Zurich Investment Life Cover

Reassurance for your clients – protection for their investments

What is Zurich Investment Life Cover?
The plan pays out if the value of a client’s portfolio at the time of their death is worth less than the amount originally invested\(^2\). It will also cover additional or regular payments made during the five year term. The sum assured will fill any shortfall so clients get back what they have invested\(^2\). At any other time the value of your clients’ investment is not guaranteed and they may not get back what they invested.

Why Zurich Investment Life Cover?
• The plan may be right for clients if they want to protect the value of the money and any assets paid into their Zurich Portfolio if they die before the end of the plan term.
• Clients may be conscious that the timing and pace of any stockmarket recovery cannot be accurately predicted.

How does it work?
• **It’s simple.** Zurich Investment Life Cover is applied to the value of money and assets paid into a Zurich Portfolio (see key points overleaf for details of what is covered), minus any withdrawals or adviser remuneration that has been paid, to provide cover for a five year term from the start date of the Zurich Portfolio.
• **It’s fast.** There is no underwriting or medical evidence for your client to supply or worry about.
• **It’s affordable.** The yearly plan costs are:
  - 0.1% of the plan cover amount for clients who were aged 64 or under when they started the plan
  - 0.25% of the plan cover amount for clients who were aged between 65 and 69 when they started the plan

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1 Excluding any Zurich Investment Accounts held in the name of a third party provider or Zurich Portfolios opened with a Junior Stocks and Shares ISA or Junior Retirement Account.
2 Less previous withdrawals and adviser remuneration.
## Key points

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<tr>
<th>What are the minimum and maximum ages?</th>
<th>The maximum is 70 years at next birthday and the minimum is 18 attained. For joint portfolios, the maximum age applies to the youngest life.</th>
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<tbody>
<tr>
<td>Who can be covered?</td>
<td>The plan can cover both single and joint-life portfolios. For joint-life portfolios, the benefit is payable on the second death.</td>
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<td>What accounts are covered?</td>
<td>The plan can cover Investment Accounts (excluding any Zurich Investment Accounts held in the name of a third party provider), Stocks and Shares ISAs and Retirement Accounts. The plan is not available to customers who open a Zurich Portfolio with a Junior Stocks and Shares ISA or Junior Retirement Account.</td>
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<td>What is the term of the plan?</td>
<td>The plan has a term of five years from the start date of the Zurich Portfolio and is not renewable.</td>
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<td>Are top-ups allowed?</td>
<td>Yes, top-ups are allowed within the original five-year term.</td>
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<td>How much does the plan cost?</td>
<td>The plan has a simple charging structure so clients can easily see how much their protection costs. The yearly plan cost is a percentage of the amount of any money and assets (initial, regular, transfers and top-ups) paid into the Zurich Portfolio less any withdrawals and adviser remuneration payments made within the five-year term. The charge is 0.1% for clients who were aged 64 or under when they started the plan and 0.25% for clients who were aged between 65 and 69 when they started the plan.</td>
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For more information on the Zurich Intermediary Platform and Zurich Investment Life Cover, please contact your Zurich Business Account Manager on: **08085 546 546**

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