

eZ Trust™

Collateral Alternative for Deductible Insurance Programs



Securing collateral in today's economy can tie up valuable lines of credit, incur high costs and be difficult to obtain. Banks have continued to raise requirements, making it harder to acquire letters of credit (LOCs). Even when LOCs are approved, customers are finding that the associated fees have escalated as well.

Zurich understands the issues faced by our customers. That's why we developed eZ Trust™. Designed to help ease the strain of credit in today's turbulent market, eZ Trust is easy to use, quick to execute, and expands choices beyond the traditional LOC. Zurich has negotiated terms and lowered fees with its selected banks, resulting in costs that are typically lower than the LOC traditionally used in the industry.

eZ Trust is similar to Zurich's standard "Assets in Trust" collateral option, offering a non-negotiable template with no initial setup cost as well as discounted annual fees. Because eZ Trust can replace LOCs, it gives a company more credit capacity, which is critical to maintaining operations in today's environment.

eZ Trust fast facts

- Ideal for current customers with liquid funds, high LOC fees, or credit capacity limitations
- Easier, faster and less expensive than standard trust products, and less expensive than LOCs
- Offers customers a choice of investments from a predetermined list of bank-sponsored money market funds or other investment options
- Customers have the opportunity to earn interest on the assets pledged to the trust instead of paying annual fees for an LOC
- \$500,000 minimum balance requirement

Contact your distributor or a Zurich representative for additional information.

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