

# Our range of funds



At Zurich Life we offer you an extensive range of funds, from a world-class line-up of fund managers. For more information on each fund, please see our 'Fund Guide' or visit [zurichlife.ie](http://zurichlife.ie)

Please note that fund risk ratings are recalculated periodically in line with ESMA guidelines and may change over time.

Risk Rating (as at July 2016)	Fund Name	Availability in					
		Additional AMC	Single Premium Investments	Regular Premium Savings	Regular Premium Pensions	Single Premium Pensions	PRSAs
1	Cash	X	✓	✓	✓	✓	✓
	Variable Rate Deposit (Series 3)	X	✓	✓	✓	✓	X
	Deposit Plus (Series 2)	X	✓	✓	✓	✓	X
2	Pathway 2	X	✓	✓	✓	✓	✓
	SuperCAPP*	X	✓	✓	✓	✓	✓ - Advice only
3	Pathway 3	X	✓	✓	✓	✓	✓
	Protected 90**	0.5%	✓	X	X	✓	X
	Global Corporate Bond (J.P. Morgan)**†	0.4%	✓	X	X	✓	X
	Global Government Bond (J.P. Morgan)**†	0.25%	✓	X	X	✓	X
	Income Opportunity (J.P. Morgan)**^†	0.5%	✓	X	X	✓	X
	Indexed Eurozone Government Bond (BlackRock)†	X	✓	✓	✓	✓	X
	Global Targeted Returns (Invesco)**†	0.4%	✓	X	X	✓	X
4	Pathway 4	X	✓	✓	✓	✓	✓
	Protected 80**	0.5%	✓	X	X	✓	X
	Cautiously Managed	X	✓	✓	✓	✓	✓
	Active Fixed Income	X	✓	✓	✓	✓	✓
	Indexed Inflation-linked Bond	X	✓	✓	✓	✓	X
	Long Bond	X	✓	✓	✓	✓	✓
	Dynamic Diversified Growth (BlackRock)†	0.7%	✓	✓	✓	✓	X
	Active Asset Allocation	X	✓	✓	✓	✓	✓
	Global Real Return (PIMCO)**†	0.5%	✓	X	X	✓	X
	Protected 70**	0.5%	✓	X	X	✓	X
	Diversified Assets	X	✓	✓	✓	✓	X
5	Pathway 5	X	✓	✓	✓	✓	✓
	Balanced	X	✓	✓	✓	✓	✓
	Performance	X	✓	✓	✓	✓	✓
	Dynamic	X	✓	✓	✓	✓	✓
	International Equity	X	✓	✓	✓	✓	✓
	Dividend Growth	X	✓	✓	✓	✓	✓
	CommoditiesPLUS Strategy (PIMCO)**†	0.75%	✓	X	X	✓	X
	Global Property Equities (Henderson)**†	0.5%	✓	X	X	✓	X
	Emerging Local Currency Debt (Pictet)**†	0.6%	✓	X	X	✓	X
	5*5 Global	X	✓	✓	✓	✓	✓
	Global Equity (MFS Meridian)**†	0.85%	✓	X	X	✓	X
	Pathway 6	X	✓	✓	✓	✓	✓

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

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(continued)



Risk Rating (as at July 2016)	Fund Name	Availability in					
		Additional AMC	Single Premium Investments	Regular Premium Savings	Regular Premium Pensions	Single Premium Pensions	PRSAs
6	5★5 Europe	X	✓	✓	✓	✓	✓
	Eurozone Equity	X	✓	✓	✓	✓	✓
	Europe ex-UK Index (BlackRock)	X	✓	✓	✓	✓	X
	Euro Markets (BlackRock)**†	0.8%	✓	X	X	✓	X
	Small Cap Europe (Pictet)**†	0.85%	✓	X	X	✓	X
	UK Growth (M&G)**†	0.75%	✓	X	X	✓	X
	UK Index (BlackRock)	X	✓	✓	✓	✓	X
	5★5 Americas	X	✓	✓	✓	✓	✓
	Global Select (Threadneedle)	0.5%	✓	✓	✓	✓	X
	American Select (Threadneedle)	0.5%	✓	✓	✓	✓	X
	European Select (Threadneedle)	0.5%	✓	✓	✓	✓	X
	5★5 Asia Pacific	X	✓	✓	✓	✓	✓
	Asia Pacific Equity	X	✓	✓	✓	✓	X
	Japan Index (BlackRock)	X	✓	✓	✓	✓	X
	Emerging Markets Opportunities (J.P. Morgan)**†	0.7%	✓	X	X	✓	X
	Indexed Global Energy and Metals	X	✓	✓	✓	✓	X
	Gold	X	✓	✓	✓	✓	X
	Indexed TopTech 100	X	✓	✓	✓	✓	✓ - Advice only
	Fund of REITs	X	✓	✓	✓	✓	X
	Indexed Australasia Property	X	✓	✓	✓	✓	X
	Indexed European (Ex-UK) Property	X	✓	✓	✓	✓	X
	Irish Equity	X	✓	✓	✓	✓	✓ - Advice only
	Indexed Eurozone Equity (BlackRock)†	X	✓	✓	✓	✓	X
	Indexed Global Equity (BlackRock)†	X	✓	✓	✓	✓	X
	Global Dividend (M&G)**†	0.9%	✓	X	X	✓	X
	Earth Resources	X	✓	✓	✓	✓	X
	Green Resources	X	✓	✓	✓	✓	X
	Indexed India Equity	X	✓	✓	✓	✓	X

\* Investments in the SuperCAPP Fund require prior approval from Zurich Life if the age next birthday exceeds 60.

\*\* These funds are available for single premium contributions only and switching only.

^ Performance fee applies to this fund.

† These are "two stage switch" funds, further details of which are available in your policy document from Zurich Life.

Annual Management Charges (AMC) apply.

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