Plan for the future you want
Welcome to the Zurich Portfolio
Working with your adviser to build your future

We’re here to help you plan to reach your financial goals – and we believe the best way to do this is to provide extensive investment choices including tax-efficient accounts, while also offering your adviser all the support they need.

Think of Zurich as the financial platform on which your adviser builds your future, piece by piece.

Your adviser will make transactions on your behalf directly on the Zurich Intermediary Platform, meaning that making changes that you agree, such as setting up a new payment or switching funds, or requesting an income, can be carried out by them without the time delay caused by sending instructions by post or phone.

Your adviser can give you online access so you can view your accounts and the investments within them. You can also look at statements and other correspondence online whenever you want to, instead of or as well as receiving them by post.
A company you can trust, with strong foundations

When you’re putting your money away for an extended period of time, you need a company that you can rely on to be there for the long term.

Zurich in the UK
In the UK, Zurich provides customers with investment, pension and protection products. Our strategy is to build a competitive and sustainable business, delivering value to customers, distributors and shareholders through award-winning propositions. We’ve been offering quality products and services to our UK customers since 1917. As of March 2019 our UK Life business, of which the Zurich Intermediary Platform provided by Sterling ISA Managers Limited is a part, had more than £35bn of assets under management.

About the Zurich Group
Zurich operates globally and locally, according to customers’ needs, delivering insurance products and services in more than 170 countries. Founded in Switzerland in 1872, Zurich has met customers’ needs with great attention to service and care throughout its history.
Your adviser will work closely with you to create a Zurich Portfolio that matches your needs, investment goals and attitude to risk.

The more investment choice available, the more closely they can construct your investment portfolio tailored to your situation – giving you the best chance of realising your plans.

Planning for today and tomorrow

Investment choice is also essential when it comes to updating your portfolio. Over time your life goals can alter significantly and your investments should change with them. This can be down to happy events – such as getting married or having children – or bad news, such as losing your job. It can also be because your attitudes change. For example, you may be willing to take on more risk as you learn more about investing.

This is one of the areas where a good adviser can be absolutely essential. It’s not just about your initial investment, it’s about looking after your money over the years by understanding your life journey and helping you plan to achieve it.

Example

Mary and Daniel are about to retire and they want to use their savings as effectively as possible. Their adviser explains the retirement rules and the control they could have over their pension savings. After thinking it through, both Mary and Daniel transfer their pension savings from other providers into the Retirement Account they each hold and have been paying into within their Zurich Portfolios.

The Zurich Portfolio allows them to access their savings in line with the latest legislation, giving them control of their income, greater control over the tax they will pay and control over the remaining invested money.

And importantly, when their circumstances change, the Zurich Retirement Account can be adapted to their needs. Their adviser also makes changes to investments across their other accounts with the aim of ensuring that all of their savings are aligned to their future needs and plans for retirement.
Choice and convenience

Accounts
These are where your investments are held. Each account has different rules such as how much money you can pay in, how you can take your money out and what taxes may apply. Your adviser will discuss which accounts are right for your circumstances:
- Cash Individual Savings Account (ISA)
- Stocks and Shares ISA
- Investment Account
- Retirement Account
- Cash Account
- Junior ISA and Junior Retirement Account

More details on the accounts are contained in the ‘Key Features’ documents. Please ask your adviser for a copy.

Investments
We make a range of investments available, including cash, funds from a wide range of fund managers including Zurich, and ‘exchange-traded assets’ that the money you pay into your accounts can be invested in. Your adviser will create an investment portfolio to match your objectives. More information about the investments we offer and the risks associated with them is provided in the Zurich Portfolio Asset guide, available from your adviser.

Taking payments
You have access to your money whenever you need it. We don’t charge you for taking your own money back and you have a choice of dates for when you want to receive it. Note however that legislation determines when you can access pension savings.

Making payments
We also make it easy for payments to be made into your accounts. Your adviser can set up regular direct debit payments or one-off payments quickly and securely online on your behalf. Where you and your adviser decide not to fully invest all your money into the stock market in one go, your adviser can opt to automatically invest your money over a period of time of your choice, phasing your investment.

Moving your investments
It’s easy to bring all your savings together by moving them into your Zurich Portfolio. Your adviser can do this by ‘re-registering’ them, which means that they don’t have to be sold and bought again.

Re-registering investments is possible if we have the investment available and your current provider agrees. Transfers as cash are also possible, again if your current provider agrees. Having more of your investments in one place means that your adviser can manage them with a consistent investment strategy and with less paperwork, and it’s easier for you to keep up with what you have. Please speak to your adviser to find out more.

Please keep in mind that the value of any investments can go down as well as up, which means you may get back less than you invest. You cannot normally access money held in a pension before the age of 55. You should ask your adviser to explain how your tax treatment will vary as a result of your individual circumstances and tax law, both of which may change in the future.

Faster access to your money
When you make a payment, move between funds or make a withdrawal, we can process the instruction from your adviser without waiting for the money to clear, which is known as ‘pre-funding’.

This means your payment gets into your chosen funds more quickly and you get paid sooner on withdrawals. More time invested could mean more time to benefit from the growth potential of your holdings – and in the case of some payments, it can be a lot more time. For example, pension tax relief (the money you get from the Government when you make a pension payment) can take up to 78 days to arrive from the tax office, but as we pre-fund, we put the amount of tax relief into your Retirement Account at the time we receive your payment.
Let’s take a look at how family linking can work for ISAs

Without family linking the annual Zurich Portfolio charge for each family member would be 0.35% of the value of your Zurich Portfolio. With family linking this reduces to 0.30%.

Helping you see the full picture

Simple and colourful graphs bring your investment journey to life, along with a detailed view of your portfolio history. Together, you can identify appropriate ways to support achieving your goals.

Extra savings for families

We’ve added an extra element to our charging structure that means you and your family could potentially save. As long as your family members have the same adviser at the same firm, we can set up a ‘family link’ which includes your parents, siblings and children – up to a maximum of three generations of your family.

Once the combined value of all linked Zurich Portfolios is over £200,000, we’ll use the total amount to calculate the overall percentage charge that is applied to each Zurich Portfolio. Over the years, this could potentially save you hundreds of pounds. Alongside our junior products, that means children can get a head start and benefit from accumulated family wealth in the process.
Peace of mind for you and your loved ones

If you’re aged under 70 and seek the growth potential of the stock market but don’t like the idea your savings could fall in value, Zurich Investment Life Cover can help.

You are protected
If we, or any of the asset providers you are invested with, are unable to meet any financial obligations to you in full, you may be entitled to help from the Financial Services Compensation Scheme (FSCS). The compensation you will receive will be based on the FSCS rules, and whether or not you are eligible to make a claim may depend on which firm is in default, what service or investment they were providing, where they are based and where you are resident.

The Zurich Portfolio Terms and Conditions give more details about compensation limits, the circumstances when it might be available and how to claim.

Detailed information available
There is detailed information about the Zurich Portfolio in the Zurich Portfolio Terms and Conditions which your financial adviser can make available to you.

Available when you start your Zurich Portfolio – with no health questions – and lasting five years from the date of investment, if you die and the value of eligible accounts in your Zurich Portfolio has fallen below the amount you invested, it will be topped back up to the value of payments in, less any withdrawals and charges deducted. Of course, if your investments rise in value, your loved ones would benefit from the growth. Charges apply – please talk to your adviser.

Example
Peter is 62 and in poor health. He is starting to think about providing for his family when he passes on and he wants to make sure he leaves them as much as possible. In the long term, he knows the stock market offers great growth potential, but he’s not so sure about the outlook for the next couple of years. So when he opened his Zurich Portfolio and a Stocks and Shares ISA, his adviser recommended that he take out Zurich Investment Life Cover.

If the worst happens soon, the value paid is guaranteed to be at least the amount Peter paid in, less any withdrawals and charges.

Another extra built in
When you start a Zurich Portfolio, we will give you a year of Zurich Accidental Death Cover – at no charge to you and without you needing to complete any extra paperwork. Please talk to your adviser if you’d like to know more.
Building your future starts here
To get started, speak to your adviser right away to discuss the benefits of the Zurich Portfolio and how it could provide the foundations for building the future you're planning to enjoy.

And when you wish to take your money from the platform, we will help with that too, making it as quick and straightforward as possible.

We are reassuringly predictable.