Why a platform?
There are a range of different methods through which you can invest. Given your particular circumstances, we recommend that you invest through a platform.

A platform is a wealth management service that provides access to a choice of tax wrappers through which you can invest in a range of assets. It allows your adviser, or investment adviser where applicable, to manage your investments efficiently and effectively online, on your behalf.

In summary we recommend a platform because it:

Select any of the following points relevant to your client:

- Provides an efficient way to buy and sell a wide range of assets.
- Provides easy access to income at a time that suits you.
- Consolidates reporting with a single statement four times a year and a single annual tax voucher, thereby simplifying your tax return collation.
- Allows you to agree how you want to pay for our services.
- Offers us access to a range of independent tools to assist in managing your money.
- Has a straightforward charging structure.
- Allows us to spend more time focusing on your needs due to the increased efficiency of transactions.
- Enables various investment strategies to be operated on your behalf – including phasing investments into funds over different time periods.
- Simplifies the movement of investments into different tax wrappers, maximising tax efficiency.
- Provides you with the ability to view your assets online at any time – 24 hours a day, 365 days of the year.
- Gives you secure online access to all of your financial documents.
- Gives us the ability to analyse your other assets via the platform.

Why the Zurich Portfolio?
We have undertaken an extensive due diligence exercise to select the right platform provider, which has led us to select the Zurich Portfolio for you. The reasons for this are as follows:

Select the reasons relevant to your decision to use the Zurich Intermediary Platform from the categories below:
• The Zurich Portfolio is provided by Sterling ISA Managers Limited which is part of Zurich’s UK business – part of a group of companies of which the ultimate parent is Zurich Insurance Group Ltd, a company registered in Switzerland.

• Zurich is one of the world’s largest insurance groups with a global network of subsidiaries and offices in North America and Europe as well as Asia Pacific, Latin America and other markets.

• Zurich has an extensive experience in the Life and Pensions market in the UK, offering customers quality products and services since 1917. As at 30 June 2019 Zurich’s UK Life business had more than £35 billion of funds under management.

• Zurich is a financially strong global organisation. This is measured by independent organisations such as those below. They have given Zurich (of which the Zurich Portfolio is an integral part of their UK business) the following ratings:

<table>
<thead>
<tr>
<th>Financial strength ratings</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA-stable</td>
</tr>
<tr>
<td>Aa3/stable</td>
</tr>
</tbody>
</table>

• It is important to us that you have confidence in the organisation that you are entrusting your money to.

• Zurich specifically uses its financial strength to help you access your money quickly and easily at the time you need it, and to ensure that when you decide to move assets from one investment fund to another, this happens promptly and efficiently. It does this through its investment platform that provides faster access when making withdrawals and when trading in the investment market, also referred to as ‘prefunding’.

• When making personal pension contributions, you may be entitled to additional tax relief on your contributions. Normally it may take up to 60 days for this to be sent by HMRC and received by your provider. Through faster access, Zurich ensures the money is added to your investment before it is received from HMRC. Adding this tax relief quickly to your plan ensures that it is working for you.

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• The Zurich Intermediary Platform (the technology that hosts your Zurich Portfolio) was launched in 2013 using up-to-date technology, giving you and me the ability to make use of many financial planning solutions. Some providers in the market are using technology built many years ago. Keeping pace with changes in technology is difficult and when providers need to bring it more up to date, this can result in disruption for both of us.

• Referred to as ‘replatforming’ in our industry, changing the underlying technology can be disruptive for everyone and a number of providers have been going through this phase. Zurich is not affected and you can be confident that their technology is up to date and operates in the manner expected.

• In this digital world, keeping your money safe is extremely important. Using organisations that allow us to control who has access to your information is vital.

• Zurich provides us with a level of control that is online, responsive and available 24 hours a day. Only those members of our staff aligned to your personal adviser and who have been fully trained on the system are allowed access.

• When you decide to take an income from your investments Zurich provides a high level of automation that ensures, provided you have sufficient investments, you will be sent your income. They do not require us to disinvest your investments early to ensure there is sufficient cash available to be sent to you. This technology reduces our administration processes and ultimately the fees you have to pay.

• As investment markets fluctuate so too does your investment and the amount of money held in each fund. Over time this can mean your portfolio no longer matches your investment needs and as a result you may be taking greater or less risk than you desire. It is important to us this is automatically controlled through technology. Zurich gives you and us the opportunity to reset the percentages back to when you first invested automatically, every month, quarterly, half yearly or annually.

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• Zurich provides the UK financial advice market with support not seen across the market, which emphasises its commitment to financial advisers.

• Defaqto is an independent financial research company specialising in rating, comparing and analysing financial products and funds. They are one of the leading providers of financial product and fund data in the UK. Defaqto offer a service called ‘Defaqto Star Ratings’. Star Ratings provide an independent, unbiased mechanism for helping advisers, and their clients, instantly understand where a product or proposition sits in the market, based on the features and benefits it offers. Defaqto have given the Zurich Intermediary Platform (the technology I use to manage your Zurich Portfolio) a rating of 5 stars for 2019, the seventh year in a row, which is their highest rating possible.

Further information on awards is listed later in this document

• There are frequent changes to legislation from Government as well as regulations from the Financial Conduct Authority. Many of these changes directly impact us as your adviser and ultimately affect you and your investments.

• Zurich gives us access to on-the-ground and telephone support and has become one of the leading and most supportive companies in this area. Ultimately this benefits you.

• By having access to this support, we are able to react and correctly position your needs online, even where changes have just come into play. [This was demonstrated in the changes to pension legislation in 2015, referred to as pension freedoms. The support we received from Zurich meant we could implement the right advice using the new facilities rapidly, whilst ensuring our staff knew how to process the changes.]

Digital Capabilities/Access

• Making decisions quickly and with little fuss is important to us and it can be the little things that slow down essential processes, e.g. paperwork lost in the post. We prefer solutions that minimise the need for lots of paperwork.

• Zurich’s online capabilities are made available to us as your adviser. Zurich does not require you to sign additional paperwork when making simple but important changes to your investments. As a result, we can be more responsive to your immediate needs whilst ensuring you remain in control of the decisions made. Therefore, no additional paperwork is required by Zurich when:
  o You wish to make changes to your investment funds
  o You move home and need to change your address
  o You want to make a withdrawal
  o You wish to change your regular income requirements
  o You decide to add additional money to your existing plan

• Making changes like these online speeds up the process for you and for us. Moreover, all these changes can be made at no additional cost to you.

• Zurich provides online capabilities that enable us to manage your hard-earned money quickly and efficiently whilst invested in different ‘tax wrappers’. Importantly, they do this in full view of advisers and clients like you, through a clear and transparent charging structure. Zurich does not make additional ad hoc charges when you decide to make changes to your plans. This is an important consideration, especially as you [approach] [are in] retirement.

• Using Zurich’s efficient online capabilities and processes can help us control the fees we charge for our services, and enable us to respond to your needs as they change over time.

• You can access information about your Zurich Portfolio online at a time and place convenient to you using your smartphone or tablet, as well as via personal computers and laptops.

• Through Zurich’s online capability we can react to your needs quickly and efficiently when the time comes for you to access your pension commencement lump sum from your pension arrangement. This allows us to make decisions with you and take any
agreed actions quickly. In this way we can ensure you receive your money at a time that suits you and your family.

- No one wishes to pay over the odds for their investments these days, and we look to ensure you receive value for your money. And so too does Zurich. Using its renowned brand and purchasing power when possible, they negotiate discounts on the charges of many of the investment funds available for your Zurich Portfolio, resulting in lower costs to you.
- The Zurich Portfolio has a yearly charging structure based on the total assets you hold in the Portfolio.
- The percentage charge is then deducted at account level. In addition, there is a yearly charge of £75 for the Retirement Account (regardless of the number of pension arrangements you have in place or if you purchase Self Invested assets, although a Stockbroker charge will be made for the purchase and sale of exchange-traded assets), which is levied quarterly. The £75 annual charge will be waived for the Junior Retirement Account at least until 2021, when this will be reviewed.
- The first band of assets held is charged at an initial percentage rate and subsequent bands at lower percentage rates as follows:

<table>
<thead>
<tr>
<th>Charge</th>
<th>Value of assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.35%</td>
<td>on the first £99,999.99</td>
</tr>
<tr>
<td>0.30%</td>
<td>on the next £150,000</td>
</tr>
<tr>
<td>0.25%</td>
<td>on the next £250,000</td>
</tr>
<tr>
<td>0.10%</td>
<td>on holdings of £500,000 and above</td>
</tr>
</tbody>
</table>

*Note: these are Zurich’s standard charges as detailed in Zurich’s Terms and Conditions*

- We wish to ensure you are given every opportunity to benefit from lower costs. Where you or members of your family hold assets on the Zurich Platform via our firm and where the combined total is at least £200,000, you may benefit from cost savings for the whole family through ‘family linking’. We can link your family assets and where the total exceeds this assets threshold, the whole family will benefit.
- Some investment vehicles, such as ISAs, limit the amount you are able to invest in them each year. So as to ensure you are able to maximise your savings in ISAs we are able to instruct Zurich to take the running costs and our fees from other investments held on the Zurich Platform. All ISA-related fees will therefore be taken from your Investment Account.

- The Zurich Portfolio offers access to a range of accounts including:
  - Cash Account
  - Cash ISA
  - Stocks & Shares ISA
  - Junior ISA
  - Investment Account
  - Retirement Account
  - Junior Retirement Account
  - Offshore Bond from Utmost Wealth Solutions

- Through which you can also access a wide range of:
  - Open Ended Investment Companies (OEICs) and Unit Trusts
  - Exchange-traded assets and Investment Trusts

- The range of options and functionality provided supports the investment portfolio we recommend for you.
- At times you may experience different levels of risk you are prepared to accept in your investments, and this may be particularly true around retirement. It may be necessary to invest some of your money into different model portfolios with different levels of risk attached to them.
- Not all investment platforms are able to provide this. The Zurich Portfolio is able to accommodate multiple model portfolios within each tax wrapper all at the same time. In order to ensure we are able to meet changes in your risk tolerance, it is
important we make available solutions that can achieve this for you with no fuss. Model portfolios could be created by us as your adviser, or by third parties independent of me, your personal adviser, such as discretionary fund managers.

- You can sell your investments at any time. The amount that you get back when you sell is not guaranteed; it will depend on investment performance and you may not get back the amount you invested.
- A transfer of assets to/from the Zurich Portfolio is available free of any Zurich charge. This allows you to transfer existing assets as units or cash. Fund managers may take a charge for re-registering assets.
- Zurich provides access to a Junior Suite (ISA and Retirement Account) allowing you to begin your child’s or grandchild’s journey to financial well-being at as early an age as possible.

- The Zurich Horizon range of five purpose-built, risk-profiled, multi-asset funds, offered by Zurich Investment Services UK, are available via their Platform, with fund management provided by Columbia Threadneedle in line with EValue asset allocations, which in turn are aligned to their attitude to risk outcomes.

**Zurich Horizon Multi-Asset Fund I** – The aim of the Fund is to grow the amount invested over the medium to long term (5 or more years) and to keep the Fund within a designated risk profile. This Fund is aligned to risk profile 1, the lowest risk profile in the Zurich Horizon Multi-Asset fund range, which means that it aims to deliver growth through assets that demonstrate moderate price fluctuations, with greater emphasis placed on fixed income securities and lower exposure to equities.

**Risk profile - Cautious**

**Zurich Horizon Multi-Asset Fund II** – The aim of the Fund is to grow the amount invested over the medium to long term (5 or more years) and to keep the Fund within a designated risk profile. This Fund is aligned to risk profile 2, the second lowest risk profile in the Zurich Horizon Multi-Asset fund range, which means that it aims to deliver growth through assets that demonstrate moderate price fluctuations, with emphasis placed on fixed income securities and equities and some exposure to property.

**Risk profile - Moderately Cautious**

**Zurich Horizon Multi-Asset Fund III** – The aim of the Fund is to grow the amount invested over the medium to long term (5 or more years) and to keep the Fund within a designated risk profile. This Fund is aligned to risk profile 3, the middle risk profile in the Zurich Horizon Multi-Asset fund range, which means that it aims to deliver growth through assets that may demonstrate moderate to large price fluctuations with greater emphasis placed on equity and lower exposure to fixed income securities and some exposure to property.

**Risk profile - Balanced**

**Zurich Horizon Multi-Asset Fund IV** – The aim of the Fund is to grow the amount invested over the medium to long term (5 or more years) and to keep the Fund within a designated risk profile. This Fund is aligned to risk profile 4, the second highest risk profile in the Zurich Horizon Multi-Asset fund range, which means that it aims to deliver growth through assets that may demonstrate moderate to large price fluctuations, with greater exposure to equity and some fixed income securities and property.
Risk profile - Moderately Adventurous

- **Zurich Horizon Multi-Asset Fund V** – The aim of the Fund is to grow the amount invested over the medium to long term (5 or more years) and to keep the Fund within a designated risk profile. This Fund is aligned to risk profile 5, the highest risk profile in the Zurich Horizon Multi-Asset fund range, which means that it aims to deliver growth through assets that may demonstrate large price fluctuations, with greatest exposure to equity and some exposure to property. There may also be some exposure to emerging markets.

Risk profile - Adventurous

**Flexible Payment/Contribution Options**

- You can choose to make single payments in (including transfers), regular payments or both. Regular payments can be made monthly, quarterly, half-yearly or yearly. Single payments can be made by BACS, CHAPS or cheque and regular payments are facilitated by direct debit. Regular payments can be increased, decreased, stopped and restarted at any time without additional charge.
- There are no minimum contribution limits for single or regular payments into any of the accounts. Any maximum contribution limits will be determined by any current rules and regulations in relation to each account.

**Flexible Withdrawal Options**

- Managing the investment of your money is important. This is equally true when the time comes to withdraw your money. Automation can play a large part in this and we look to companies such as Zurich who support this important process.
- Having money available to meet income needs sometimes necessitates it being in a particular place at the right time. Zurich ensures that even if this isn’t the case, you will still receive your income payment. Through an automatic disinvestment strategy that will be fully explained to you, Zurich ensures your income is always available to you.

**One-off withdrawals**

- You can withdraw money from the Zurich Portfolio at any time. If you do not have enough cash to cover the withdrawal, assets will need to be sold first to provide sufficient cash to cover the withdrawal. Your one-off withdrawal payment(s) will be released to you by Zurich as soon as the value of the assets being sold is known, before the cash from the sale of these assets is physically received by Zurich. This is known as pre-funding the transaction.
- Withdrawals can be made from the Investment Account to the Cash Account to allow movement into the Cash ISA or Stocks and Shares ISA, where appropriate, to take advantage of annual tax-free allowances.

**Regular withdrawals**

- You can take regular withdrawals on a monthly, quarterly, half yearly or yearly basis. There are no maximum or minimum limits for withdrawals.
- You decide when you wish income to be paid to you. You can select any day between the 1st and 28th of each month. You can change your mind at any time and at no cost to you. Simply contact us and we can amend this for you.
- In order to pay regular withdrawals to you, there must be enough cash available within the account to make those payments. This can either be achieved by holding sufficient cash to make these payments to you or by allowing the platform to sell assets either proportionately across all funds or from specific mutual funds as a percentage amount (where the funds are not held as part of a model portfolio). As a result, regular withdrawals will continue to be paid to you even if there is not enough cash available, which gives added security and peace of mind.
- Withdrawals can be stopped, started, increased, decreased or the frequency changed at any time.
Phased Investments

- During periods of strong market returns it can be appropriate to spread when investments are made into the stock market over several months. Zurich enables you to make a single investment and automatically phase your investments between 3-12 months.
- If left late, using available allowances such as your annual Individual Savings Account (ISA) or pension allowance can result in investing in the stock market when it is deemed to be at a high point. This may therefore not be the best time to invest, but you don’t wish to lose your allowances.

Prefunding

- Maximising the benefit from tax planning is important. It can be necessary therefore to move your money from one tax wrapper to another, say into your ISA.
- We are sometimes surprised by the length of time moving money around can take. Zurich looks to reduce this time by providing faster access to money (referred to as pre-funding) when moving it around the Zurich Portfolio. By doing this, the time taken to move money is greatly reduced, helping us to benefit you.
- This facility is provided without additional cost to you.

Tools and Reports

- Making the right financial decisions can be quite daunting, with many alternative solutions presented to you at one time. Using technology to assist us, we access independent modelling tools, such as those available through Zurich’s investment platform from specialist companies called EValue and FE.
- We believe this helps brings to life what is available in today’s market. Importantly this can include solutions not available from Zurich. These tools are designed to make it easier to understand your options, and simpler to model your own specific personal circumstances, rather than just ‘someone like you’.
- These independent tools do not incur any additional charge for you.

Additional Benefits

Investment Life Cover

- You may be concerned around your health as you [enter retirement] [reduce the hours you work] and the impact this could have on your retirement planning and that of your family. Zurich provides you with the opportunity to protect your investments for the first five years when moving your assets onto their investment platform. This protection is available without reference to your health today and will cover all of the assets you hold on Zurich’s platform. The cost you pay is dependent on your age.
- Zurich offer, and I recommend for you, a plan called ‘Investment Life Cover’. The plan is taken out at the same time you commence your Zurich Portfolio and ensures that on your death, or the 2nd death if your Zurich Portfolio is held in joint names, within the first five years, the amount paid out will be the greater of the value of your Zurich Portfolio or the total payments you make (minus any withdrawals and deductions in respect of adviser charging). The cover is provided for assets held in the Stocks & Shares ISA, the Investment Account and the Retirement Account. There are no restrictions on:
  - Your health (as no medical evidence is required)
  - The investment choice within the above Accounts.

The plan offers you peace of mind, security and certainty about the minimum amount that will be paid out in the event of death.

Accidental Death Cover

- Zurich Accidental Death Cover is provided by Zurich Assurance Ltd which is part of Zurich’s UK business. The plan is automatically issued to you at the same time you commence your Zurich Portfolio and ensures that if you die due to an accident, or upon the first death if your Zurich Portfolio is held in joint names, within the first year, the beneficiary will receive a payment of 10% of the value of your Zurich Portfolio up to a maximum of £25,000. This plan is provided to you at no additional cost. There are no restrictions on:
  - Your health (no medical evidence is required)
The investment choice within your Zurich Portfolio
The plan offers you additional peace of mind and security but should not be considered to cover all your protection needs.

Awards

- It is important to us that independent organisations can provide a view of the companies and solutions we offer to you. Whilst we appreciate you may not recognise the organisations involved, nonetheless they are recognised in the advisory market. Notable reviews of Zurich include:
  - In the **Adviser Asset Platform Ratings 2019** Zurich was one of just six platforms to be awarded Platinum status.
  - Zurich won ‘Best Pensions Freedom Service’ in the **Retirement Planner Awards 2019**.
  - In the **Schroders UK Platform Awards 2018**, Zurich was judged Platform of the Year Runner-Up.
  - **Defaqto** has again awarded Zurich’s investment platform (the Zurich Portfolio) its top award of five stars for 2019. This platform has received five stars every year since its launch in 2013.
  - Industry commentators **the lang cat** judged Zurich the ‘Best platform for income in retirement’ in 2015, 2017 and 2018.
  - Zurich’s ability to provide comprehensive and understandable reports for us to use with our clients was recognised by the judges at the **Aberdeen UK Platform Awards 2015**, scooping first place for ‘Leading integrated planning tool provider’. The judges commented: “It shows clients exactly what their experience of investment returns has been…”
Zurich Portfolio Accounts
Select the relevant sections based on your recommendation to your client:

Cash Account
A Cash Account is provided when your Zurich Portfolio is opened, but not activated until a payment is received. It allows you to hold cash within your Zurich Portfolio, typically before making an investment decision or prior to making a payment out.

One-off payments, regular payments and withdrawals from other account(s) within your Zurich Portfolio may be paid into your Cash Account.

Cash will be deposited with one of Zurich’s banking partners, RBS or Bank of Scotland, where it will earn a variable rate of interest. Interest is credited on the first business day of each month.

Investment Account
The Zurich Investment Account, which holds ‘unwrapped’ assets, is provided when a Zurich Portfolio is opened, but not activated until either a payment or an asset is received. Unwrapped assets are those not placed in a tax-efficient investment such as an ISA or a pension plan.

There is currently no minimum payment to open the account. Regular and one-off payments, as well as the transferring in (‘re-registration’) of supported assets from another provider, can be made at any time.

Regular withdrawals can either be taken proportionately from across all mutual funds or from specified mutual funds as a percentage amount.

In addition, one-off withdrawals can be taken at any time from available cash.

Cash ISA
The Zurich Cash ISA allows you to earn interest on your savings in a tax-efficient way. There is currently no minimum payment, with the maximum being set by HMRC and occasionally increased in the Budget announcement by the Chancellor of the Exchequer. Regular and/or one-off payments, as well as the transferred proceeds of Cash ISAs held with other ISA managers, can be made at any time.

Cash will be deposited with one of Zurich’s banking partners, RBS or Bank of Scotland, where it will earn a variable rate of interest. Interest is credited on the first business day of each month.

Regular or one-off withdrawals can be taken at any time. The Cash ISA can be cashed in or transferred to another ISA manager; Zurich does not make a charge for this.

Stocks and Shares ISA
The Zurich Stocks and Shares ISA provides you with a flexible and tax-efficient way of investing. It aims to increase the value of the money invested without you paying tax on any income or capital gain. As it is a ‘Stocks and Shares ISA’, the assets that can be bought are Unit Trusts, Open-Ended Investment Companies (OEICs) and Exchange Traded Assets.

There is currently no minimum payment, with the maximum being set by HMRC. Regular and/or one-off payments, as well as the transferring in of supported assets and cash transfers from other ISA schemes, can be made at any time.

Regular withdrawals can either be taken proportionately from across all mutual funds or from specified mutual funds as a percentage amount. In addition, one-off withdrawals can be taken at any time from available cash.

The Stocks and Shares ISA can be cashed in or transferred to another ISA manager; Zurich does not make a charge for this.
Junior Stocks and Shares ISA
The Zurich Junior Stocks and Shares ISA provides you with a flexible and tax-efficient way of investing on behalf of your child or grandchild. It provides access to a wide range of mutual funds.

It aims to increase the value of the money invested without your child or grandchild paying tax on any future income or capital gain.

A cash transfer of proceeds from an existing Junior Stocks and Shares or Junior Cash ISA or Child Trust Fund can be arranged.

The Junior Stocks and Shares ISA will convert to a Zurich Stocks and Shares ISA when the child or grandchild reaches 18. The child or grandchild will then be able to access the account as per the terms of a standard Stocks and Shares ISA, including regular and one-off penalty-free withdrawals.

The rules for Junior ISAs do not allow money to be taken from the Account.

Retirement Account
The Zurich Retirement Account is a self-invested personal pension provided by Sterling ISA Managers Limited, trading as Zurich – this is only available through the Zurich Portfolio.

It provides access to a wide range of assets and gives you the flexibility to decide how and when to take your retirement benefits.

The Retirement Account provides you with a flexible way of saving for your retirement, enabling you to benefit from tax relief on your payments. Existing pension accounts can be transferred into your Zurich Retirement Account, while you make regular or one-off payments into your Account.

When the time comes, there is flexibility in how retirement benefits can be taken, whether in part or in full. Zurich does not make any additional charges when you decide to take back your money.

Junior Retirement Account
The Zurich Junior Retirement Account is a self-invested personal pension provided by Sterling ISA Managers Limited, trading as Zurich – this is only available through the Zurich Portfolio.

You can make payments into this Account on behalf of your child or grandchild until they reach age 18. Regular payments and adviser remuneration will stop five working days before the child’s 18th birthday at which time, once we have the child’s authorisation, they will take control of their Zurich Portfolio and it will become a Zurich Retirement Account.

As is currently the case with pension arrangement in the UK, benefits cannot be taken until at least the age of 55.

This Account provides access to the full range of mutual funds available under the Zurich Retirement Account.
For more details about the Zurich Intermediary Platform please speak to your Zurich Account Manager on 08085 546 546. We may record or monitor calls to improve our service.

For use by professional financial advisers only. No other person should rely on or act on any information in this document when making an investment decision. This document has not been approved for use with clients.

HM Revenue & Customs (HMRC) practice, and the laws relating to taxation, are complex and subject to individual circumstances and changes which cannot be foreseen. We have based this information on our understanding of law & practice as at April 2019. We make every effort, to ensure that this information is helpful, accurate and correct but it may change, or may not apply to your clients’ personal circumstances.

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