

# LifeSave Investment Bond



## Product Profile

The LifeSave Investment Bond is a unit-linked single contribution bond, suitable for medium to long-term investment in any mix of the Zurich range of funds.

Technical Key Features	
Minimum contribution:	€5,000
Maximum contribution:	€500,000 – for contributions greater than this talk to you Zurich Broker Consultant.
Minimum age at entry:	19 next birthday
Maximum age at entry:	75 next birthday – For Option A, B & C 85 next birthday – For Options D & E
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: for some specialist funds additional fund charges may apply. See specific fund factsheets for details.
Levy:	Government Levy of 1% applies to all amounts invested. The levy is deducted from the contribution before allocating it to the policy (correct as March 2022).
Withdrawals:	<b>Minimum Partial:</b> €1,000 <b>Minimum Residual Fund:</b> €2,500 <b>Charge:</b> €20
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 <b>Charge:</b> €0
Exit tax:	The rate of taxation is currently 41% (correct as of May 2023).

Charging Structures – Key Features					
	Option A: 1% amc	Option B: 0.75% amc	Option C: 1.25% amc	Option D: 1% amc Reduced Penalties	Option E: 0.75% amc Clean Pricing
Gross Allocation:					
€5,000 - €99,999:	103.5% gross	102% gross	105%	102%	100%
€100,000 - €249,999	104% gross				
€250,000+		102.5% gross			
Early surrender penalties:	5/4/3/2/1% in years 1/2/3/4/5	5/4/3/2/1% in years 1/2/3/4/5	5/4/3/2/1% in years 1/2/3/4/5	3/2/1% in years 1/2/3	Do not apply
	The above penalties apply on full or partial encashments but not to regular incomes.				
Single contribution commission:	See applicable appendix overleaf				
Bid offer spread:	None				
Single contribution injections:	Only allowed at outset. Subsequent single contribution top-ups will be handled by setting up a new policy. <b>Min SP:</b> €500; <b>Max SP:</b> €500,000				
Trail commission:	Option of 0%, 0.25% or 0.5% available				
Policy fee:	None				
Annual management charge (AMC):	As noted above & is before the addition of trail commission & any additional fund charges that may apply. See fund fact sheets for details.				
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.

# LifeSave Investment Bond

## Product Profile

### Option A - 1% AMC:

Commission		Allocation <sup>†</sup>	AMC	RS Code	Early surrender penalties
Initial	Trail				
0%	0%	103.5%	1%	RS580 HSEF	5/4/3/2/1% in years 1/2/3/4/5
0.5%	0%	103%	1%	RS579 HSEE	
1%	0%	102.5%	1%	RS578 HSED	
1.5%	0%	102%	1%	RS577 HSEC	
2%	0%	101.5%	1%	RS576 HSEB	
2.5%	0%	101%	1%	RS575 HSEA	
3%	0%	100.5%	1%	RS574 HSD9	
3.25%	0%	100.25%	1%	RS863 HSH6	
3.5%	0%	100%	1%	RS573 HSD8	
4%	0%	99.5%	1%	R9560 YSSW	
0%	0.25%	103.5%	1.25%	R1049 HSKR	
0.5%	0.25%	103%	1.25%	R1048 HSKQ	
1%	0.25%	102.5%	1.25%	R1047 HSKP	
1.5%	0.25%	102%	1.25%	R1046 HSKN	
2%	0.25%	101.5%	1.25%	R1045 HSKM	
2.5%	0.25%	101%	1.25%	R1044 HSKL	
3%	0.25%	100.5%	1.25%	R1043 HSKK	
3.5%	0.25%	100%	1.25%	R1042 HSKJ	
4%	0.25%	99.5%	1.25%	R9561 YSSX	
0%	0.5%	103.5%	1.5%	RS572 HSD7	
0.5%	0.5%	103%	1.5%	RS571 HSD6	
1%	0.5%	102.5%	1.5%	RS570 HSD5	
1.5%	0.5%	102%	1.5%	RS569 HSD4	
2%	0.5%	101.5%	1.5%	RS568 HSD3	
2.5%	0.5%	101%	1.5%	RS567 HSD2	
3%	0.5%	100.5%	1.5%	RS566 HSD1	
3.5%	0.5%	100%	1.5%	RS565 HSD0	
4%	0.5%	99.5%	1.5%	R9562 YSSY	
4.25%	0.25%	100%	1.5%	RS581 HSEG††	
5%	0%	100%	1.5%	RS582 HSEH††	

#### Important notes for LifeSave Investment Bond variations – Option A - 1% AMC:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 75 next birthday applies.
- † Allocation shown is before the addition of any contribution based bonus allocations.
- †† Commission clawback of 100% applies in the first policy year to the highlighted variations.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Product Profile

### Option B – 0.75% AMC: €5,000 - €249,999

Commission		Allocation	AMC	RS Code	Early surrender penalties
Initial	Trail				
0%	0%	102%	0.75%	RA402 ZSFT	5/4/3/2/1% in years 1/2/3/4/5
0.5%	0%	101.5%	0.75%	RA405 ZSFW	
1%	0%	101%	0.75%	RA408 ZSFZ	
1.5%	0%	100.5%	0.75%	RA411 ZSF2	
2%	0%	100%	0.75%	RA414 ZSF5	
2.5%	0%	99.5%	0.75%	RA417 ZSF8	
3%	0%	99%	0.75%	RA420 ZSGB	
0%	0.25%	102%	1%	RA403 ZSFU	
0.5%	0.25%	101.5%	1%	RA406 ZSFX	
1%	0.25%	101%	1%	RA409 ZSF0	
1.5%	0.25%	100.5%	1%	RA412 ZSF3	
2%	0.25%	100%	1%	RA415 ZSF6	
2.5%	0.25%	99.5%	1%	RA418 ZSF9	
3%	0.25%	99%	1%	RA421 ZSGC	
0%	0.5%	102%	1.25%	RA404 ZSFV	
0.5%	0.5%	101.5%	1.25%	RA407 ZSFY	
1%	0.5%	101%	1.25%	RA410 ZSF1	
1.5%	0.5%	100.5%	1.25%	RA413 ZSF4	
2%	0.5%	100%	1.25%	RA416 ZSF7	
2.5%	0.5%	99.5%	1.25%	RA419 ZSGA	
3%	0.5%	99%	1.25%	RA422 ZSGD	

#### Important notes for LifeSave Investment Bond variations – Option B – 0.75% AMC:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 75 next birthday applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Product Profile

### Option B – 0.75% AMC: €250,000+

Commission		Allocation	AMC	RS Code	Early surrender penalties
Initial	Trail				
0%	0%	102.5%	0.75%	RA396 ZSFM	5/4/3/2/1% in years 1/2/3/4/5
0.5%	0%	102%	0.75%	RA399 ZSFQ	
1%	0%	101.5%	0.75%	R9508 YSR Y	
1.5%	0%	101%	0.75%	R9511 YSR1	
2%	0%	100.5%	0.75%	R9513 YSR3	
2.5%	0%	100%	0.75%	R9515 YSR5	
3%	0%	99.5%	0.75%	R9517 YSR7	
0%	0.25%	102.5%	1%	RA397 ZSFN	
0.5%	0.25%	102%	1%	RA400 ZSFR	
1%	0.25%	101.5%	1%	R9509 YSRZ	
1.5%	0.25%	101%	1%	R9512 YSR2	
2%	0.25%	100.5%	1%	R9514 YSR4	
2.5%	0.25%	100%	1%	R9516 YSR6	
3%	0.25%	99.5%	1%	R9518 YSR8	
0%	0.5%	102.5%	1.25%	RA398 ZSFP	
0.5%	0.5%	102%	1.25%	RA401 ZSFS	
1%	0.5%	101.5%	1.25%	R9510 YSR0	
1.5%	0.5%	101%	1.25%	R9435 YSQ1	
2%	0.5%	100.5%	1.25%	R9436 YSQ2	
2.5%	0.5%	100%	1.25%	R9437 YSQ3	
3%	0.5%	99.5%	1.25%	R9519 YSR9	

#### Important notes for LifeSave Investment Bond variations – Option B – 0.75% AMC:

- A minimum contribution of €250,000 applies.
- Maximum age of entry of 75 next birthday applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Product Profile

### Option C – 1.25% AMC:

Commission		Allocation	AMC	RS Code	Early surrender penalties
Initial	Trail				
5%	0%	100%	1.25%	R4333 VSTU	5/4/3/2/1 % in years 1/2/3/4/5
4%	0%	101%	1.25%	R4331 VSTS	
2.5%	0%	102.5%	1.25%	R6593 WSYX	
0%	0%	105%	1.25%	R6595 WSYZ	
5%	0.25%	100%	1.5%	R4334 VSTV	
4%	0.25%	101%	1.5%	R4332 VSTT	
2.5%	0.25%	102.5%	1.5%	R6594 WSY Y	
0%	0.25%	105%	1.5%	R6596 WSY0	

#### Important notes for LifeSave Investment Bond variations – Option C – 1.25% AMC:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 75 next birthday applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Product Profile

### Option D – 1% AMC, reduced penalties:

Commission		Allocation	AMC	RS Code	Early surrender penalties
Initial	Trail				
0%	0%	102%	1%	R3816 VSKT	3/2/1 % in years 1/2/3
1%	0%	101%	1%	R3818 VSKV	
2%	0%	100%	1%	R3820 VSKX	
0%	0.25%	102%	1.25%	R3886 VSLT	
1%	0.25%	101%	1.25%	R3887 VSLU	
2%	0.25%	100%	1.25%	R3888 VSLV	
0%	0.5%	102%	1.5%	R3817 VSKU	
1%	0.5%	101%	1.5%	R3819 VSKW	
2%	0.5%	100%	1.5%	R3821 VSKY	

#### Important notes for LifeSave Investment Bond variations – Option D – 1% AMC, reduced penalties:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 85 next birthday applies.
- 3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

**Option E – 0.75% AMC, clean pricing:**

Commission		Allocation	AMC	RS Code	Early surrender penalties
Initial	Trail				
0%	0%	100%	0.75%	RS445 HSDE	Do not apply
0%	0.25%	100%	1%	R1758 HSV2	
0%	0.5%	100%	1.25%	RS446 HSDF	

**Important notes for LifeSave Investment Bond variations – Option E – 0.75% AMC, clean pricing:**

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 85 next birthday applies.
- Early surrender penalties do not apply.