

Internal Use Only

## Limited Offer Comparison document versus Zurich

### 100% & 1% Limited offer Deal comparison (€5k p.a. Premium)

#### Cumulative commission

Year	1	3	5	7	9	10	11	12	13	14	15	16	17	18	19	20
Irish Life - 12.5% & 3 x 7.5%, 0.25% FBR Yr 9	625	1,000	1,375	1,750	1,888	2,046	2,223	2,423	2,644	2,890	3,160	3,456	3,779	4,131	4,513	4,927
Zurich - 7.5% every 2nd year	375	750	1,125	1,500	1,875	1,875	2,250	2,250	2,625	2,625	3,000	3,000	3,375	3,375	3,750	3,750
Difference	250	250	250	250	13	171	-27	173	19	265	160	456	404	756	763	1,177

#### Income comparison

- Irish Life ahead from year 1 with the exception of year 11
- FBR assumes 6% gross growth

#### Main Features comparison

	Irish Life	Zurich
Maximum Premium	€50K per annum	€30K per annum
Minimum Premium	€500 p.m. <b>or</b> €200 p.m. with €40K SP / TV	€50 p.m.
Minimum term	10 Years	10 years
Maximum entry age	None – commission is earned to a maximum NRA of 65	50
Clawback	24 mths on bullet payments	24 mths on every payment
Exit penalty	5, 5, 5, 3, 1	5, 4, 3, 2, 1
Optional trail from day 1 (additional plan charge)	No	Yes

#### Additional Points:

- Zurich is not in this market for clients who are aged older than 50
- Zurich is not in this market for premiums between €30K p.a. & €50K p.a.