

Zurich Life Assurance plc

Schedule of Fees and Charges

In line with Provision 4.56 of the Consumer Protection Code 2012, below is the schedule of our fees and charges. This schedule is applicable to contracts issued from April 2012.

Allocation Rate	This can vary and the charge that will apply to each contract is as specified in your contract documentation.
Annual Management Charge	This can vary and the charge that will apply to each contract is as specified in your contract documentation. Additional charges apply to certain funds. Details of these charges are provided in the relevant fund factsheets.
Bid/Offer Spread	This can vary and the charge that will apply to each contract is as specified in your contract documentation.
Early Encashment Charge	This can vary and the charge that will apply to each contract is as specified in your contract documentation.
Fund Switch Charge	Four free fund switches per contract year, €20.00* for each switch thereafter.
Partial Encashment Charge	€20.00 per partial encashment*. In addition, a percentage charge may apply. This can vary and the charge that will apply to each contract is specified in your contract documentation.
Policy Fee	This can vary and the charge that will apply to each contract is as specified in your contract documentation.
SuperCAPP Shareholder Charge	5% of the investment earnings of the SuperCAPP Fund.
Trusteeship Fee	This can vary and the charge that will apply to each contract is as specified in your contract documentation.
Other Fees	Any other fees will be stated in your contract documentation.

The contract document applicable to your contract is available from Zurich Life on request.

* The fee may be increased in line with the Consumer Price Index (CPI) each year.

April 2012

Zurich Life Assurance plc

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

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