

Easy Access Investment Plans



Product Profile

The Zurich Life Easy Access Investment Plans are unit-linked savings & investment plans, suitable for medium to long term investment in any mix of the Zurich range of funds.

Technical Key Features				
	Easy Access Investment Bond			
Minimum contribution:	€5,000			
Maximum contribution:	€200,000 (per household or corporate)			
Payment Frequency:	Single Contribution only, subject to max limits			
Minimum age at entry:	19 next birthday			
Maximum age at entry:	75 next birthday			
Basis of cover:	Single life or joint life second death basis			
Death benefit:	Bid value of the units held at the date of notification of death			
Fund choice:	The Zurich range of funds (see “Our Range of Funds” guide for details). Note: Some specialist funds are only available for single contribution policies & additional fund charges may apply. See specific fund factsheets for details.			
Levy:	Government Levy of 1% applies to all amounts invested. For regular contributions Zurich Life will collect the levy in addition to the regular contribution specified. For single contributions we will deduct the levy from the contribution before allocating it to the policy (correct as of June 2021).			
Withdrawals:	Minimum Partial: €1,000 Minimum Residual Fund: €2,500 Charge: €20			
Regular income facility:	Minimum: €200 per income payment Maximum: 7.5% of the fund per annum Minimum Residual Fund: €2,500 Charge: €0			
Exit tax:	The rate of taxation is currently 41 % (correct as of March 2022).			
Charging Structures – Key Features				
	Easy Access Bond Option A	Easy Access Bond Option B	Easy Access Bond Option C	Easy Access Bond Option D
Gross Allocation:	103.5% less commission	103% less commission	102.5% less commission	102% less commission
Initial Commission:	Option of 2.5%, 3% or 3.5%	Option of 2%, 2.5% or 3%	Option of 1.5%, 2% or 2.5%	Option of 1%, 1.5% or 2%
Commission clawback period:	Earned over 3 years .Clawback will apply on partial or full surrender.			
Trail commission:	0%, 0.25% or 0.5%	0%, 0.25% or 0.5%	0%, 0.15%, 0.25% 0.4% or 0.5%	0%, 0.25% or 0.5%
Annual management charge (AMC):	1.1%	1%	0.85%	0.75%
Single contribution injections, commission & allocation:	AMC noted above is before the addition of trail commission & any additional fund charges that may apply. See specific fund fact sheets for details.			
Early Surrender Penalties:	Do not apply			
Policy fee:	None			
Switch fees:	Four free switches per policy year, €20 per switch thereafter.			

Note: Please contact your Zurich Life Broker Consultant for commission terms on cases where the customers have previously held a Zurich Life policy of the same product type.

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Easy Access Investment Bond:

Investment Bond commission options – Option A (1.1% amc):

103.5% gross allocation – for contributions from €5,000 to €200,000:

Commission		Allocation	AMC	RS Code
Initial	Trail			
2.5%	0%	101%	1.1%	R9252 YSNC
3%	0%	100.5%	1.1%	R9251 YSNB
3.5%	0%	100%	1.1%	R9250 YSNA
2.5%	0.25%	101%	1.35%	R9255 YSNF
3%	0.25%	100.5%	1.35%	R9254 YSNE
3.5%	0.25%	100%	1.35%	R9253 YSND
2.5%	0.5%	101%	1.6%	R9258 YSNI
3%	0.5%	100.5%	1.6%	R9257 YSNH
3.5%	0.5%	100%	1.6%	R9256 YSNG

Investment Bond commission options – Option A (1% amc):

103% gross allocation – for contributions from €5,000 to €200,000:

Commission		Allocation	AMC	RS Code
Initial	Trail			
2%	0%	101%	1%	R9243 YSM3
2.5	0%	100.5%	1%	R9242 YSM2
3%	0%	100%	1%	R9241 YSM1
2%	0.25%	101%	1.25%	R9246 YSM6
2.5	0.25%	100.5%	1.25%	R9245 YSM5
3%	0.25%	100%	1.25%	R9244 YSM4
2%	0.5%	101%	1.5%	R9249 YSM9
2.5	0.5%	100.5%	1.5%	R9248 YSM8
3%	0.5%	100%	1.5%	R9247 YSM7

Important notes for Easy Access Investment Bond – Options A & B:

- A minimum contribution of €5,000 applies with a maximum contribution of €200,000 per household / corporate.
- A three year commission clawback period applies to initial commission.
- The maximum age at entry is 75 next birthday.
- No early surrender penalties apply.
- Single contribution injections are only allowed at outset & are subject to overall maximum investment limits for the Easy Access Investment Bond.

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Investment Bond commission options – Option C (0.85% amc):

102.5% gross allocation – for contributions from €5,000 to €200,000:

Commission		Allocation	AMC	RS Code
Initial	Trail			
1.5%	0%	101%	0.85%	R8534 YSB9
2%	0%	100.5%	0.85%	R8535 YSCA
2.5%	0%	100%	0.85%	R8536 YSCB
1.5%	0.15%	101%	1%	R8537 YSCC
2%	0.15%	100.5%	1%	R8538 YSCD
2.5%	0.15%	100%	1%	R8539 YSCE
1.5%	0.25%	101%	1.1%	R8540 YSCF
2%	0.25%	100.5%	1.1%	R8541 YSCG
2.5%	0.25%	100%	1.1%	R8542 YSCH
1.5%	0.4%	101%	1.25%	R8543 YSCI
2%	0.4%	100.5%	1.25%	R8544 YSCJ
2.5%	0.4%	100%	1.25%	R8545 YSCK
1.5%	0.5%	101%	1.35%	R8546 YSCL
2%	0.5%	100.5%	1.35%	R8547 YSCM
2.5%	0.5%	100%	1.35%	R8548 YSCN

Investment Bond commission options – Option D (0.75% amc):

102% gross allocation – for contributions from €5,000 to €200,000:

Commission		Allocation	AMC	RS Code
Initial	Trail			
1%	0%	101%	0.75%	R8549 YSCP
1.5%	0%	100.5%	0.75%	R8550 YSCQ
2%	0%	100%	0.75%	R8551 YSCR
1%	0.25%	101%	1%	R8552 YSCS
1.5%	0.25%	100.5%	1%	R8553 YSCT
2%	0.25%	100%	1%	R8554 YSCU
1%	0.5%	101%	1.25%	R8555 YSCV
1.5%	0.5%	100.5%	1.25%	R8556 YSCW
2%	0.5%	100%	1.25%	R8557 YSCX

Important notes for Easy Access Investment Bond – Option C:

- A minimum contribution of €5,000 applies with a maximum contribution of €200,000 per household / corporate.
- A three year commission clawback period applies to initial commission.
- The maximum age at entry is 75 next birthday.
- No early surrender penalties apply.
- Single contribution injections are only allowed at outset & are subject to overall maximum investment limits for the Easy Access Investment Bond.

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