




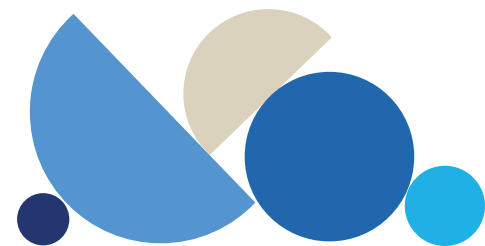
Reasons why paragraphs

Relevant Life

To help you explain the reasons for recommending a Zurich product we've created various paragraphs that describe Zurich and the features and benefits of our products.

Click on the links below to quickly access the relevant paragraphs for your recommendation.

-  [Why Zurich](#)
-  [Relevant Life solutions](#)
-  [Flexibility and additional support](#)



Why Zurich and lives covered

Why Zurich?

We agreed that confidence in whoever is going to provide your protection solution is important to you. With this in mind, I'm able to provide some background information about Zurich which reflects their standing in the market. Zurich Protection provides you with a range of ways to protect yourself, your family or your business against the financial impact of death, critical illness or loss of income through illness or injury. Zurich have built their products in a way that lets you choose the level of protection you need and change it when your life changes.

Zurich Assurance Ltd is part of the Zurich Group. Zurich is a leading multi-line insurer that serves its customers in global and local markets. With about 56,000 employees, it provides a wide range of property and casualty, life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations.

Relevant Life solutions

Relevant Life - Level

From our discussion I recommend you take out level Relevant Life cover of £<insert level of Relevant Life cover> for <insert number of years / to age> with Zurich. The cover amount will be paid as a lump sum if <your employee / name of life assured> dies during the policy's term. It'll also pay out if <your employee / name of life assured> is diagnosed with a terminal illness, as defined in the policy terms and conditions.

Premiums and any benefit paid are normally eligible for relief from income tax, corporation tax and national insurance contributions.

The benefit from the policy is payable to <your employee / name of life assured> beneficiaries through a discretionary trust and in most cases free of inheritance tax. The trust must be completed at the same time as your application and before the policy starts.

Relevant Life - Increasing

From our discussion I recommend you take out increasing Relevant Life cover of £<insert level of Relevant Life cover> for <insert number of years / to age> increasing at a rate of <3%, 5%, in line with RPI> with Zurich. The cover amount, at point of claim, will be paid as a lump sum if <your employee / name of life assured> dies during the policy's term. It'll also pay out if <your employee / name of life assured> is diagnosed with a terminal illness, as defined in the policy terms and conditions.

Premiums and any benefit paid are normally eligible for relief from income tax, corporation tax and national insurance contributions.

The benefit from the policy is payable to <your employee / name of life assured> beneficiaries through a discretionary trust and in most cases free of inheritance tax. The trust must be completed at the same time as your application and before the policy starts.

Increasing cover helps to counter against the impact of inflation on the cover amount. Each year, the cover will increase without the need for <your employee / name of life assured> to provide further medical evidence. Premiums will increase each year by 1.5% for each 1% increase in cover so that Zurich can provide the increased benefit.

You can decline the annual increase but if you decline it three times, increasing cover will be removed from your policy.

Relevant Life - Decreasing

From our discussion I recommend you take out decreasing Relevant Life cover of £<insert level of Relevant Life cover> for <insert number of years / to age> with Zurich. The cover amount will reduce each month in line with the capital outstanding on a repayment mortgage with an interest rate of <2%,4%,6%,8%,10%,12%,14%,16%,18%>. The cover amount, at point of claim, will be paid as a lump sum if <your employee / name of life assured> dies during the policy's term. It'll also pay out if <your employee / name of life assured> is diagnosed with a terminal illness, as defined in the policy terms and conditions.

Premiums and any benefit paid are normally eligible for relief from income tax, corporation tax and national insurance contributions.

The benefit from the policy is payable to <your employee / name of life assured> beneficiaries through a discretionary trust and in most cases free of inheritance tax. The trust must be completed at the same time as your application and before the policy starts.

Flexibility and additional support

Flexibility

As we discussed, it's important that your Relevant Life policy fits in well with **<your employee / name of life assured>** life. Zurich have built their Relevant Life product in a way that lets you choose the level of cover you want and change it when **<your employee / name of life assured>** life changes. So where they can, Zurich have made it possible for **<your employee / name of life assured>** to change their cover amount without having to answer questions about their health, or changes in personal circumstances. Your terms and conditions, along with your policy schedule, will confirm all the options available to you.

If **<your employee / name of life assured>** was to leave your employment, they can transfer the policy to a new employer or take on the policy personally. If the policy was taken on personally, premiums would no longer qualify for tax relief and the terminal illness benefit would be removed from the policy.

Additional support

With a Zurich policy, **<your employee / name of life assured>** will have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They offer support in the following ways:

- Free and confidential health and wellbeing service
- Impartial help and support on a wide range of issues
- An independent service provided by Zurich's partner, Workplace Options
- Up to six sessions of professional counselling
- Not just available at claims stage – they can use it throughout the lifetime of the policy
- Available to **<your employee / name of life assured>** and their family with no limit on queries or issues

Zurich Support Services is available to **<your employee / name of life assured>** and their family, 24 hours a day 365 days a year and can be used from the moment you take the policy out.

For financial advisers only – not for use with your clients.

Zurich Assurance Ltd.
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LIFKAC141 (6/23) ZUR

