

For Financial Brokers use only

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# Ignite 2020

Zurich's QuickStart Campaign



# Ignite 2020

## Our latest QuickStart campaign

### Supporting you in 2020



#### SPECIAL OFFERS



#### ADVERTISING

National advertising in  
January and February.



#### IGNITE EVENTS

27 January - Galway  
28 January - Dublin  
29 January - Limerick  
30 January - Cork

Thank you for all the support you've shown to Zurich over the last number of years. We truly appreciate it. A number of years ago we launched our first QuickStart campaign, we believed it was important to '**hit the ground running**' and provide an impetus to the market. The reaction from Financial Brokers was so positive that we now find ourselves embarking on what is now our fourth campaign – one that we hope will also generate similar levels of positivity from yourselves.

We've got a great line-up of offers for you – across the majority of our product range – which you'll find later in the brochure.

## Protection

**IT'S BACK** 20% discount on GTP and GMP for larger sums assured.

**EXTENDED** Existing premium discounts on GTP and GMP.

## Pensions, PRSAs and DC

**LIMITED AVAILABILITY** 105.5% offer available for SP Pensions - this is only available until the end of March.

**EXTENDED** Our innovative Brokers Ireland DC initiative has been extended, to the end of June.

**EXTENDED** For Executives and DC, we are extending our free Trusteeship offer to the end of March.

**IT'S BACK** We've reintroduced our €100 OnlineApply offer for RP Personal Pensions and PRSAs – this is available to the end of March for "clean" cases.

**EXTENDED** 3% PRSA transfer commission options to the end of March.

**EXTENDED** For Personal Pensions, we've extended the 20% commission option to the end of March and we also have a wide range of SP offers available.

# Protection

## Zurich - Leading the way for protection

At Zurich, we have a reputation for having the strongest protection product in the market.

### **IT'S BACK** 20% Discount on Life Cover of €300,000 or more

For a strictly limited time only, we are delighted to offer you a 20% discount off the quoted Zurich Guaranteed Term Protection (GTP) or Guaranteed Mortgage Protection (GMP) price. This discount is only available to 17 February and it is not available on any policies with Serious Illness Cover.\*



### **EXTENDED** Market leading Mortgage Protection pricing - Up to 15% discount on Life Cover

We are continuing to offer discounts on our GMP product. Until the end of March, you can continue to offer your customers a 5% | 10% | 15% discount off the quoted GMP price. 5% | 10% discounts are available on GMP policies with Serious Illness Cover.\*

### **EXTENDED** Market leading Term Protection pricing - Up to 17.5% discount on Life Cover

We are also continuing our market leading GTP pricing until the end of March. 5% | 10% | 15% | 17.5% discounts are available on Life Cover only policies; 5% | 10% discounts are available on GTP policies with Serious Illness Cover.\*

\*For full details, please see our Guaranteed Mortgage Protection and Guaranteed Term Protection sales aid.

# At Retirement customers - Why choose Zurich?

## 1. UNIQUE RETIREMENT STRATEGY

Zurich's RetireRight Investment Strategy can take care of any derisking concerns you or your clients might have as you move through the lifetime of your ARF. Based on the Prisma funds, it will automatically derisk your clients investment into Prisma 2 as they move from age 75 towards age 90

## 2. CONSISTENT PERFORMANCE

With Zurich Investments at the helm, you can rely on their long term, consistent, proven approach to managing money. With a 30 year track record, Zurich's Managed funds ably demonstrate the expertise and excellence that the team at Zurich Investments will bring to your ARF.

## 3. GREAT ADVISOR TOOLS AND SUPPORTS

Zurich's unique range of client facing tools, sales aids and reports enables you to position the At Retirement conversation in a straightforward and simple manner.

## 4. COMPETITIVE PRICING

With a wide range of competitively priced options, an ARF with Zurich should appeal to all your At Retirement customers. Below are three of our most popular pricing options:

A	B	C
Up to <b>104.5%</b> allocation with <b>1%</b> AMC	Up to <b>103.5%</b> allocation with <b>0.75%</b> AMC	Up to <b>101.5%</b> allocation with <b>0.5%</b> AMC

**40**

Zurich have been managing your clients pensions and retirement for over 40 years. You can trust us to be around for the next 40 years.

# Supporting you with your At Retirement proposition

CSO figures identify the over 65's as the fastest growing population segment in Ireland\*. As retirement decisions become ever more complex, the ongoing need for advice has never been more important. At Zurich we believe that this market is a key area of growth for Financial Brokers and we are the number one supporter in helping you build your customer proposition.

Check out our range of supports and guides to help you.

Let's have a conversation about...

**Let's have a conversation about... Life Expectancy**

In Ireland, life in most developed countries, life expectancy has improved significantly over the last 50 years. In 2011, an 80 year old man could expect to live a further 17.7 years - taking him on average to 97.7. This is an improvement of over a year since the 2006 survey, when 80 year olds could expect to live 16.8 years.

**Life expectancy is forecast to increase by 37% for men and 43% for women over the next 50 years.**

**A 65 year old man has a 1 in 2 chance of being to 80 and a 1 in 3 chance of being to 90. A 67 year old woman has a 1 in 2 chance of being to 80 and a 1 in 3 chance of being to 90.**

**Let's have a conversation about... Longer life investment risk and your ARF**

When choosing an Approved Retirement Fund (ARF) or an Approved Retirement Fund (ARF) you must consider the investment risk of assets in your ARF and you should be aware of the impact of your ARF on your overall investment risk.

**Seek advice to understand your risk-based profile**

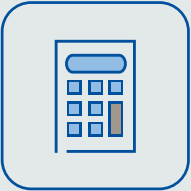
Lower risk investment: 1-4  
Higher risk investment: 5-7

**Let's have a conversation about... Annuity Rates**

An annuity is designed to provide you with a regular and guaranteed income for the rest of your life. It is important to choose an annuity that meets your needs and provides the best value for your money.

Company	Gender	Age	Rate
Zurich	Male	65	4.5%
	Female	65	4.5%
	Male	70	4.5%
	Female	70	4.5%
	Male	75	4.5%
	Female	75	4.5%
Other	Male	65	4.5%
	Female	65	4.5%
	Male	70	4.5%
	Female	70	4.5%
	Male	75	4.5%
	Female	75	4.5%

**Don't forget to check out our innovative 'Retirement Drawdown Calculator' and Client Report.**



Life expectancy      Later life investing      Annuity rates

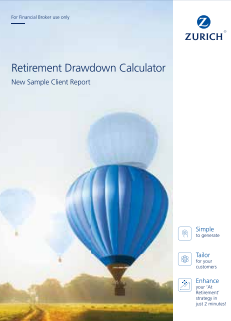
**You're approaching retirement - What now?**

Understanding your retirement options



**Retirement Drawdown Calculator**

New Sample Client Report



**RetireRight**

An investment strategy for your Approved Retirement Fund



You're approaching retirement – what now?      Retirement Drawdown Calculator      RetireRight Investment Strategy for ARFs

\* Source: CSO, Census 2016 Summary Results, June 2017.

For more information visit [www.zurichbroker.ie](http://www.zurichbroker.ie) or talk to your Broker Consultant.

# Supporting you with your Pre-retirement clients

At Zurich, our reputation has been built on the strength of our Pensions proposition – a reputation we are immensely proud of.

## Choose Zurich for your clients because:

### 1. GREAT VALUE

Our pension and PRSA plans offer great value for customers, with very attractive allocation rates and low AMCs available.

### 2. PERFORMANCE

As evidenced by the latest award for our Investment performance\*, Zurich has the strongest reputation for delivering consistent performance to your clients. With a wide range of investment funds to choose from, including the Prisma and Managed Fund ranges, we believe that great investments form the bedrock of a great retirement.

### 3. INVESTMENT STRATEGIES

With innovative investment strategies to recommend, you can ensure that your clients have peace of mind when saving with Zurich.

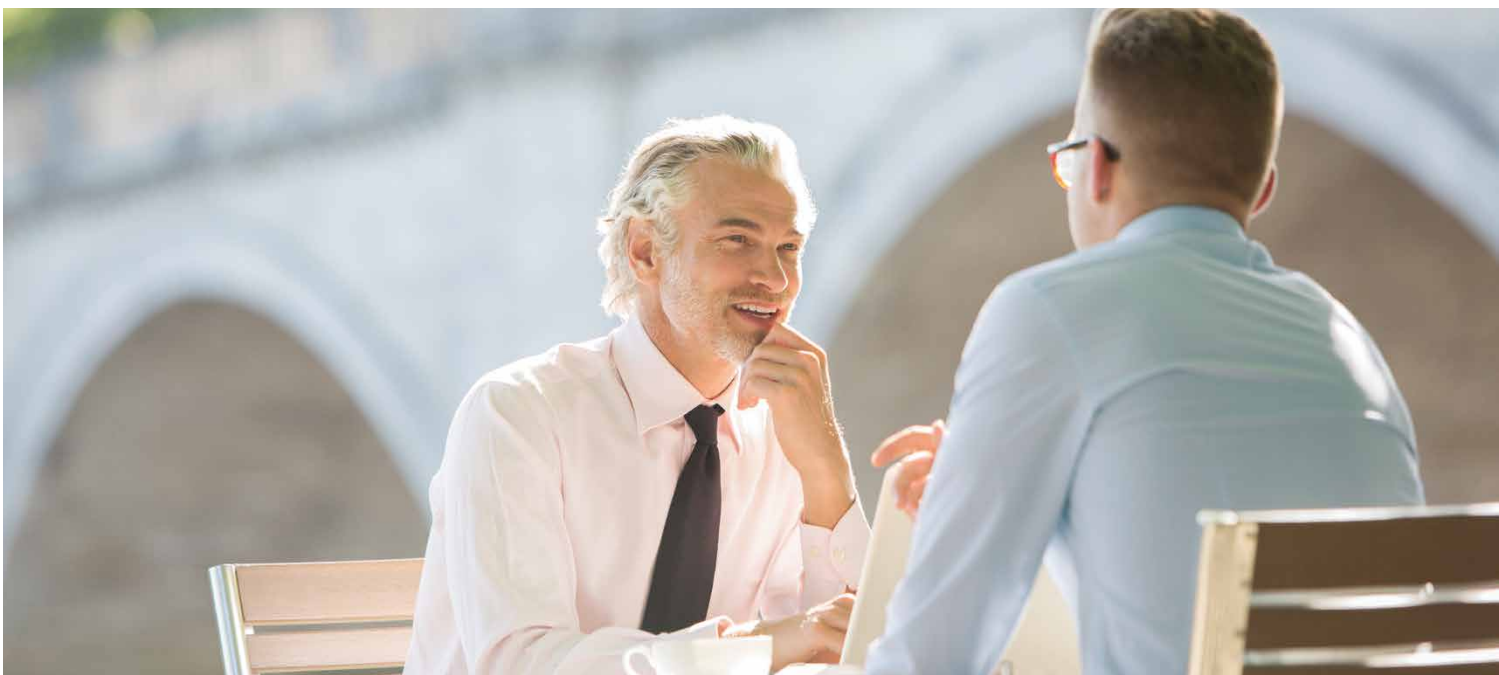
### 4. 24/7 CLIENT ACCESS

With our unique client dashboard, you can grant your clients access to their pension 24/7. This will allow them to maintain control of their retirement.

### 5. ADVISOR TOOLS AND SUPPORTS

Zurich's Pre-sales report and Client Review report are designed for you – to enable you to streamline the advice process and deliver a compelling, professional impression to your clients.

Over the following pages you'll find the highlights of our QuickStart offers – including all the RS Codes.





# Dual Save – 20% initial commission

Our Dual Save structures (outlined below) are very competitive, compared with the market.

20% initial commission	
<b>Allocation Rate</b>	100.0% less renewal
<b>AMC</b>	1.0% + trailer
<b>Surrender penalties</b>	5%, 4%, 3%, 2%, 1% in years 1 to 5
<b>Policy fee</b>	€3.00 per month
<b>Pensions Authority Fee</b>	€8.00, executive contracts only
<b>Commission</b>	1.5% x term, to a max of 20% Term is calculated based on term to age 68 next birthday, or to NRA+1 if lower
<b>Renewal</b>	0%, 1%, 2% or 3%
<b>Trailer</b>	0%, 0.25% or 0.50%
<b>Contribution limits</b>	Monthly direct debit only, between €100 & €5,000 per month
<b>Age limits</b>	Clients must be between age 18 next birthday and 58 next birthday
<b>NRA &amp; term limits</b>	Min NRA of age 60 Max NRA of 70 (Executive); 75 (Personal) Min term to retirement of 10 years

Initial	Commission		Allocation	AMC	Standard RS Code	Indemnity RS code
	Renewal	Trail				
Max 20%	0%	0%	100%	1%	R6362 VRDU	R6374 VRD6
Max 20%	1%	0%	99%	1%	R6363 VRDV	R6375 VRD7
Max 20%	2%	0%	98%	1%	R6364 VRDW	R6376 VRD8
Max 20%	3%	0%	97%	1%	R6365 VRDX	R6377 VRD9
Max 20%	0%	0.25%	100%	1.25%	R6366 VRDY	R6378 VREA
Max 20%	1%	0.25%	99%	1.25%	R6367 VRDZ	R6379 VREB
Max 20%	2%	0.25%	98%	1.25%	R6368 VRD0	R6380 VREC
Max 20%	3%	0.25%	97%	1.25%	R6369 VRD1	R6381 VRED
Max 20%	0%	0.5%	100%	1.5%	R6370 VRD2	R6382 VREE
Max 20%	1%	0.5%	99%	1.5%	R6371 VRD3	R6383 VREF
Max 20%	2%	0.5%	98%	1.5%	R6372 VRD4	R6384 VREG
Max 20%	3%	0.5%	97%	1.5%	R6373 VRD5	R6385 VREH

**Note:**

- Commission clawback period of 4 years applies.
- If a single contribution of €15k is paid in at outset: policy fee reduces to €0 per month.

\* See flyer for details.

## Single Save – 1% AMC Option

Age at next birthday	less than 55		Up to age 60	60 or over
Gross allocation	SP Pensions	PRB	SP Pensions and PRB	SP Pensions and PRB
	105.5%	105%	104%	103%

Special offer

For clients aged less than 55 next birthday

Initial Commission	0% trail		0.25% trail		0.50% trail	
	Pension	PRB	Pension	PRB	Pension	PRB
5.5%	R4932	-	R4939	-	R4946	-
5.0%	R4931	R2508	R4938	R2509	R4945	R2510
4.0%	R4930	R2548	R4937	R2726	R4944	R2727
3.0%	R4929	R2547	R4936	R2728	R4943	R2729
2.5%	-	R2730	-	R2731	-	R2732
2.0%	R4928	R2546	R4935	R2733	R4942	R2734
1.0%	R4927	R2545	R4934	R2735	R4941	R2736
0.0%	R4926	R2544	R4933	R2737	R4940	R2738

Limited availability

For clients aged less than 60 next birthday

Initial Commission	0% trail		0.25% trail		0.50% trail	
	Pension	PRB	Pension	PRB	Pension	PRB
5.0%	R5194	R5212	R5195	R5213	R5196	R5214
4.0%	R2450	R3202	R2451	R3203	R2452	R3204
3.0%	R2812	R3205	R2813	R3206	R2814	R3207
2.0%	R2447	R3208	R2448	R3209	R2449	R3210
1.0%	R2444	R3211	R2445	R3212	R2446	R3213
0.0%	R2441	R3214	R2442	R3215	R2443	R3216

For clients aged 60 or over

Initial Commission	0% trail		0.25% trail		0.50% trail	
	Pension	PRB	Pension	PRB	Pension	PRB
5.0%	R5188	R5206	R5189	R5207	R5190	R5208
4.0%	R5182	R5200	R5183	R5201	R5184	R5202
3.0%	R2459	R3217	R2460	R3218	R2461	R3219
2.0%	R2815	R3220	R2816	R3221	R2817	R3222
1.0%	R2456	R3223	R2457	R3224	R2458	R3225
0.0%	R2453	R3226	R2454	R3227	R2455	R3228



### Important notes

- Minimum term of 5 years.
- A minimum contribution of €5,000 applies.
- Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.
- On funds managed by external fund managers, an additional annual management charge may apply. Please see the specific fund factsheet for details.
- Enhanced commission does not apply to these structures.



## Single Save – 0.75% AMC Option

Age at next birthday	less than 55	Up to age 60	60 or over
Gross allocation	103%	102%	101%

For clients aged less than 55 next birthday

Initial Commission	0% trail		0.25% trail		0.50% trail	
	Pension	PRB	Pension	PRB	Pension	PRB
5.0%	R7186	R7356	R7193	R7363	R7200	R7370
4.5%	R7187	R7357	R7194	R7364	R7201	R7371
4.0%	R7188	R7358	R7195	R7365	R7202	R7372
3.5%	R7189	R7359	R7196	R7366	R7203	R7373
3.0%	R3265	R3401	R3266	R3402	R3267	R3403
2.5%	R7190	R7360	R7197	R7367	R7204	R7374
2.0%	R3262	R3398	R3263	R3399	R3264	R3400
1.5%	R7191	R7361	R7198	R7368	R7205	R7375
1.0%	R3259	R3395	R3260	R3396	R3261	R3397
0.5%	R7192	R7362	R7199	R7369	R7206	R7376
0.0%	R3256	R3392	R3257	R3393	R3258	R3394

For clients aged less than 60 next birthday

Initial Commission	0% trail		0.25% trail		0.50% trail	
	Pension	PRB	Pension	PRB	Pension	PRB
5.0%	R7153	R7323	R7164	R7334	R7175	R7345
4.5%	R7154	R7324	R7165	R7335	R7176	R7346
4.0%	R7155	R7325	R7166	R7336	R7177	R7347
3.5%	R7156	R7326	R7167	R7337	R7178	R7348
3.0%	R7157	R7327	R7168	R7338	R7179	R7349
2.5%	R7158	R7328	R7169	R7339	R7180	R7350
2.0%	R7159	R7329	R7170	R7340	R7181	R7351
1.5%	R7160	R7330	R7171	R7341	R7182	R7352
1.0%	R7161	R7331	R7172	R7342	R7183	R7353
0.5%	R7162	R7332	R7173	R7343	R7184	R7354
0.0%	R7163	R7333	R7174	R7344	R7185	R7355

For clients aged 60 or over

Initial Commission	0% trail		0.25% trail		0.50% trail	
	Pension	PRB	Pension	PRB	Pension	PRB
5.0%	R7120	R7290	R7131	R7301	R7142	R7312
4.5%	R7121	R7291	R7132	R7302	R7143	R7313
4.0%	R7122	R7292	R7133	R7303	R7144	R7314
3.5%	R7123	R7293	R7134	R7304	R7145	R7315
3.0%	R7124	R7294	R7135	R7305	R7146	R7316
2.5%	R7125	R7295	R7136	R7306	R7147	R7317
2.0%	R7126	R7296	R7137	R7307	R7148	R7318
1.5%	R7127	R7297	R7138	R7308	R7149	R7319
1.0%	R7128	R7298	R7139	R7309	R7150	R7320
0.5%	R7129	R7299	R7140	R7310	R7151	R7321
0.0%	R7130	R7300	R7141	R7311	R7152	R7322



### Important notes

- Minimum term of 5 years.
- A minimum contribution of €5,000 applies.
- Surrender penalties of 5/4/3/2/1% apply in years 1 to 5.
- On funds managed by external fund managers, an additional annual management charge may apply. Please see the specific fund factsheet for details.
- Enhanced commission does not apply to these special offers.

## Low AMC – €50,000 minimum

Our Low AMC options continue to be very popular with Financial Brokers and Advisors.

Base AMC 0.50% – minimum contribution €50,000						
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	Pension	PRB	Surrender Penalties
0%	101.5%	0%	0.5%	R4060	R4114	4% year 1 3% year 2 2% year 3 1% year 4
		0.25%	0.75%	R4061	R4083	
		0.35%	0.85%	R6270	R6279	
		0.5%	1%	R4062	R4115	
		0.75%	1.25%	R6091	R6100	
0.5%	101%	0%	0.5%	R4063	R4116	
		0.25%	0.75%	R4064	R4084	
		0.35%	0.85%	R6269	R6278	
		0.5%	1%	R4065	R4117	
		0.75%	1.25%	R6092	R6101	
1%	100.5%	0%	0.5%	R4066	R4118	
		0.25%	0.75%	R4067	R4085	
		0.35%	0.85%	R6268	R6277	
		0.5%	1%	R4068	R4119	
		0.75%	1.25%	R6093	R6102	
1.5%	100%	0%	0.5%	R4069	R4120	
		0.25%	0.75%	R4070	R4086	
		0.35%	0.85%	R6267	R6276	
		0.5%	1%	R4071	R4121	
		0.75%	1.25%	R6094	R6103	

Base AMC 0.60% – minimum contribution €50,000						
Initial Commission	Allocation Rate*	Trail Commission	Annual Management Charge (Inclusive of Trail)	Pension	PRB	Surrender Penalties
0%	102%	0%	0.6%	R4896	R4911	4% year 1 3% year 2 2% year 3 1% year 4
		0.25%	0.85%	R4901	R4916	
		0.35%	0.95%	R7719	R7744	
		0.5%	1.1%	R4906	R4921	
0.5%	101.5%	0%	0.6%	R4897	R4912	
		0.25%	0.85%	R4902	R4917	
		0.35%	0.95%	R8043	R8046	
		0.5%	1.1%	R4907	R4922	
1%	101%	0%	0.6%	R4898	R4913	
		0.25%	0.85%	R4903	R4918	
		0.35%	0.95%	R8044	R8047	
		0.5%	1.1%	R4908	R4923	
1.5%	100.5%	0%	0.6%	R4899	R4914	
		0.25%	0.85%	R4904	R4919	
		0.35%	0.95%	R8045	R8048	
		0.5%	1.1%	R4909	R4924	
2%	100%	0%	0.6%	R4900	R4915	
		0.25%	0.85%	R4905	R4920	
		0.35%	0.95%	R7718	R7743	
		0.5%	1.1%	R4910	R4925	

**Note:** For all options, the maximum age at entry is 55 next birthday and the minimum term to NRA is 10 years.

\* 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.





# Standard & Non-Standard

## 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.

## Standard PRSA – Transfer options

	Commission	Trail	AMC	RS Code
To age 55 next	3.0%	0.0%	1.0%	R5931 WSQ0
To age 60 next	1.50%*	0.0%	1.0%	R1863 USKD

## Non-Standard PRSA – Transfer options

	Commission	Trail	AMC	RS Code
To age 55 next	3.0%	0.0%	1.0%	R5932 WSQ1
		0.25%	1.25%	R6910 XSDM
		0.50%	1.50%	R5965 WSRQ
To age 60 next	1.50%*	0.0%	1.0%	R1861 USKB
		0.25%	1.25%	R6908 XSDK
		0.50%	1.50%	R2289 USNX

**Note:** The allocation rate for PRSA transfers is 100%. Commission is earned over 4 years, except for those structures marked \* where it is earned over 3 years. Commission clawback applies on full encashment, partial encashment or transfer.



### DON'T FORGET!

For clean regular premium cases, you can earn an additional €100 if you submit using OnlineApply.

**Zurich Life Assurance plc**

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

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

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

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