Key Information Document

Child Savings Plus

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

General Information

Product Name	Child Savings Plus
Manufacturer	Zurich Life Assurance plc
Contact Information	www.zurich.ie/contact-us/ For customer services, please call (01)7992711 or email customerservices@zurich.com
Regulatory Authority	Central Bank of Ireland is responsible for supervising Zurich Life Assurance plc in relation to this Key Information Document. Zurich Life Assurance plc is a part of the Zurich Insurance Group.
Date of this Document	30/09/2026

What is this product?

Type

This product is a unit-linked investment product in the form of a life insurance contract between the policy owner(s) and Zurich Life Assurance plc ('Zurich').

Term

This product has no maturity date. Although you may encash your policy at any time, you should be aware that an investment policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be more exposed to fluctuating capital values in the short term. This investment is unsuitable if you have a short time horizon or if you are likely to need to use the proceeds of the policy in a financial emergency. You should be satisfied as to the long-term nature of this commitment with regard to your needs, resources and circumstances before entering into such a contract. Zurich reserves the right to make amendments to this product, as it deems reasonable to account for changes to taxation, legislation or other future changes. Zurich may choose to discontinue a fund option. Zurich may terminate the policy and cease to pay policy benefits if it considers you a sanctioned person or your directors or officers as sanctioned persons, or you conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

Objectives

This is a regular premium savings product designed to allow policy owners to invest in Zurich's range of unit-linked investment options ('funds'). The product is designed to allow savings be made into a policy assigned to a child. If you assign this policy to a child, please note that all the benefits of the policy will be payable to that child. It is designed to allow investors with a broad spectrum of risk appetites to choose from the available funds and select funds that match their risk appetite. The range of funds offered includes equity funds, bond funds, cash funds, funds with a combination of assets as well as other investment options. The return for you, the investor, will depend on the performance of the assets in your chosen funds. The risk profile of the funds is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

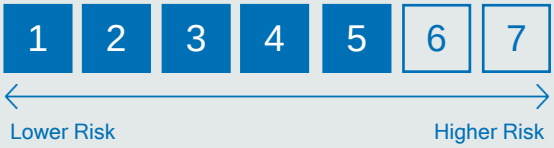
This product is intended to meet the needs of investors seeking to put their money into assets for the purpose of long-term growth. The product offers a range of funds designed to meet the needs of a broad spectrum of risk appetites from those investors who are seeking short term stability, to those who are seeking long-term real growth, while being aware of their ability to lose some or all of their investment. Zurich recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets. The minimum investment amount for this product is €100 per month.

Specific Information on Fund Options

Additional information for each of the funds available on this product can be found in the Fund Specific Information documents on our website www.zurich.ie/broker-centre/key-info-docs

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in your product easily or you may have to cash it in at a price that significantly impacts on how much you get back.

Summary Risk Indicator (SRI)

This product offers a range of funds with Summary Risk Indicator (SRI) value of 1 to 5. This rates the range of potential losses from future performance from the lowest to a medium-high level. The SRI is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. The level of risk and the performance of the product will depend on the underlying funds chosen. Performance scenarios and SRI information for the funds available on this product can be found in the Fund Specific Information documents available on our website: www.zurich.ie/broker-centre/key-info-docs

This product does not include any protection from future market performance so you could lose some or all of your investment. Some of the funds may not be easily cashed in. For some funds you will be unable to cash in early or you will have to pay high costs or make a large loss if you do so. If Zurich is not able to pay you what is owed, you could lose your entire investment.

What happens if Zurich Life Assurance plc is unable to pay out?

If Zurich is unable to fulfil its obligations as a result of its own insolvency or the insolvency of another party linked to the fund you have chosen, you may suffer a financial loss. There is no State guarantee scheme that can compensate you for all or part of these losses.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs Over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. In the first year, we have assumed 0% annual return on the product. For the recommended holding period, we have assumed the product performs as shown in the moderate scenario where €1,000 per year is invested.

	If you exit after 1 year	If you exit after 7 years (Recommended holding period)
Total costs	€113 - €148	€813 - €2,572
Annual cost impact	11.25% - 14.84%	3.29% - 5.71%

We may share part of the costs with the person selling you the product to cover the services they provide to you.

Composition of Costs

One-off Costs upon entry or exit		If you exit after 7 years.
Entry Costs	The impact of the 1% government levy and the entry cost charged on this product. This is the maximum entry cost that can be charged. The person selling you this product will inform you of the actual charge.	1.53% - 1.55%
Exit Costs	The impact of the costs of exiting your investment when it matures.	0.00%
Ongoing Costs taken each year		
Transaction Costs	This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.00% - 2.14%
Management fees and other administrative or operating costs	The impact of the costs each year for administering this product and managing your investments.	1.72% - 2.91%
Incidental Costs taken under specific conditions		
Performance fees and carried interest	These fees do not apply to this product.	0.00%

Different costs may apply to your policy. The costs shown here reflect a 95% allocation of premium and a Zurich annual management charge of 1.75%.

How long should I hold it and can I take my money out early?

Recommended holding period: 7 years

You may encash your policy at any time. However, you should be aware that an investment policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be more exposed to fluctuating capital values in the short term. Seven years has been chosen as the recommended holding period for this product, to enable you to have sufficient time invested to reduce the risk profile of the investment. Early disinvestment can increase the risk profile of investment in this product. Surrender penalties can also have a material effect on the charges being incurred at shorter investment periods. This impact can be seen in the Costs Over Time table. Surrender penalties will not apply for investments held for the recommended holding period or longer.

You may cancel your policy within 30 days of receipt of your policy documentation. If you cancel your policy within 30 days, Zurich will refund your investment less any fall in the value of your investment that may have taken place during the 30 day period. To disinvest money from this product or to switch between funds, please contact your Financial Broker/Advisor. The minimum partial disinvestment amount for this product is €1,000. Units can usually be sold on any business day, but this may be subject to some restrictions for market reasons or at Zurich's discretion. Some funds within this product may have restrictions on early disinvestment or early disinvestment may affect capital guarantees.

How can I complain?

If you are a policy owner, beneficiary or insured person, and you are not satisfied in any way with your policy, you should contact our Customer Services team. If Zurich is unable to satisfy your complaint, you may have recourse to the Financial Services & Pensions Ombudsman's office. Details of the services provided by the Financial Services & Pensions Ombudsman can be supplied to you upon request.

Zurich Customer Services,
Zurich House, Frascati Road,
Blackrock, Co. Dublin. A94 X9Y3
Tel: (01) 799 2711
Email: customerservices@zurich.com
Web: www.zurich.ie/contact-us/

Other Relevant Information

Zurich's Customer Guide for this product must be provided to you by your Financial Broker/Advisor and should also be reviewed when considering this product.

Further information on the funds available as part of this product, including past performance information up to a maximum of 10 years and past fund specific information documents containing previous performance scenario calculations can be found on our website: www.zurich.ie/broker-centre/key-info-docs

Warning: If you invest in this product you may lose some or all the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: This product may be affected by changes in currency exchange rates.

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.