

25

**YEARS OF
MULTI-ASSET
EXPERTISE**



DELIVERING CONSISTENT INVESTMENT PERFORMANCE

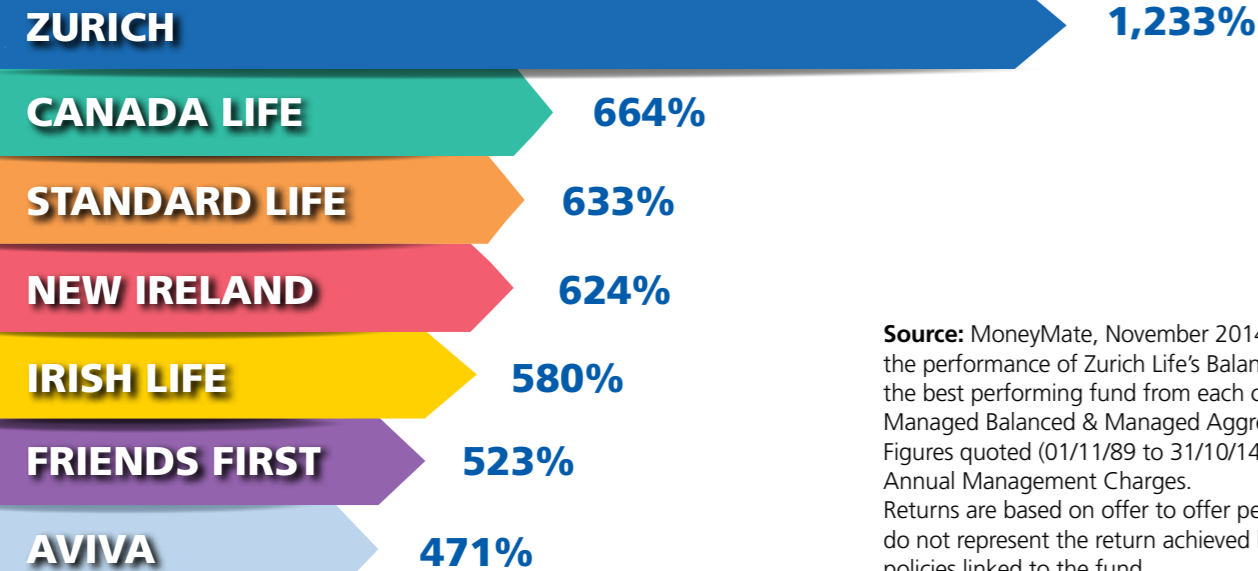
At Zurich we are proud of our track record in managing customers' investments. Our belief is that people need people to look after their money so we take a 'hands-on', active approach to investment management.

We believe that good active investment managers are best placed to deliver consistent long-term investment performance. Over the last 25 years, Zurich has been managing diversified multi-asset funds for customers throughout Ireland.

Our flagship managed funds: the Balanced, Performance and Dynamic Funds have beaten their sector averages. In fact, when we compare the Balanced Fund to our competitors, the results are there for all to see.

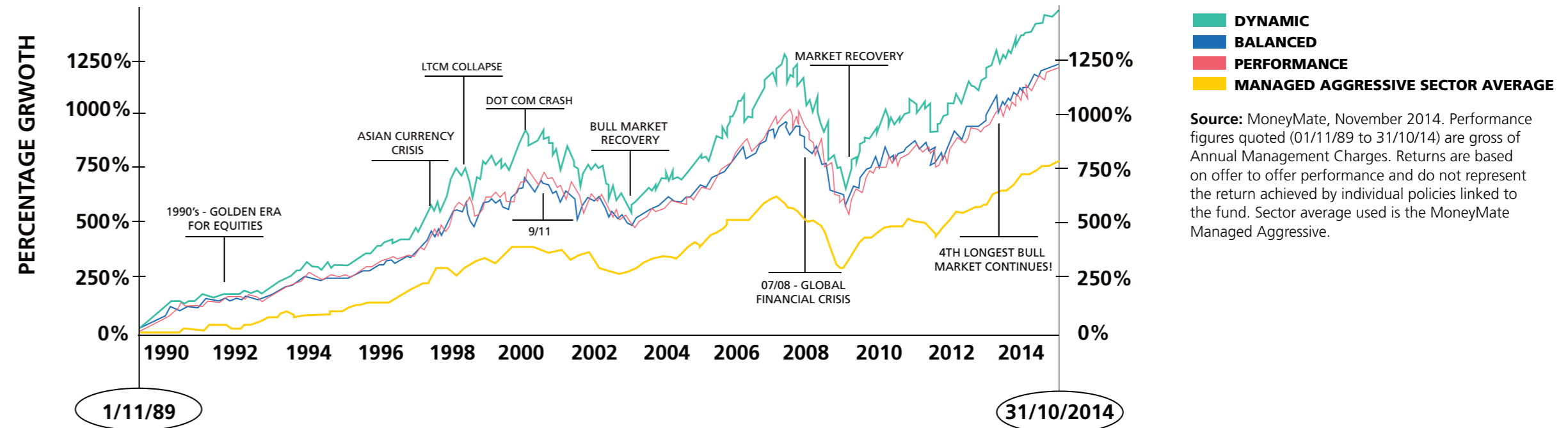


HOW DO WE COMPARE OVER 25 YEARS?



Source: MoneyMate, November 2014. Graph shows the performance of Zurich Life's Balanced Fund versus the best performing fund from each competitor in the Managed Balanced & Managed Aggressive sectors. Figures quoted (01/11/89 to 31/10/14) are gross of Annual Management Charges. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

ZURICH'S MANAGED FUNDS - CONSISTENTLY OUTPERFORMING



Source: MoneyMate, November 2014. Performance figures quoted (01/11/89 to 31/10/14) are gross of Annual Management Charges. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund. Sector average used is the MoneyMate Managed Aggressive.

Making the right decisions...

Our in-house team of investment fund managers takes a hands-on approach to selecting the right assets and stocks at the right time. Customers can be confident that we have their best interests in mind.

At Zurich, we have a robust formula in place for managing money; we call it the three Ps.

Philosophy - Zurich is an active investment manager – that is we make investment decisions every day about what to buy and when best to sell.

Process - Zurich's investment process is driven by in-depth analysis of the economic cycle and valuation metrics. The key to successful multi-asset investing is making timely asset allocation decisions and Zurich has excelled in this domain.

People - Zurich's investment team is long-established and highly experienced. This close knit team of investment professionals share market insights on a daily basis to help them make better decisions.

"We have actively navigated the markets. In good times and in bad, we have a history of making the right investment decisions when it matters. Our flagship managed funds demonstrate our expertise. Over their 25 years we have dealt with economic booms, financial busts, periods of euphoria and times of crisis – yet still we plotted a journey to ensure our customers were looked after."

*David Warren,
Chief Investment Officer*

Warning: The value of your investment may go down as well as up.

Warning: Past performance is not a reliable guide to future performance.

Warning: This product may be affected by changes in currency exchange rates.

Warning: If you invest in this product you may lose some or all of the money you invest.

OVER €4 BILLION INVESTED

The managed fund range has proven to be extremely popular with customers and financial brokers with over €4 billion invested across the three funds.

Available across pensions, regular savings and lump sum investments, customers have benefitted from the strong investment performance over the lifetime of the funds. When the funds are compared to their sector average, you can see that there is nothing average about their performance.



ZURICH'S MANAGED FUND RANGE - STRONG PERFORMANCE

BALANCED (Fund size €1.5 bn)

1,233%

PERFORMANCE (Fund size €1.2 bn)

1,213%

DYNAMIC (Fund size €1.4 bn)

1,483%

**MANAGED AGGRESSIVE
SECTOR AVERAGE**

773%

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