Widow(er)	<input type="radio"/> Separated	<input type="radio"/> Divorced	<input type="radio"/> Civil Partner	<input type="radio"/> Former Civil Partner					
			Email Address												
			PPSN or Tax Identification Number (if the Policy Owner is not an individual)						A copy of the document used to verify the number must be attached.						
			Telephone Number (work)												
			(home)												
			(mobile)												
			Nationality												
			Country of Residence												
			Occupation												
			Country of Incorporation												

**Certification of Tax Status**

If the Policy Owner is an individual please complete questions 1 and 2.

If the Policy Owner is a legal person or a legal arrangement such as a company, partnership, trust or foundation, please complete question 2 only.

Please note that we may require further information from you.

1. Are you a United States citizen?  Yes  No

If **Yes**, please confirm your social security number

2. Are you tax resident anywhere other than the Republic of Ireland?  Yes  No

*Note: You may be tax resident in more than one jurisdiction.*

If **Yes**, please complete the below:

Country of residence for tax purposes

Tax Identification Number

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**B (i) Contribution Details and Source of Funds**

Please note that the Government Insurance Levy will apply to your contribution(s).<sup>†</sup>

Do you wish to avail of:  **Investment Bond**  **Savings Plan**

**Investment Bond**

Total Single Contribution\* €  †

**Note:** Single contributions can only be paid by bank draft or cheque made payable to Zurich Life.

Start Date 0 1

**Total Contribution Split:**

(i) Easy Access Investment Bond\* €  †

(ii) Remaining Contribution\* €  †

**Savings Plan**

Min/Max Contribution: €75/€500 per month

**Frequency of payment by Direct Debit:**

Regular Contribution\*\* €  †

Monthly

Billing Date  1st  7th  15th

**Note:** If a billing date is not specified this will default to the 1st.

<sup>†</sup> For regular contributions, we will collect the levy in addition to the regular contribution you specify. For single contributions, we will deduct the levy from your payment before allocating it to your policy. As at June 2016, the levy is 1% and may change in the future.

**\*Note:**

Minimum investment for the Easy Access Investment Bond is €5,000, Maximum is €75,000. Any amount over €75,000 can be invested in the LifeSave Investment Bond and a separate policy will be issued for that amount.

**\*\*Note:**

Minimum regular premium for the Easy Access Savings Plan is €75pm, the maximum is €500pm.

**B (i) Contribution Details and Source of Funds (continued)**

**Note:**

Each person making some or all of the investment must complete this section.

**Note:**

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life is required to obtain information about the method of payment being used and the origin of the funds used to pay the contribution. Further information may subsequently be requested. See also Section D.

**Note:**

IBAN (International Bank Account Number) and BIC (Bank Identification Code) details are included on bank statements.

**Source of Funds**

**First Owner**

**Payment by:**

Personal Cheque/Direct Debit from Policy Owner(s) bank account

or

Third Party Cheque/Direct Debit

Please provide Payor Name (if Third Party Cheque).

Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s).

or

Bank Draft

For Bank Drafts please only provide the details of the bank account from which the funds used to pay the premium were drawn.

Account Holder Name(s)

Name of Bank/Building Society

IBAN


SWIFT BIC


Country account is based in

If Third Party Payor, please state the exact nature of the relationship to Policy Owner(s).

or

Maturity on an existing policy

Please provide: Policy number

Name of life insurance company

or

Other Please provide details.

**(ii) Source of Wealth**

**First Owner**

**Where has the funding come from?**

Please provide yearly income below (includes salary, pension or investment income).

Salary (including bonus)

€

per annum

Regular Savings

Inheritance

Property Sale

Early Retirement/Redundancy

Investment Proceeds

Other

Please specify.

**Second Owner**

**Payment by:**

Personal Cheque/Direct Debit from Policy Owner(s) bank account

or

Third Party Cheque/Direct Debit

Please provide Payor Name (if Third Party Cheque).

Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s).

or

Bank Draft

For Bank Drafts please only provide the details of the bank account from which the funds used to pay the premium were drawn.

Account Holder Name(s)

Name of Bank/Building Society

IBAN


SWIFT BIC


Country account is based in

If Third Party Payor, please state the exact nature of the relationship to Policy Owner(s).

or

Maturity on an existing policy

Please provide: Policy number

Name of life insurance company

or

Other Please provide details.

**Second Owner**

**Where has the funding come from?**

Please provide yearly income below (includes salary, pension or investment income).

Salary (including bonus)

€

per annum

Regular Savings

Inheritance

Property Sale

Early Retirement/Redundancy

Investment Proceeds

Other

Please specify.

**C Web Access to Policy Information**

You can look up details of your Investment Bond (including a daily updated value) online at the Client Centre on [www.zurichlife.ie](http://www.zurichlife.ie)

Do you wish to register for the Client Centre?  Yes  No

**Note:**

\*Zurich Life is required to obtain information and documentation on the following individuals, where applicable: Policy Owner, Third Party Payors, Beneficiaries and Beneficial Owners.

**Note:**

\*\*Documentation may also be certified by Practising Chartered & Certified Public Accountants, Notaries Public/Practising Solicitors, Embassy/Consular Staff, Regulated Financial or Credit Institutions, or their equivalents in other jurisdictions – these documents should be signed, dated, with a contact number and marked "Original Sighted".

### D Customer Due Diligence

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 and 2013, Zurich Life is required to obtain certain information and documentation on our clients.\*

To facilitate this requirement, please tick the box to confirm you have attached the following documentation:

Please provide a copy of Proof of Address (e.g utility bill), dated within 6 months and certified by your Financial Advisor\*\* for each Policy Owner/Third Party Payor.

Please provide a copy of evidence of identity in the form of photo ID (e.g Passport/Driving Licence), which is in date with a clear photo and certified by your Financial Advisor for each Policy Owner/Third Party Payor.

For equivalent requirement(s) for entities please contact Zurich Life.\*

Other information or documentation may be required in certain circumstances and Zurich Life will advise you of these requirements when the application is submitted.

### E Your Investment Options

1. Please specify in the table below the Funds in to which your Single and/or Regular Contribution is to be invested.

**OR**

2. Please tick here if you would like **AutoInvest** to apply to your policy.

**Please note: This is available for single contribution contracts only.**

If you choose **AutoInvest**, over what period do you wish to invest?

6 Months **OR**  12 Months

You must specify in the table below the funds into which your policy will be switched gradually as described below in '**Information about AutoInvest**'.

You may choose to invest in a maximum of ten funds. If you wish to invest in a fund(s) that is not listed below, please use the 'Other Funds' box to detail your choice.

Fund Name	Single Contribution	Regular Contribution
Pathway <b>2</b>	%	%
Pathway <b>3</b>	%	%
Pathway <b>4</b>	%	%
Pathway <b>5</b>	%	%
Pathway <b>6</b>	%	%

**Other Funds** - please see the 'Fund Guide' on zurichlife.ie for a full list of available funds.

	%	%
	%	%
	%	%
	%	%
	%	%

**Total** **100%** **100%**

For single contributions, units are bought at the ruling price on a date not later than three working days following receipt of the single contribution and the completed application form. For regular contributions, units are bought at the ruling price on the date each contribution is due. If any contribution is not received in full on the date due, we may buy units on the day that you pay that full contribution.

#### Information about AutoInvest

**AutoInvest** allows you to invest your Single Contribution gradually into your chosen funds over a six or twelve month period. This means that you can spread the timing of your initial investment, and avoid the risk of investing all of your money at a particular time e.g. just before a market downturn.

If you select **AutoInvest** then your Single Contribution is invested initially in the Deposit Plus (Series 2) Fund.

**AutoInvest** will start one month after the Start Date of your policy as shown on your Policy Certificate.

On the date **AutoInvest** starts and each month thereafter, a proportion of your holding in the Deposit Plus (Series 2) Fund will be switched into your chosen Funds, which you have specified above. In this way, your investment will be gradually switched into your chosen funds. You will be fully invested in your chosen funds 6 or 12 months after **AutoInvest** starts. These switches will happen automatically and we will not write to you to inform you when each switch has been processed. When all of the switches have been completed, we will write to you to confirm that **AutoInvest** has completed for your policy.

You can instruct us to cease **AutoInvest** on your policy at any time. Further automatic fund switches will not take place and any part of your investment still in the Deposit Plus (Series 2) Fund will remain there. If you request another switch outside of **AutoInvest** then **AutoInvest** also ceases to apply and further automatic fund switches will not take place.

**Note:**  
It is important that you clearly write the full fund name when making a selection to avoid any delay in processing your application.

**Note:**

Please sign the appropriate boxes at the bottom of Part A on the next page.

**F Declarations**

**Part A**

**(i) Data Sharing Consent**

Zurich Life Assurance plc ('Zurich Life') is a member of Zurich Insurance Group ('the Group').

In order to provide a seamless insurance service globally, Zurich Life may transfer any data it has received from, and any data it holds on me to other units of the Group, such as branches, subsidiaries, or affiliates within the Group, cooperative partners of the Group, coinsurance and reinsurance companies located in this country or abroad.

Zurich Life, as well as such recipients, may use process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure the Group global insurance service delivery.

If a Financial Advisor or agent is acting on my behalf, Zurich Life is authorised to use, process and store data received from such Financial Advisor or agent, and to forward to such Financial Advisor or agent my data relating to the execution of the policy, collection of premiums and payment of claims.

Zurich Life may procure data from third parties to assess a claim. Zurich Life may check my personal data against international/economic or financial sanctions, laws or regulated listings.

You have a right of access to and the right to rectify the data concerning you held by Zurich Life/the Group.

Zurich Life may, in future, want to use your data to tell you about its products and services, those of the Group or of a third party that they have arranged for you. If you do **not** want your data to be used for these purposes, please tick here.

You can ask Zurich Life at any time to stop using your data in this way, by writing free of charge to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, FREEPOST, Blackrock, Co. Dublin.

**Note:**

Please sign the appropriate boxes at the bottom of Part A on this page.

**(ii) Consumer Disclosure**

I confirm that I have received the relevant Customer Guide and that the Customer Guide has been fully completed by my Financial Advisor.

Does this policy replace an existing policy, in whole or in part?

Yes

No

If YES, and that policy is a Zurich Life policy, please specify policy number:

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**Warning: If you propose to take 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 that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or Financial Advisor.**

**Note:**

Further information in relation to the automatic exchange of information in relation to tax matters (AEOI) can be found on the Revenue Commissioner's webpage at [www.revenue.ie](http://www.revenue.ie)

**(iii) Certification of Tax Status**

I/We declare that the information provided under "Certification of Tax Status" in Section A of this application form is correct, accurate and complete. I/We agree to inform Zurich Life if there is any change to my/our tax status and/or any other circumstances that results in this information no longer being correct, accurate or complete.

If you are a United States citizen or if you are resident for tax purposes in the United States or any other jurisdiction(s) other than the Republic of Ireland, certain information about you and your policy may be reported by Zurich Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States (if you are a United States citizen or you are resident for tax purposes in the United States) or any other jurisdiction(s) in which you are resident for tax purposes.

**Continued overleaf**



## SEPA Direct Debit Mandate



Zurich Life Unique Mandate  
Reference Number  
(to be completed by the creditor)

Creditor Identifier

IE43ZZZ992829

Please complete all the fields below:

Account Holder Name	
Account Holder Address	
City/Postcode	Country

IBAN

(International  
Bank Account  
Number)

Signature(s) of Account Holder(s)

X

X

SWIFT BIC  
(Bank Identification  
Code)

Date of  
Signing

**Important Note:** By signing this mandate form, you authorise (A) Zurich Life Assurance plc to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Zurich Life Assurance plc. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please Return to:

Creditor Name	ZURICH LIFE ASSURANCE PLC
Creditor Address	ZURICH HOUSE, FRASCATI ROAD, BLACKROCK CO. DUBLIN, IRELAND
Type of Payment	RECURRENT

### Mandate Declaration

Direct debits will be collected from your bank on the chosen date\* of the month the contribution is due. Under Single Euro Payments Area (SEPA) legislation, you are entitled to 14 calendar days prior notice of: (i) the commencement of a direct debit collection from your bank account by Zurich Life or (ii) where there is a change in the direct debit amounts or bank account details. However, SEPA also allows for a shorter notification period and to ensure timely collection of your contributions, Zurich Life operates a three day notification period. This does not affect your rights as outlined in the SEPA Direct Debit Mandate. \*The default chosen date is 1st of the month; the 7th and 15th of the month are available with agreement. **By signing this mandate form you are agreeing to a three day notification period before Zurich Life can collect contributions from your bank account.**

**Please Note:** Your IBAN and BIC details are included on your bank statements.





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**Talk to your financial broker or advisor**

Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurichlife.ie**

**Zurich Life Assurance plc**

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

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurichlife.ie](http://www.zurichlife.ie)

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

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The information contained herein is based on Zurich Life's understanding of current Revenue practice as at June 2016 and may change in the future.

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**ZURICH®**