

RetireRight

An investment strategy for your Approved Retirement Fund

Today, more and more people are choosing to use an Approved Retirement Fund (ARF) or an Approved Minimum Retirement Fund (AMRF) as the means to provide their income in retirement. This involves continuing to invest your pension fund in investment funds when you retire and you 'draw-down' your income as you need it. One important decision you'll need to make at outset is to decide how your money will be invested.

The ideal scenario is to find a solution that balances investment risk with reward - giving your money the potential to grow while not overly exposing it to the volatility of investment markets. Now there is a new investment strategy that can automatically do this for you allowing you to get on and enjoy your retirement.

RetireRight – a solution built on Prisma

Zurich has a reputation for excellence in developing investment strategies from PensionStar to the award winning Personalised GuidePath*. Zurich's RetireRight is a new innovative way of managing ARF investment once a person retires. It is built on Zurich's market leading Prisma Funds and it offers three investment options, each one catering to customers with different risk appetites. As a person gets older, it will automatically transition their ARF investment from higher risk assets into lower risk assets over a 15 year period, helping to balance income requirements with the need to preserve the capital in later life.

Each RetireRight option will gradually move money from its starting point (in the Prisma 5, Prisma 4 or Prisma 3 Fund) into the Prisma 2 Fund over a 15 year period beginning when they reach age 75. The initial starting point is dependent on which RetireRight option is selected at outset.

From the start, you are fully invested in the Prisma 5, Prisma 4 or Prisma 3 Funds until you reach age 75.

From age 75, you gradually de-risk into the Prisma 2 Fund over a 15 year investment period to age 90.



* Best Innovation by a Life Assurance Company, 2017
Longboat Analytics Financial Services Awards.

RetireRight – 3 options for customers



Your ARF investment is initially 100% invested in the medium to high risk Prisma 5 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 5 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

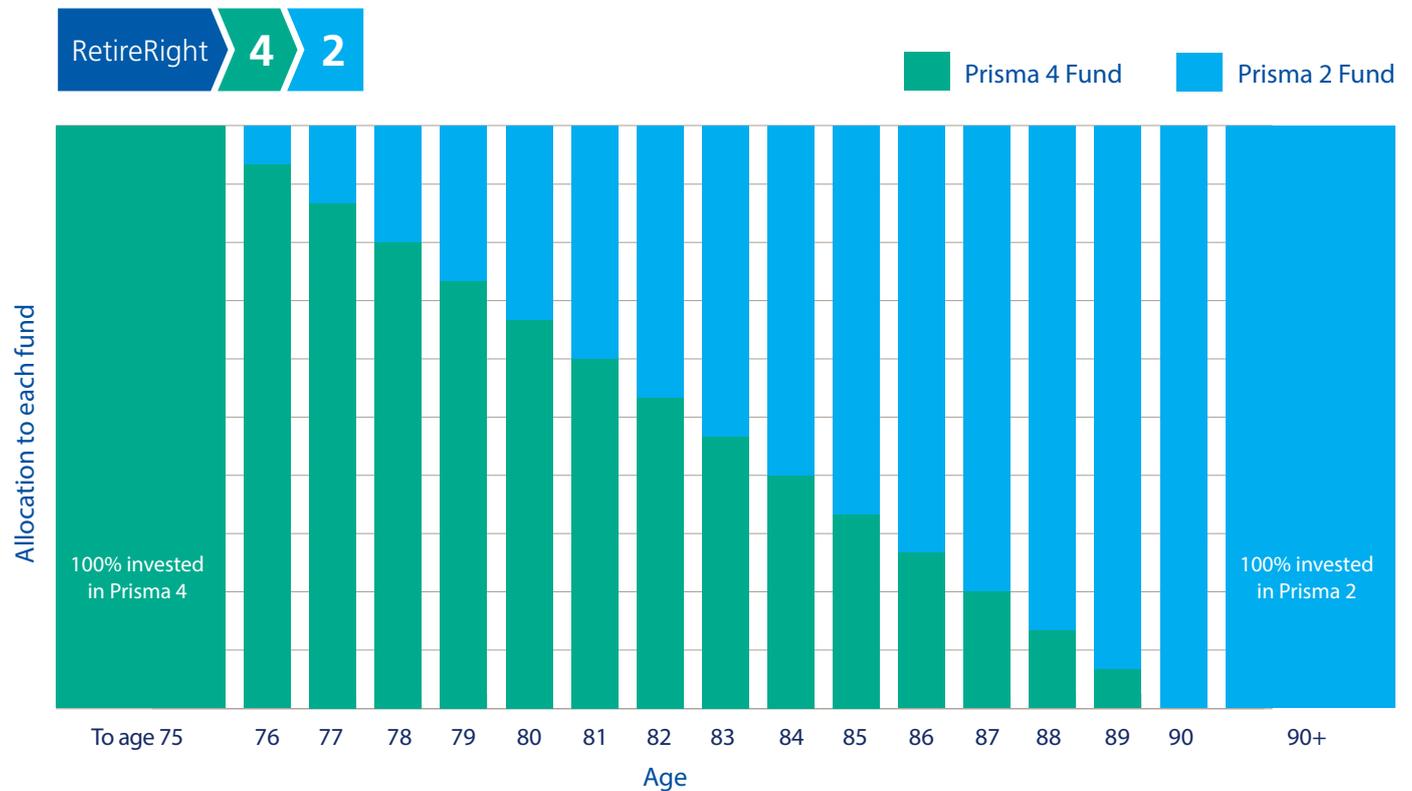


Your ARF investment is initially 100% invested in the medium risk Prisma 4 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 4 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.



Your ARF investment is initially 100% invested in the low to medium risk Prisma 3 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 3 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

How the transition works – an example



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.
Warning: This product may be affected by changes in currency exchange rates.

For more information visit www.zurichlife.ie or talk to your Financial Broker or Advisor.

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