

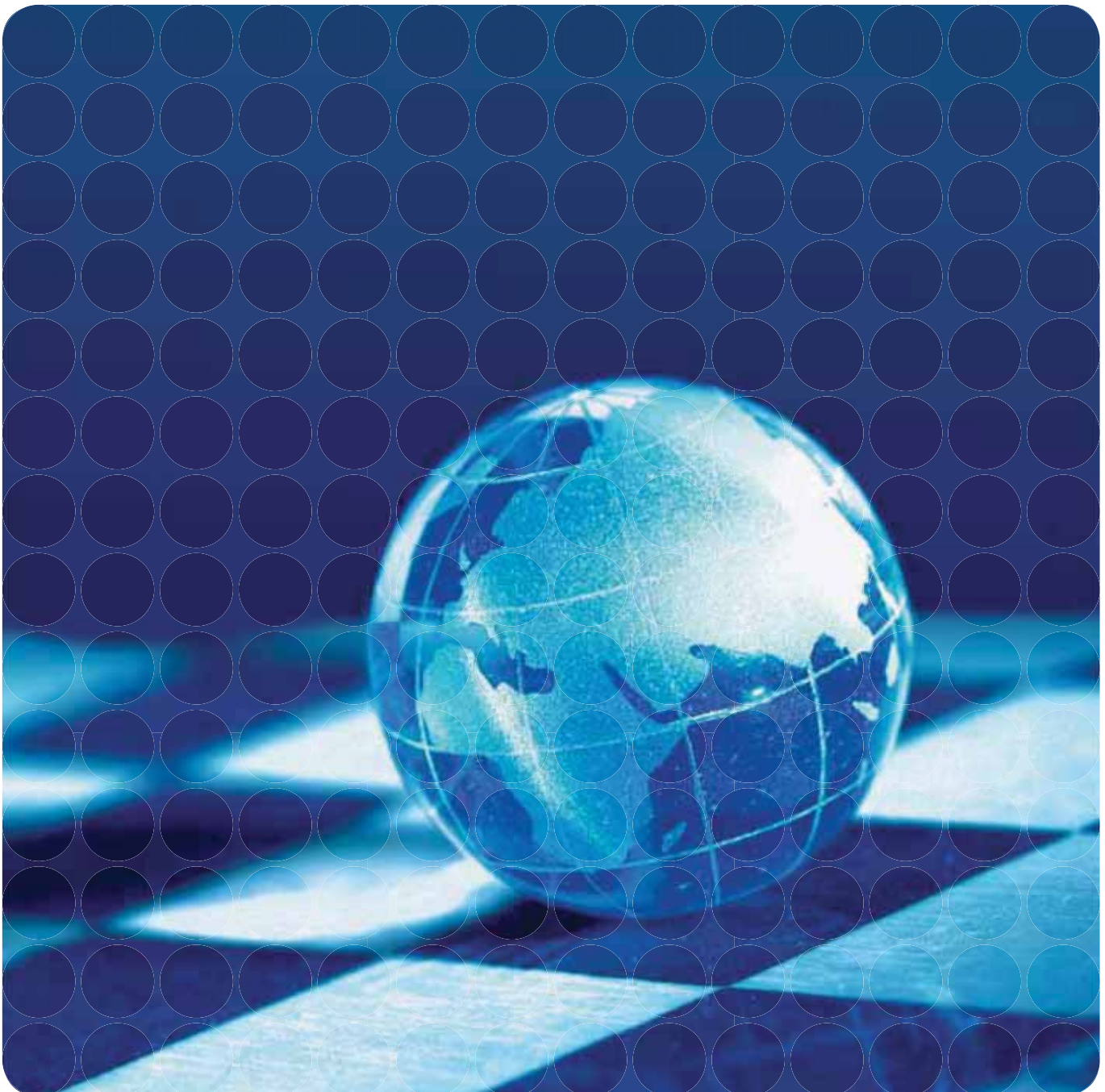
Zurich HelpPoint®



Zurich Life

Delivering Choice and Performance

3rd Quarter 2011



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Introduction

We strive to **deliver consistently excellent returns** for our clients across our wide range of innovative investment funds.

Zurich Life's reputation for exceptional investment performance is well established and we are proud to have been the recipients of numerous awards, including the most recent MoneyMate Best Investment Fund Manager and Best Balanced Managed Fund awards. These awards acknowledge our superior performance record and recognise our ability to achieve out-performance for our clients with acceptable levels of risk. Our funds under management have grown substantially over the past few years and now stand at approximately €11 billion (as at 30th September 2011).

We live in a rapidly changing world, but change creates opportunity and at Zurich Life we believe that our active approach to fund management is the ideal way to avail of opportunities as they arise. We select investments to take advantage of openings over all parts of the economic cycle, aiming to add value at all levels of the investment process, from asset allocation to stock selection.

Our investment team combines knowledge and experience with unsurpassed longevity as a unit in the marketplace; many members have worked together for well over ten years, and the most senior for much longer.

I would like to thank you for your support and I would encourage you to visit our website at www.zurichlife.ie, where you will find a comprehensive range of investment news and fund information.



David Warren
Chief Investment Officer



Our Investment Strategy

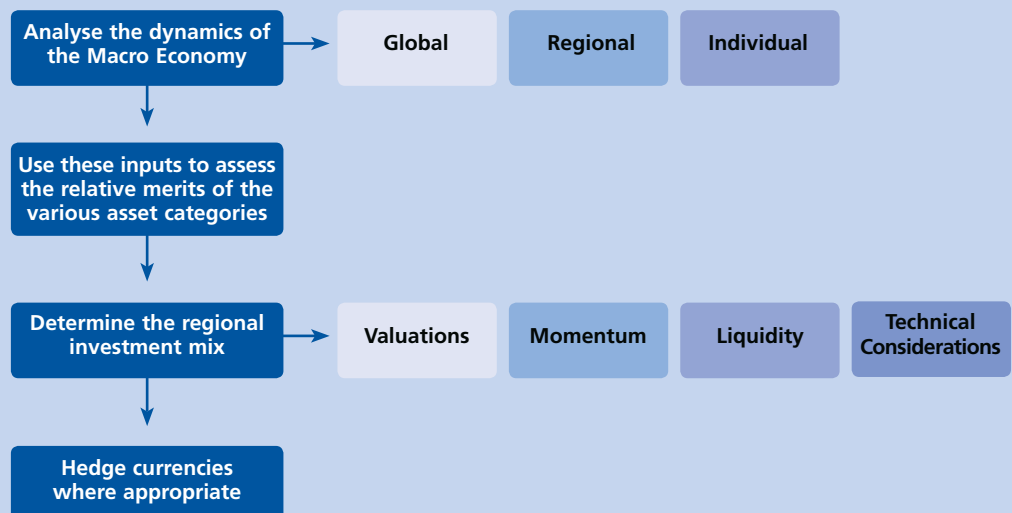
Investment Philosophy

We believe that the macro economic environment is the key driver for investment market themes. We are business cycle investors constructing our portfolios to allow us to take advantage of opportunities over all parts of the economic cycle. Portfolios may at any time show either a growth or a value bias depending on prevailing macro economic views.

Investment Process

We adopt an active approach to all levels of the investment process – asset allocation, geographical bias, sector preference and stock selection. An integrated team-based investment process ensures that investment strategy is implemented quickly and effectively. The goal is to add value and investments are selected to take advantage of opportunities over all parts of the economic cycle.

We approach investment management from a top down perspective.



Our goal is to **add value and to take advantage of opportunities** over all parts of the economic cycle.

We believe that market inefficiencies justify an active management approach at asset allocation, sector and stock level.

The regional equity mix is based on multiple criteria, e.g. valuation, liquidity, momentum and technical considerations. Sectors and stocks are chosen to be consistent with the parameters outlined above within a disciplined framework.

In addition, currencies are hedged where appropriate.

Investment Team

It is the close co-operation of our investment managers in making investment decisions across assets, markets and sectors that differentiates our investment team from other fund managers.

Our process emphasises teamwork rather than individual flair. Asset allocation decisions are made by the Strategy Group, which meets on a weekly basis. However, as all members work together in the same dealing room, discussion is ongoing, which allows for immediate analysis of, and reaction to, pertinent market changes. Changes to asset allocation are made within an agreed timeframe, depending upon the key drivers which the group feels dictate the change. In specific cases, bond and equities index futures may be used to achieve swift changes in asset allocation and/or regional selection.



A World of Choice

Matrix

With an extensive range of funds on offer, we give you the opportunity to invest across virtually all parts of the world and all of the major asset classes. Our range of funds covers concentrated equities, both domestic and international, specialist equities, managed funds, bonds, deposit, index tracker/ exchange traded funds and strategy funds.

Zurich Life's Matrix range of funds is outlined in the table below.

Fund Choice	Fund Description	Indicative Equity Exposure (% of the value of the fund)	Potential Return/Risk Profile	Fund Manager	Availability on PRSA Contracts	Part of PRSA Default Investment Strategy
ACTIVE MANAGEMENT						
Equity Concentrated Funds						
5★5 Global	A unit-linked fund offering a global portfolio of up to 50 equities, spread across five sectors.*	80% – 100%	Higher	Zurich Life	A S	No
5★5 Europe	A unit-linked fund offering a regional portfolio of 25 European equities, spread across five sectors.*	80% – 100%	Higher	Zurich Life	A S	No
5★5 Asia Pacific	A unit-linked fund offering a regional portfolio of 25 Asia Pacific equities, spread across five sectors.*	80% – 100%	Higher	Zurich Life	A S	No
5★5 Americas	A unit-linked fund offering a regional portfolio of 25 equities in the Americas, spread across five sectors.*	80% – 100%	Higher	Zurich Life	A S	No
Geographic Funds						
Irish Equity	An actively managed unit-linked equity fund which seeks to maximise growth through capital gain and income from a diversified portfolio of Irish equities.	80% – 100%	Higher	Zurich Life	A	No
Eurozone Equity	A unit-linked fund offering an actively managed portfolio of equities denominated in euro.	80% – 100%	High	Zurich Life	A S	No
Asia Pacific Equity	An actively managed unit-linked equity fund which seeks to maximise growth through capital gains and income from a well-diversified portfolio of Asia Pacific equities.*	80% – 100%	High	Zurich Life		
American Select	A unit-linked fund offering a concentrated actively managed portfolio of primarily US equities.*	100%	High	Threadneedle Investments		
European Select	A unit-linked fund offering a concentrated actively managed portfolio of continental European equities.*	100%	High	Threadneedle Investments		
Global Equity Funds						
International Equity	A unit-linked fund offering an actively managed portfolio of global equities.*	80% – 100%	High	Zurich Life	A S	No
Dividend Growth	A unit-linked fund offering a portfolio of international equities whose dividend yields tend to be higher than their markets' dividend yields and in addition have the capacity to further increase dividends.*	80% – 100%	High	Zurich Life	A S	No
Global Select	A unit-linked fund offering an actively managed portfolio of global equities.*	100%	High	Threadneedle Investments		
Managed Funds						
Dynamic	An aggressively managed unit-linked fund with a high equity content.*	75% – 100%	High	Zurich Life	A S	Yes
Performance	A unit-linked fund offering a portfolio of equities with some exposure to bonds.*	65% – 90%	High	Zurich Life	A S	Yes
Balanced	A unit-linked fund offering a balanced portfolio of equities and bonds.*	50% – 75%	Medium	Zurich Life	A S	Yes
Cautiously Managed	A unit-linked fund offering a well-diversified portfolio of bonds, equities and cash.*	20% – 50%	Moderate	Zurich Life	A S	No
Secure	A unit-linked cash fund where unit prices are guaranteed never to fall.	0%	Low	Zurich Life	A S	No
Active Diversified Fund						
Active Asset Allocation	A unit-linked actively managed fund diversified across a wide range of different assets - equities, bonds, property shares, alternatives and cash. Alternative assets can include oil, gold, water, soft commodities, industrial metals, index-linked bonds and corporate bonds.*	30% – 50% ¹	Medium	Zurich Life		

Fund Choice	Fund Description	Indicative Equity Exposure (% of the value of the fund)	Potential Return/Risk Profile	Fund Manager	Availability on PRSA Contracts	Part of PRSA Default Investment Strategy
Unitised With Profits Fund						
SuperCAPP	A unitised with-profits fund that aims to deliver a regular return, consistent with prevailing medium-term interest rates while maintaining the potential for higher growth than a bank deposit account. Returns are distributed through Annual and Special Dividends. Dividend distributions aim to provide SuperCAPP policyholders with a smoothed accumulation of returns over time.*	20% – 40% ²	Moderate	Zurich Life	A	No
Fixed Interest/Bond Funds						
Long Bond	An actively managed unit-linked long bond fund.	0%	Medium	Zurich Life	A S	No
Active Fixed Income	An actively managed unit-linked bond fund.*	0%	Moderate	Zurich Life	A S	Yes ³
Self-directed Fund						
Personal Portfolio Fund (Pension investment only)	A unit-linked fund within which you can trade your own portfolio of equities, bonds and cash. ⁴	0% - 100%	Low - Higher (at your discretion)	You	A ⁵	No
DEPOSIT FUND						
Deposit Plus (Series 2)	A unit-linked cash fund currently investing in a variable rate deposit account provided by Allied Irish Banks, p.l.c.	0%	Low			
INDEX TRACKER / EXCHANGE TRADED FUNDS						
Geographic Funds						
India Equity	A unit-linked fund that aims to track the performance of the MSCI India Index by investing in an Exchange Traded Fund (ETF).*	100%	Higher			
Europe ex-UK Index	A unit-linked fund investing in an index fund (UCITS) which aims to achieve a return in line with the MSCI Europe ex-UK Index.*	100%	High			
Japan Index	A unit-linked fund investing in an index fund (UCITS) which aims to achieve a return in line with the MSCI Japan Index.*	100%	High			
UK Index	A unit-linked fund investing in an index fund (UCITS) which aims to achieve a return in line with the MSCI UK Index.*	100%	High			
Sector Fund						
TopTech 100	A unit-linked fund that invests in leading technology and biotechnology companies. The fund invests in the shares of the NASDAQ-100 Index via an Exchange Traded Fund (ETF).*	100%	Higher		A	No
Commodity Funds						
Global Commodities	A unit-linked fund that aims to track the performance of the Goldman Sachs Commodities Index – Total Return (GSCI) via an Exchange Traded Fund (ETF).*	100%	Higher			
Gold	A unit-linked fund which tracks movements in the price of gold by investing in an Exchange Traded Commodity (ETC).*	100%	Higher			
Property Equity Funds						
European (Ex-UK) Property	A unit-linked fund that invests in leading European (excluding UK) real estate companies. The fund aims to track the performance of the FTSE EPRA/NAREIT Europe ex UK Dividend + Index via an Exchange Traded Fund (ETF).*	100%	Higher			
Australasia Property	A unit-linked fund that invests in leading Australasian real estate companies. The fund aims to track the performance of the FTSE EPRA/NAREIT Asia Dividend + Index via an Exchange Traded Fund (ETF).*	100%	Higher			
Fixed Interest/Bond Fund						
Inflation-linked Bond	A unit-linked fund that aims to track the performance of the Barclays Capital Euro Government Inflation-Linked Bond Index by investing in an Exchange Traded Fund (ETF).	0%	Moderate			
STRATEGY FUNDS						
Green Resources	A unit-linked fund that targets exposure to the alternative energy and water sectors. The fund aims to gain access to the performance of these sectors by investing in two Exchange Traded Funds (ETFs).*	100%	Higher			
Earth Resources	A unit-linked fund that gives exposure to a range of diverse assets: oil, alternative energy, precious metals and agriculture. The fund aims to gain access to the performance of these assets by investing in a number of Exchange Traded Funds (ETFs).*	100%	High			
Diversified Assets	A unit-linked fund that gives exposure to four asset classes: equities, bonds, property and commodities. The following Zurich Life investment funds are currently used to gain access to these asset classes: the International Equity Fund, the Active Fixed Income Fund, the European (Ex-UK) Property Fund, the Australasia Property Fund and the Global Commodities Fund.*	70% – 80%	Medium			

* Some or all of the assets are invested outside the eurozone, so currency fluctuations may impact on the fund's performance. A Advice PRSA S Standard PRSA

1 Please see the Active Asset Allocation Fund Factsheet for further details on the asset split.

2 The fund's exposure to equity volatility is normally controlled by limiting maximum losses and gains for the majority of the equity portfolio.

3 It is only part of the Default Investment Strategy (DIS) for those intending to purchase an annuity with their retirement proceeds.

4 Minimum investment of €50,000 p.a. for regular contributions and €50,000 for a single contribution. For PRSA contracts, the minimum contribution for any payment by electronic transfer (including direct debit) is €10 and the minimum contribution for payment received by any other means is €50. However, you must wait until you have accumulated a fund of at least €50,000 before you can switch into the Personal Portfolio Fund. Lower contributions for non-PRSA contracts can be accepted with prior approval from Zurich Life/the Stockbroker.

5 Not available under the Advice (Rebate) PRSA.

Allied Irish Banks p.l.c. is regulated by the Central Bank of Ireland.

5★5 Global Fund

Launch Date	1st January 2001
Fund Size	€176 million
Number of Stocks	25

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

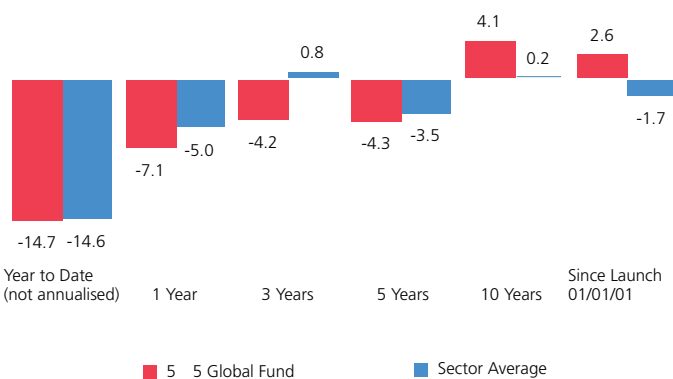
The 5★5 Global Fund is a unit-linked fund normally holding up to fifty global equities. Spread across five sectors, these equities have been selected on the basis of the following characteristics: exposure to a growth market, leadership or domination in the market and the ability of the company's management to generate substantial out-performance for shareholders. The sectoral selection may be varied to avail of market opportunities and so enhance the performance of your investment. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	3.0	-18.0	21.5	13.5	35.7	10.9	3.2	-35.8	18.0	12.3

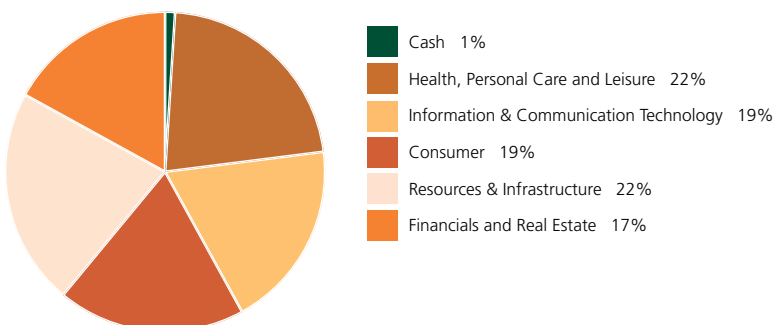
Annualised Investment Performance (%)*

as at 30/09/11



Sector Holding (%)

as at 30/09/11



Source: Zurich Life

Holdings (%)

as at 30/09/11

Sector	Stock	Holding
Health, Personal Care and Leisure (22%)	Wesfarmers	2.5%
	Roche	2.5%
	Paddy Power	3.3%
	Novartis	3.4%
	eBay	2.9%
	Yum Brands	4.6%
	Pfizer Inc Common	2.3%
Information & Communication Technology (19%)	Apple	4.7%
	Canon	2.9%
	Microsoft	3.0%
	NTT DOCOMO	2.1%
	Samsung Electronics	4.4%
	BT Group	2.1%
Consumer (19%)	Aisin Seiki	1.7%
	Coca Cola	3.3%
	National Grid	1.9%
	Sands China	1.4%
	BAT Industries	4.1%
	Comcast Corp Class A	3.3%
	Kerry Group	1.0%
	Boeing	1.9%
	Keppel Corp	1.8%
Resources & Infrastructure (22%)	Rio Tinto	2.7%
	Tyco International	3.4%
	Newmont Mining	1.0%
	Newcrest Mining	1.7%
	Royal Dutch Shell	2.5%
	Chevron	5.9%
	ITOCHU	3.2%
	Financials and Real Estate (17%)	National Australia Bank
Allianz	1.8%	
Toronto-Dominion Bank	4.0%	
Equity Residential	2.7%	
Hang Lung	1.3%	
Hannover Rueckversic	2.3%	
DBS Group Holdings	2.6%	
Cash (1%)		

Source: Zurich Life

* **Source:** MoneyMate. Sector Average is the average of four selected funds in the Irish Domestic Funds (Gross) Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

5★5 Europe Fund

Launch Date	1st January 2004
Fund Size	€69 million
Number of Stocks	25

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

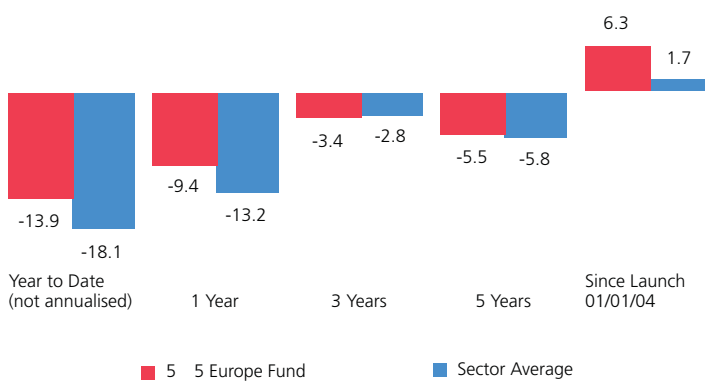
The 5★5 Europe Fund is a unit-linked fund focusing on the Europe region and normally holding twenty-five equities in five different sectors. The fund offers investors exposure to leading growth industries as well as companies which are positioned to exploit opportunities in the new enlarged European Union. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2004	2005	2006	2007	2008	2009	2010
Return %	25.3	46.9	26.3	4.6	-43.9	28.7	6.4

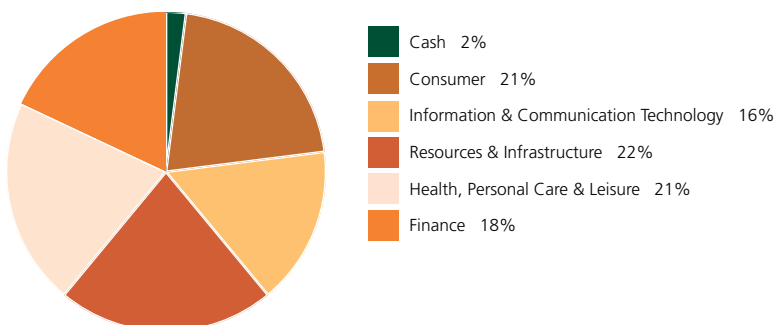
Annualised Investment Performance (%)*

as at 30/09/11



Sector Holding (%)

as at 30/09/11



Source: Zurich Life

* Source: MoneyMate. Gross Domestic Funds Eurozone Equity Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Holdings (%)

as at 30/09/11

Sector	Stock	Holding
Finance (18%)	Standard Chartered	3.1%
	Hannover Rueckversic	5.2%
	Allianz	4.3%
	SE Banken	3.4%
	Intesa Sanpaolo	2.2%
Health, Personal Care and Leisure (21%)	Fresenius	2.9%
	Novartis	5.2%
	Roche	3.9%
	Sanofi	4.3%
	Paddy Power	4.1%
Resources & Infrastructure (22%)	Rio Tinto	4.0%
	IMI	2.1%
	Galp Energia	5.2%
	ABB Ltd.	2.9%
	Royal Dutch Shell	8.2%
Information & Communication Technology (16%)	Publicis Groupe	2.8%
	BT Group	4.1%
	ProSiebenSat.1 Media	1.9%
	Atos Origin	3.7%
	SAP	3.2%
Consumer (21%)	BAT Industries	5.8%
	Diageo	3.4%
	Kerry Group	4.4%
	Adecco	2.1%
	Associated British Foods	5.2%
Cash (2%)		

Source: Zurich Life

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

5★5 Asia Pacific Fund

Launch Date	1st January 2004
Fund Size	€86 million
Number of Stocks	25

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

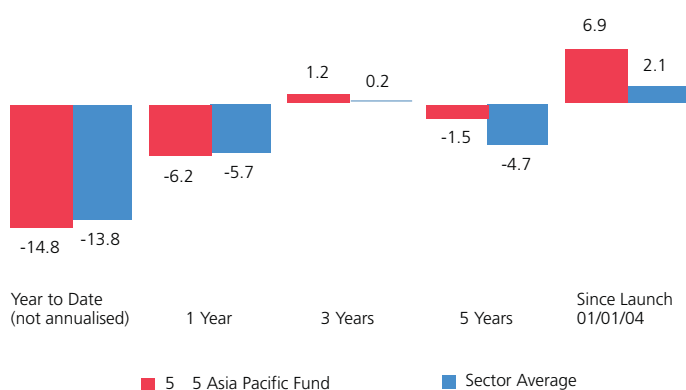
The 5★5 Asia Pacific Fund is a unit-linked fund focusing on the Asia Pacific region and normally holding twenty-five equities in five different sectors. The fund offers investors exposure to the established and emerging markets of the region, one which is expected to grow significantly faster than the rest of the world over the next few years. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2004	2005	2006	2007	2008	2009	2010
Return %	18.2	44.1	20.8	20.2	-49.6	47.2	6.9

Annualised Investment Performance (%)*

as at 30/09/11



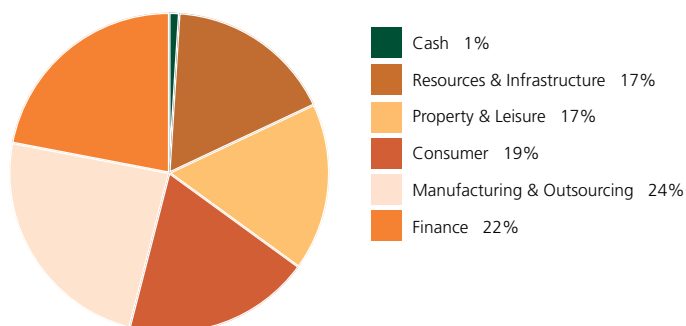
Holdings (%)

as at 30/09/11

Sector	Stock	Holding
Resources & Infrastructure (17%)	Newcrest Mining	3.3%
	POSCO	2.9%
	BHP Billiton	6.0%
	Rio Tinto	2.3%
	PetroChina	2.7%
Consumer (19%)	Wesfarmers	4.8%
	Canon	4.5%
	Hyundai Motor	4.3%
	ENN Energy Holdings	2.2%
	Hyundai Depart Store	2.8%
Finance (22%)	United Overseas Bank	4.0%
	ANZ Banking	4.7%
	KB Financial Group	4.9%
	DBS Group Holdings	4.0%
	National Australia Bank	4.7%
Manufacturing & Outsourcing (24%)	ITOCHU Corporation	4.6%
	Samsung Electron	7.4%
	UGL	2.8%
	Taiwan Semicond	5.5%
	Incitec Pivot	3.6%
Property & Leisure (17%)	QBE Insurance Group	3.0%
	Cheung Kong	4.4%
	Keppel Corp	4.1%
	Hang Lung	3.6%
	Sands China	1.7%
Cash (1%)		

Sector Holding (%)

as at 30/09/11



Source: Zurich Life

Source: Zurich Life

* Source: MoneyMate. Gross Domestic Funds Flexible Equity Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

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5★5 Americas Fund

Launch Date	1st January 2004
Fund Size	€44 million
Number of Stocks	25

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

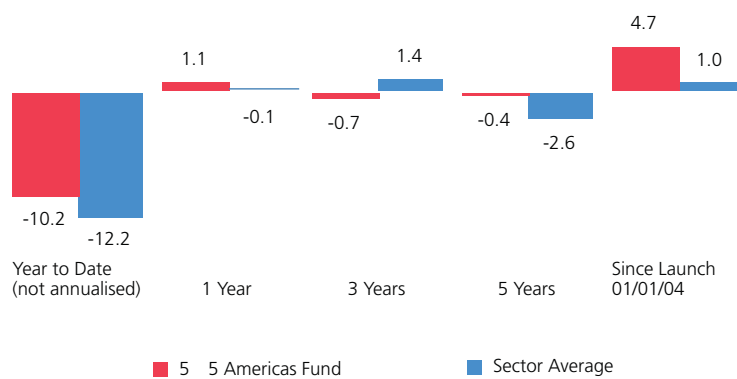
The 5★5 Americas Fund is a unit-linked fund concentrating on the Americas and normally holding twenty-five equities in five different sectors. The fund offers the opportunity to invest in the US, the world's biggest and most dynamic economy. The fund may also have holdings in resource rich Canada and the exciting emerging markets of Latin America. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2004	2005	2006	2007	2008	2009	2010
Return %	8.6	36.9	3.1	5.9	-23.0	11.1	14.7

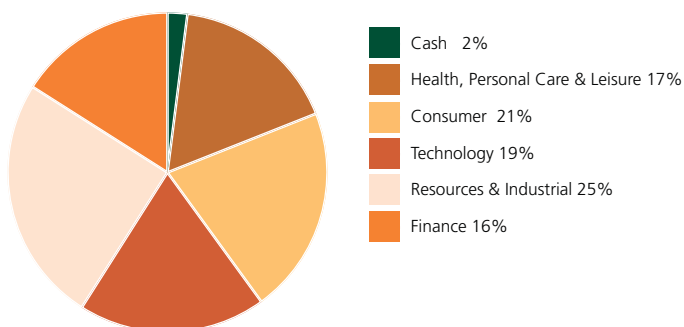
Annualised Investment Performance (%)*

as at 30/09/11



Sector Holding (%)

as at 30/09/11



Source: Zurich Life

Holdings (%)

as at 30/09/11

Sector	Stock	Holding
Finance (16%)	Toronto-Dominion Bank	4.0%
	ACE Limited	3.1%
	Wells Fargo	3.3%
	Capital One Financial	2.3%
	Equity Residential	2.9%
Resources & Industrial (25%)	Boeing	4.9%
	Tyco International	4.8%
	Newmont Mining	5.7%
	Range Resources	3.0%
	Chevron	7.1%
Technology (19%)	Qualcomm	2.5%
	IBM	3.2%
	Verizon	3.1%
	Apple	5.3%
	Microsoft	5.5%
Consumer (21%)	Philip Morris	4.3%
	Harley Davidson	2.8%
	Coca Cola	5.0%
	eBay	4.3%
	First Energy	4.1%
Health, Personal Care and Leisure (17%)	UnitedHealth Group	2.6%
	Pfizer	4.4%
	Allscripts	2.4%
	Comcast	2.5%
	Yum Brands	5.3%
Cash (2%)		

Source: Zurich Life

* Source: MoneyMate. Gross Domestic Funds North American Equity Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

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Irish Equity Fund

Launch Date	1st February 2005
Fund Size	€7 million

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

The Irish Equity Fund is an actively managed equity fund which seeks to maximise growth through capital gain and income from a diversified portfolio of Irish equities and equity-based financial instruments. In terms of currency the fund is managed from the point of view of a eurozone investor. The fund may invest in shares listed on the Irish Stock Exchange which also trade on other exchanges. This may arise in some currency risk for the euro investor. This fund is managed by Zurich Life.

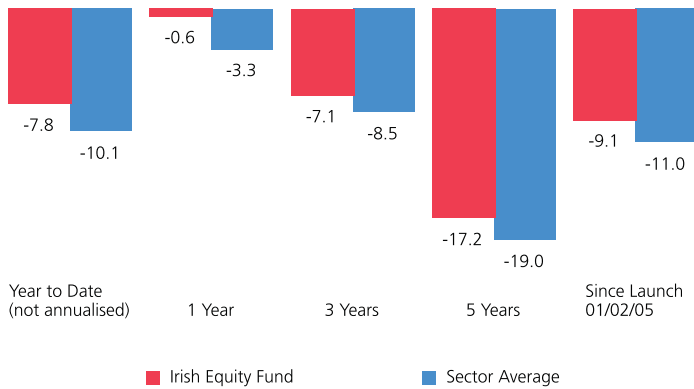
Due to the concentrated nature of the ISEQ Index, investors should be aware that the top 4 to 5 stocks tend to make up over 50% of the index on an ongoing basis. This concentration leads to increased levels of stock specific risk and therefore, the fund is more appropriate as part of a diversified investment portfolio.

Yearly Investment Performance*

Year	2006	2007	2008	2009	2010
Return %	36.3	-21.9	-63.8	27.1	1.1

Annualised Investment Performance (%)*

as at 30/09/11



Top Ten Holdings

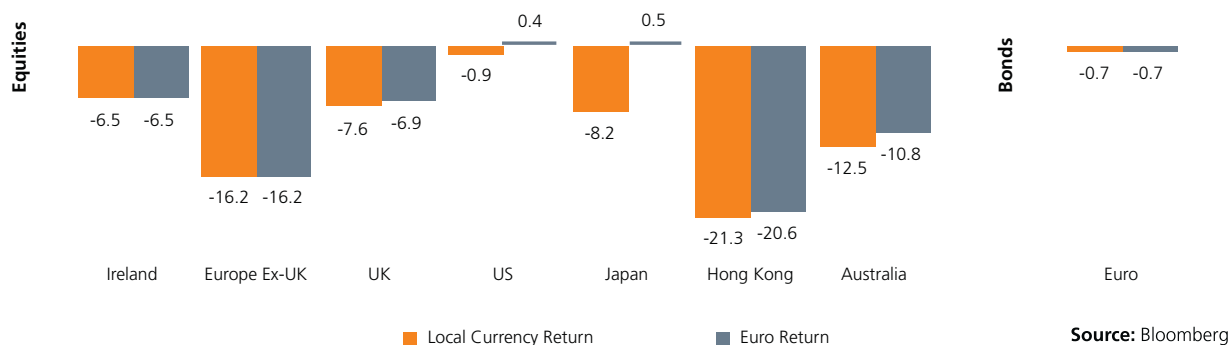
(in alphabetical order)
as at 30/09/11

Stock
ARYZTA
C&C Group
CRH
DCC
Elan
Irish Continental Group
Kerry Group
Paddy Power
Ryanair
Tullow Oil

Source: Zurich Life

World Stock Market Performance (%)

as at 30/09/10 to 30/09/11



Source: Bloomberg

* Source: MoneyMate. Individual Pensions Irish Equity Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

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Eurozone Equity Fund

Launch Date	1st April 2003
Fund Size	€67 million
Number of Stocks	150 (approx.)

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

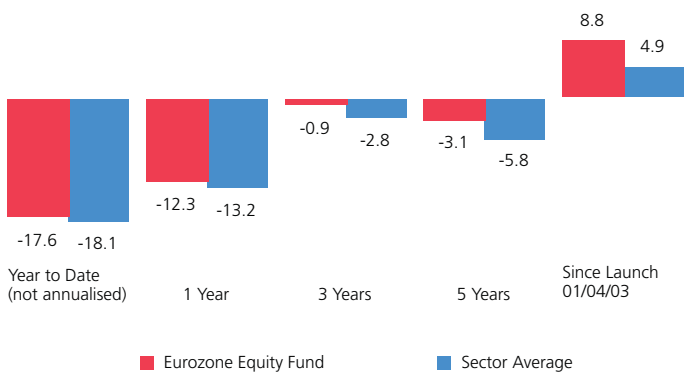
The Eurozone Equity Fund is an actively managed equity fund which seeks to maximise growth through capital gains and income from a well-diversified portfolio of eurozone equities and equity-based financial instruments. The fund managers will manage the fund with the constraint of no individual stock holding representing more than 5% above its weighting in the FTSE Eurobloc Index and any individual stock's weighting capped at 10% of the total fund. In terms of currency the fund is managed from the point of view of a eurozone investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2004	2005	2006	2007	2008	2009	2010
Return %	15.3	33.4	24.1	11.3	-39.3	32.3	7.7

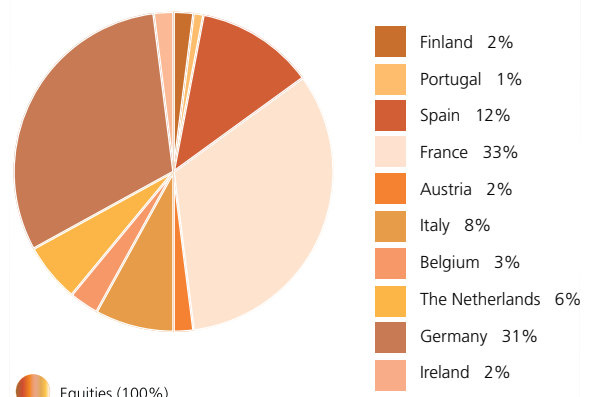
Annualised Investment Performance (%)*

as at 30/09/11



Geographic Asset Distribution (%)

as at 30/09/11



Equities (100%)

Source: Zurich Life

Top Ten Holdings

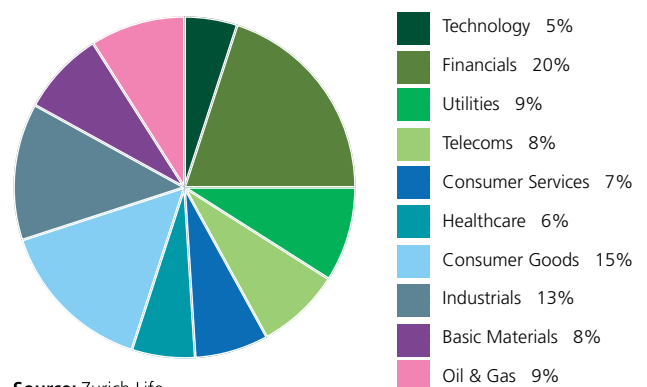
as at 30/09/11

Stock
Total
Telefonica
Sanofi
Siemens
Banco Santander
SAP
Allianz
E.ON
BASF
Unilever

Source: Zurich Life

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: Zurich Life

* Source: MoneyMate. Irish Domestic Funds (Gross) Eurozone Equity Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

Asia Pacific Equity Fund

Launch Date	30th April 2010
Fund Size	€6 million

Fund Description

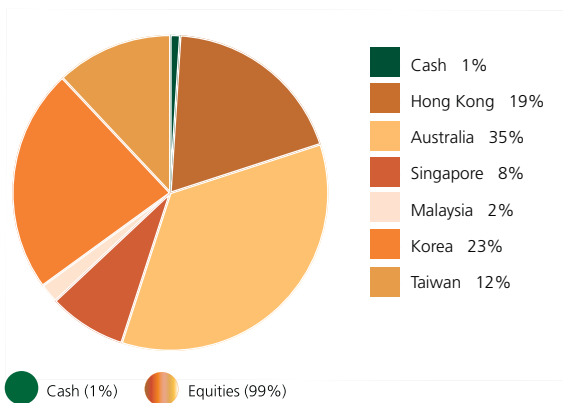
Indicative equity range: 80% to 100% of the value of the fund

The Asia Pacific Equity Fund is an actively managed equity fund which seeks to maximise growth through capital gains and income from a well-diversified portfolio of Asia Pacific equities and equity-based financial instruments. The fund managers will manage the fund with the constraint of no individual equity-holding representing more than 5%[†] above its weighting in the FTSE World Asia Pacific (Ex-Japan) Index and with each individual equity's weighting capped at 10%[†] of the total fund. The fund has the scope to invest in the full universe of the Asia Pacific region, excluding Japan. In terms of currency, the fund is managed from the point of view of a eurozone investor. This fund is managed by Zurich Life.

[†] Equity-based financial instruments excluded.

Geographic Asset Distribution (%)

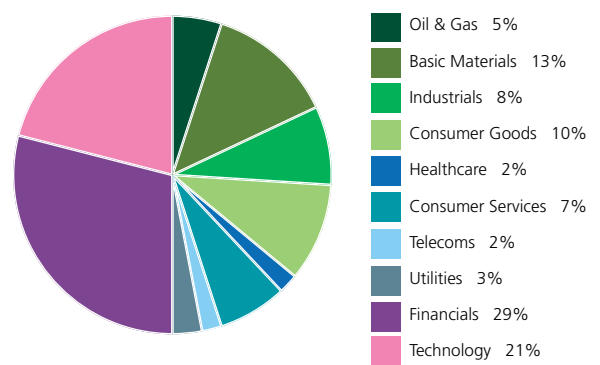
as at 30/09/11



Source: Zurich Life

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: Zurich Life

Top Ten Holdings

as at 30/09/11

Stock
BHP Billiton
National Australia Bank
Samsung Electronics
ANZ Banking Group
Hyundai Motor
KB Financial
Westpac Banking Group
Wesfarmers
Newcrest Mining
United Overseas Bank

Source: Zurich Life

Asia Pacific Equity Fund Past Performance (%)*

Past Performance as at 30/09/11	
Year to Date	-17.5
1 Year	-8.3
Since launch (30/04/10)	-5.0

* Source: Zurich Life

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

American Select Fund

Launch Date	17th October 2000
Fund Size	€1,414 million
Number of Stocks	48

Fund Description

Indicative equity exposure: 100% of the value of the fund

The Threadneedle Investments American Select Fund aims to achieve above average capital growth through investing in companies domiciled in North America or which have significant North American operations. These include smaller and emerging growth companies, those with potential for merger or takeover, those with new management recovery situations and exploration companies. There will be no particular sector specialisation. The 'Select' investment approach means that the fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. As this fund invests outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Threadneedle Investments.

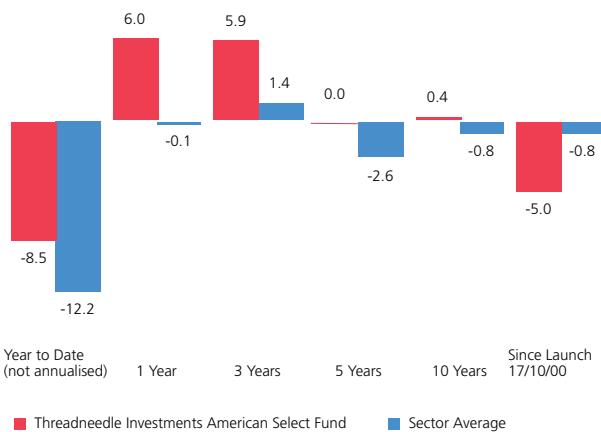
Note: In addition to Zurich Life's normal product charges, this fund is subject to an extra management charge of 0.5% p.a.

Yearly Investment Performance*

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	-20.0	-34.5	3.3	4.2	30.3	-0.5	6.7	-37.4	31.5	20.6

Annualised Investment Performance (%)*

as at 30/09/11



Top Ten Holdings (%)

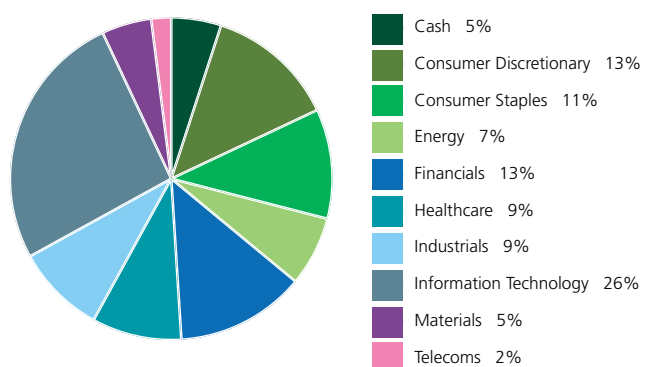
as at 30/09/11

Stock
Apple
Oracle
IBM
Pfizer
Google
Prudential Financial
Philip Morris International
Coca-Cola
Tyco International
Lorillard

Source: Threadneedle Investments

Distribution of Holdings by Sector (%)

as at 30/09/11



Source: Threadneedle Investments

* Source: MoneyMate. Gross Domestic Funds North American Equity Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. Threadneedle Investment Services Limited is authorised and regulated in the UK by the Financial Services Authority.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

European Select Fund

Launch Date	17th October 2000
Fund Size	€883 million
Number of Stocks	46

Fund Description

Indicative equity exposure: 100% of the value of the fund

The Threadneedle Investments European Select Fund aims to achieve above average capital growth through mainly investing in a relatively concentrated portfolio of equities of companies domiciled in Continental Europe or which have significant Continental European operations. The 'Select' investment approach means that the fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. The fund may also further invest in other securities (including fixed interest securities, other equities and money market securities). As this fund invests some of its assets outside the eurozone, a currency risk can arise for a euro investor. This fund is managed by Threadneedle Investments.

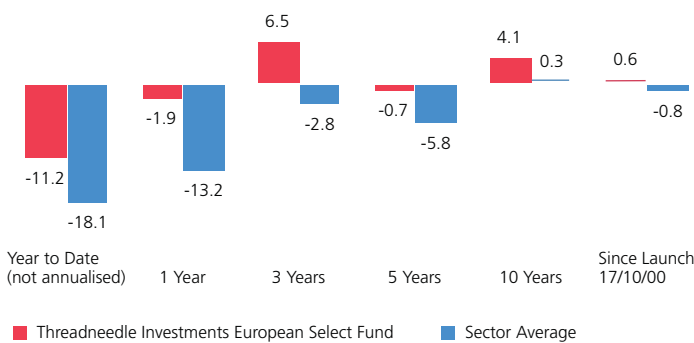
Note: In addition to Zurich Life's normal product charges, this fund is subject to an extra management charge of 0.5% p.a.

Yearly Investment Performance*

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	-17.6	-26.6	18.2	8.6	28.3	22.6	3.1	-41.4	29.8	26.1

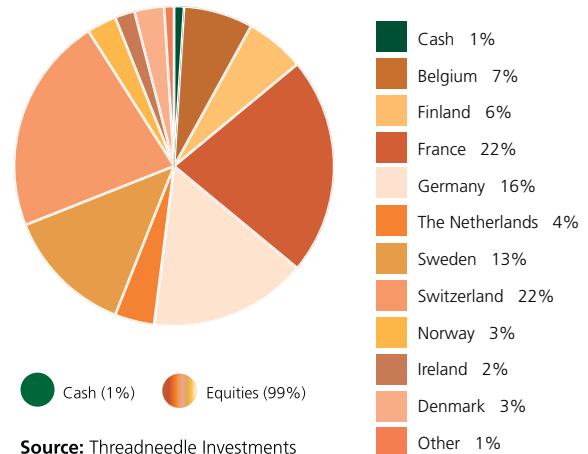
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Threadneedle Investments

Top Ten Holdings (%)

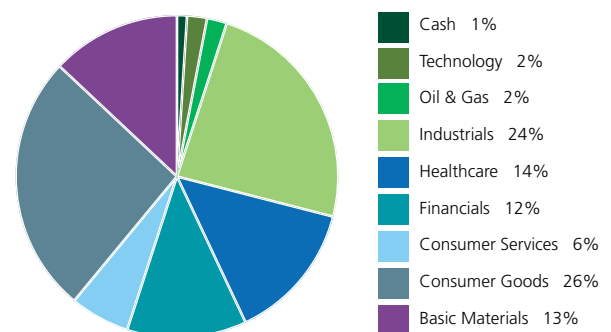
as at 30/09/11

Stock
Nestlé
Anheuser-Busch
Air Liquide
Schneider Electric
Novartis
Swedish Match
Sampo
Svenska Handelsbanken
Fresenius Medical Care
Novo Nordisk

Source: Threadneedle Investments

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: Threadneedle Investments

* Source: MoneyMate. Gross Domestic Funds Eurozone Equity Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. Threadneedle Investment Services Limited is authorised and regulated in the UK by the Financial Services Authority.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

International Equity Fund

Launch Date	2nd December 1996
Fund Size	€202 million
Number of Stocks	317 (approx.)

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

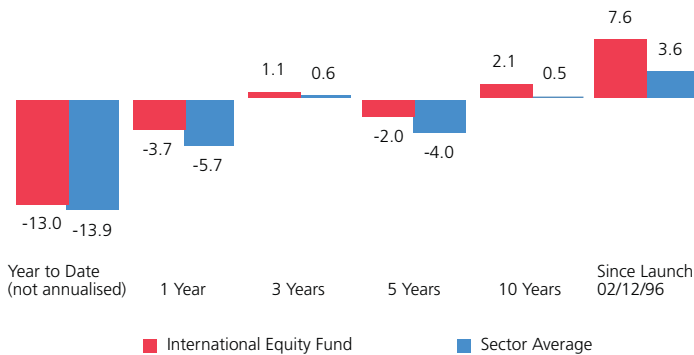
The International Equity Fund seeks to maximise growth through capital gains and income from a portfolio of international equities and equity-based financial instruments. (For tactical reasons, the fund may also invest in cash or international bonds issued by governments, supranational bodies [such as the European Investment Bank], other investment grade corporate and non-sovereign bonds and bond-based financial instruments.) The fund is benchmarked against the FTSE World Index. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	55.9	35.7	45.1	-1.6	-9.9	-29.3	15.5	6.3	34.1	10.4	3.7	-36.1	26.0	16.9

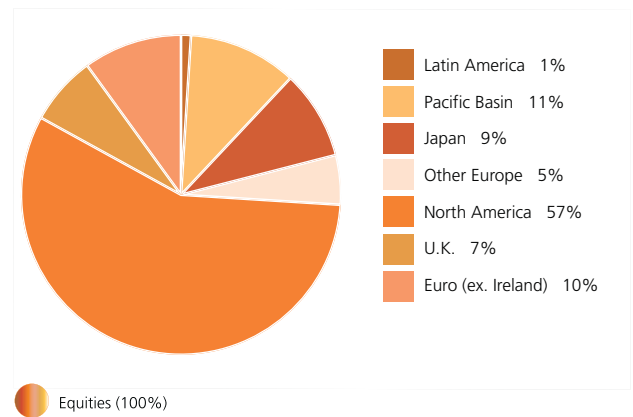
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Zurich Life

Top Ten Equity Holdings

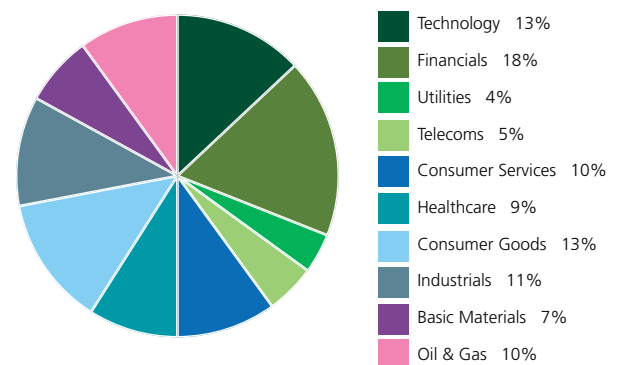
as at 30/09/11

Stock
Apple
Exxon Mobil
IBM
Microsoft
Chevron
Coca-Cola
Johnson & Johnson
Pfizer
Royal Dutch Shell
Procter & Gamble

Source: Zurich Life

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: Zurich Life

* Source: MoneyMate. Individual Pension Flexible Equity Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Dividend Growth Fund

Launch Date	1st July 2005
Fund Size	€120 million
Number of Stocks	50 - 250 (approx.)

Fund Description

Indicative equity range: 80% to 100% of the value of the fund

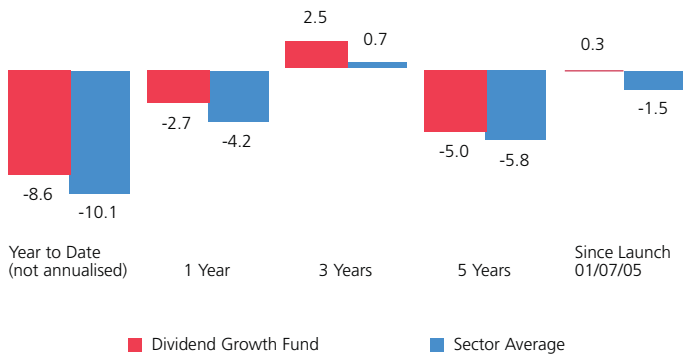
The Dividend Growth Fund invests in international equities, the dividend yields of which tend to be higher than their markets' dividend yield and, in addition, have the capacity to further increase dividends. The fund, which will be well diversified, will seek to invest in high calibre equities. It will seek to avoid companies where the dividend payments are deemed to be unsustainable. This fund seeks to provide superior growth through capital gain and income, using equities and equity-based financial instruments (for tactical reasons, the fund may also invest in cash). Dividends received by the fund are reinvested in the fund. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. The fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2006	2007	2008	2009	2010
Return %	19.6	-13.7	-39.7	28.0	19.2

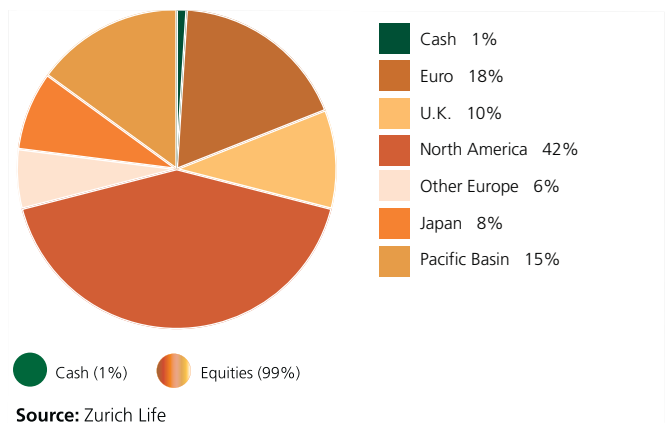
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Top Ten Equity Holdings

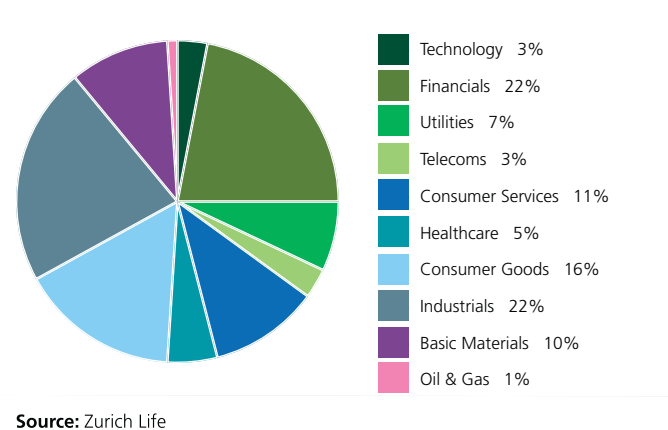
as at 30/09/11

Stock
Mapfre
Telecom Italia
Atlantia
TeliaSonera
ANZ Banking Group
OneSteel
BAE Systems
Eli Lilly
Abertis Infraestructuras
AstraZeneca

Source: Zurich Life

Distribution of Holdings by Sector (%)

as at 30/09/11



* Source: MoneyMate. Sector Average is the average of five selected funds in the Irish Domestic Funds (Gross) Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Global Select Fund

Launch Date	17th October 2000
Fund Size	€781 million
Number of Stocks	105

Fund Description

Indicative equity exposure: 100% of the value of the fund

The objective of the Threadneedle Investments Global Select Fund is to achieve above average capital growth through investment in equities issued by companies worldwide. The portfolio may be concentrated geographically or with respect to stock and sector positions, which may lead to increased levels of volatility. The fund may also further invest in other securities (including fixed interest securities, other equities and money market securities). As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Threadneedle Investments.

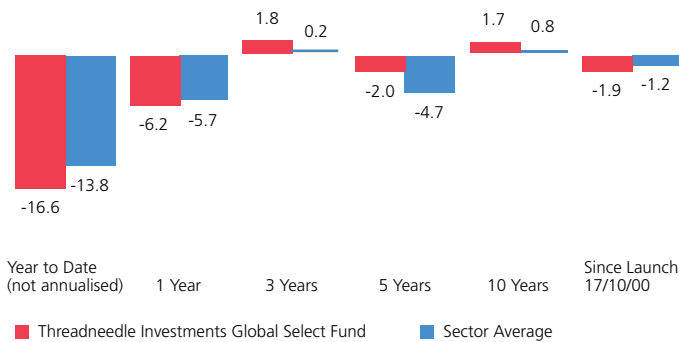
Note: In addition to Zurich Life's normal product charges, this fund is subject to an extra management charge of 0.5% p.a.

Yearly Investment Performance*

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	-12.4	-32.0	7.9	11.2	38.2	8.2	5.8	-38.0	27.1	22.0

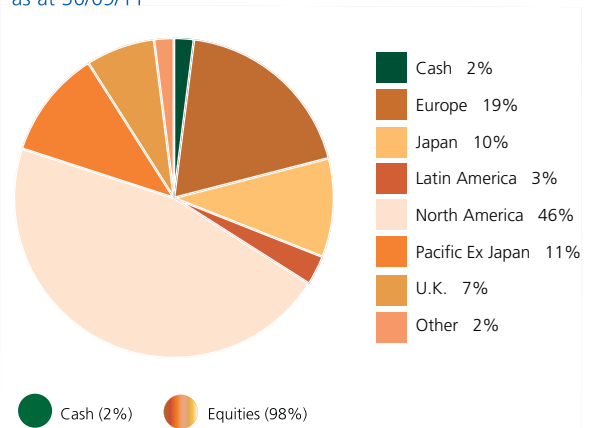
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Threadneedle Investments

Top Ten Holdings (%)

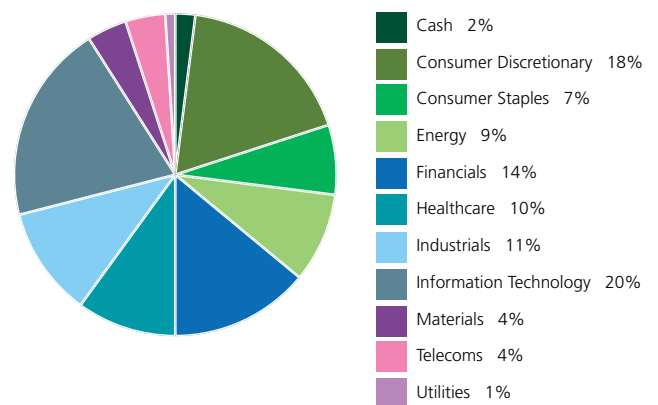
as at 30/09/11

Stock
Novartis
IBM
Apple
Oracle
PepsiCo
McDonalds
Asahi
Wal-Mart
Vodafone
Canon

Source: Threadneedle Investments

Distribution of Holdings by Sector

as at 30/09/11



Source: Threadneedle Investments

* Source: MoneyMate. Gross Domestic Funds Flexible Equity Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. Threadneedle Investment Services Limited is authorised and regulated in the UK by the Financial Services Authority.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Dynamic Fund

Launch Date	1st November 1989
Fund Size	€901 million
Number of Stocks	400 (approx.)

Fund Description

Indicative equity range: 75% - 100% of the value of the fund

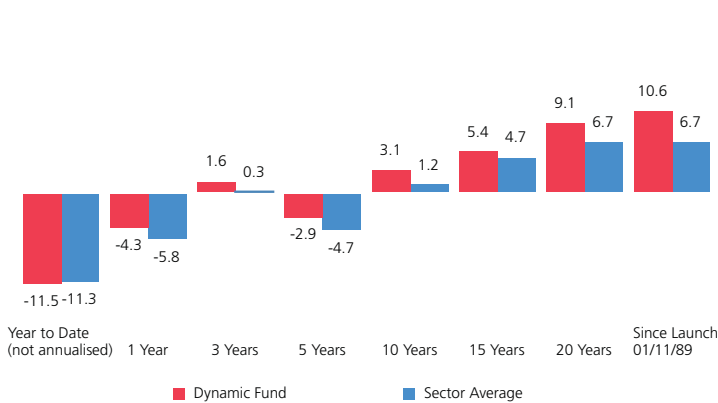
The Dynamic Fund is an aggressively managed fund with a high equity content that aims to achieve long-term capital growth and income through investment in a well-diversified global portfolio of quality equities and equity-based financial instruments. It may also include from time to time some bonds issued by governments, supranational bodies and other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	4.9	30.2	15.6	62.1	1.9	24.4	15.7	37.9	25.2	17.6	-4.3	-8.6	-21.9	14.2	12.8	28.4	17.9	0.3	-37.8	28.1	12.9

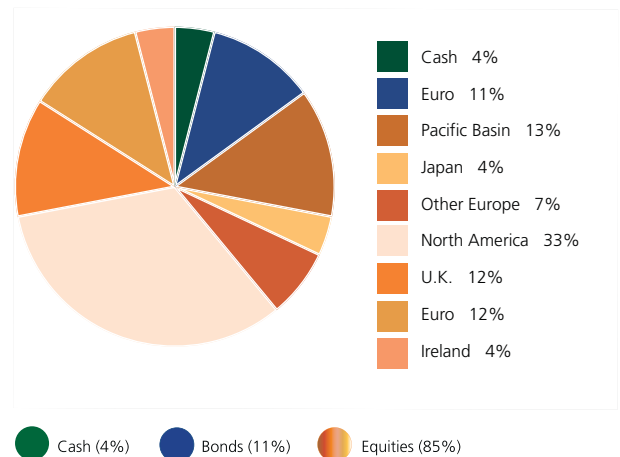
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Zurich Life

Top Ten Equity Holdings

as at 30/09/11

Stock
Royal Dutch Shell
Apple
Nestlé
Exxon Mobil
Novartis
Vodafone
HSBC (UK)
BHP Billiton
BP
Roche

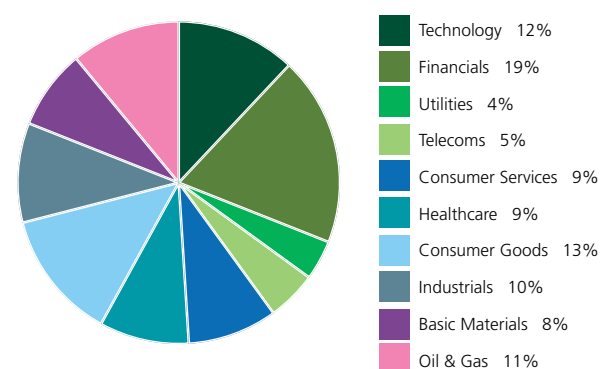
Source: Zurich Life

* Source: MoneyMate. Individual Pension Managed Dynamic Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Distribution of Equity Holdings by Sector (%)†

as at 30/09/11



† Sector weightings exclude Ireland

Source: Zurich Life

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Performance Fund

Launch Date	1st November 1989
Fund Size	€795 million
Number of Stocks	400 (approx.)

Fund Description

Indicative equity range: 65% - 90% of the value of the fund

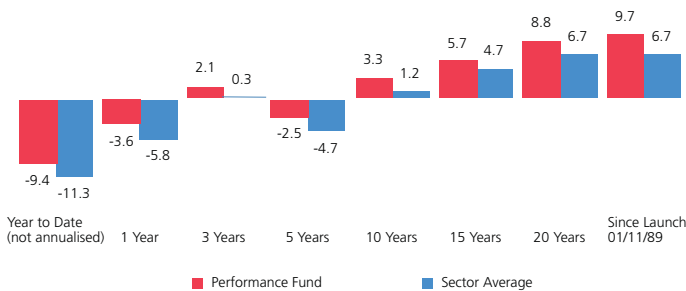
The Performance Fund is a high risk/return fund holding a wide range of global equities and equity-based financial instruments offering real growth opportunities. It may also include bonds issued by governments, supranational bodies and other investment-grade corporate and non-sovereign bonds and/or bond-based financial instruments. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	-0.1	29.0	11.9	57.2	-1.4	22.9	16.1	37.3	24.3	17.3	-3.8	-6.9	-18.7	12.9	12.6	27.2	16.5	-0.2	-35.2	25.8	11.4

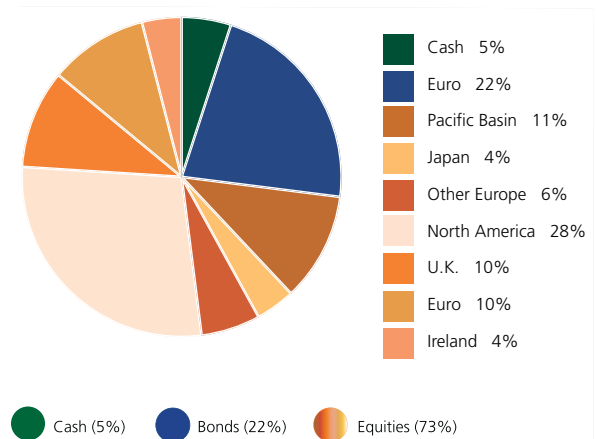
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Zurich Life

Top Ten Equity Holdings

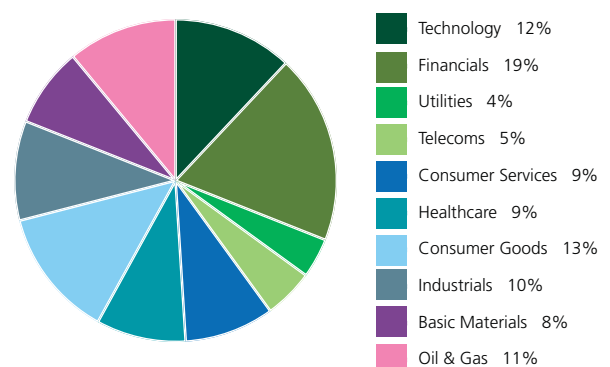
as at 30/09/11

Stock
Royal Dutch Shell
Nestlé
Apple
Exxon Mobil
Novartis
Vodafone
HSBC (UK)
BHP Billiton
BP
Roche

Source: Zurich Life

Distribution of Equity Holdings by Sector (%)†

as at 30/09/11



† Sector weightings exclude Ireland

Source: Zurich Life

* Source: MoneyMate. Individual Pension Managed Dynamic Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Balanced Fund

Launch Date	1st November 1989
Fund Size	€1,173 million
Number of Stocks	400 (approx.)

Fund Description

Indicative equity range: 50% - 75% of the value of the fund

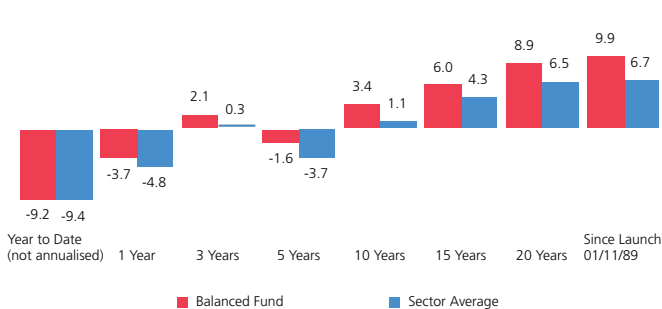
The Balanced Fund seeks to achieve growth through capital gains and income from a well-diversified portfolio of global equities and equity-based financial instruments. This fund will also invest in bonds issued by governments, supranational bodies and other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	-0.1	32.0	13.2	53.3	-2.0	22.2	17.4	36.5	23.9	16.2	-2.6	-5.1	-16.5	12.0	12.0	23.3	14.4	0.8	-30.4	22.3	11.0

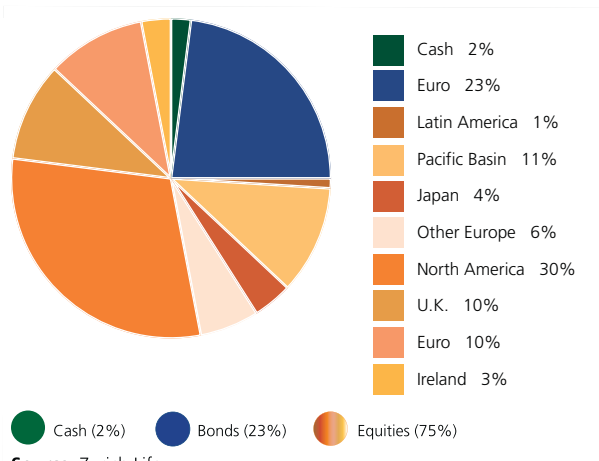
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Zurich Life

Top Ten Equity Holdings

as at 30/09/11

Stock
Royal Dutch Shell
Apple
Nestlé
Exxon Mobil
Novartis
BHP Billiton
Vodafone
IBM
Roche
Microsoft

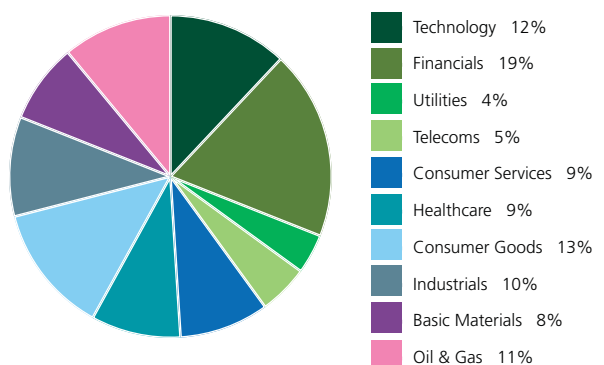
Source: Zurich Life

* Source: MoneyMate. Individual Pension Managed Balanced Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Distribution of Equity Holdings by Sector (%)†

as at 30/09/11



† Sector weightings exclude Ireland

Source: Zurich Life

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Active Asset Allocation Fund

Launch Date	20th October 2010
Fund Size	€17 million
Current Components	International Equity Fund, Active Fixed Income Fund, European (Ex-UK) Property Fund, Australasia Property Fund, Alternative Assets and Cash

Fund Description

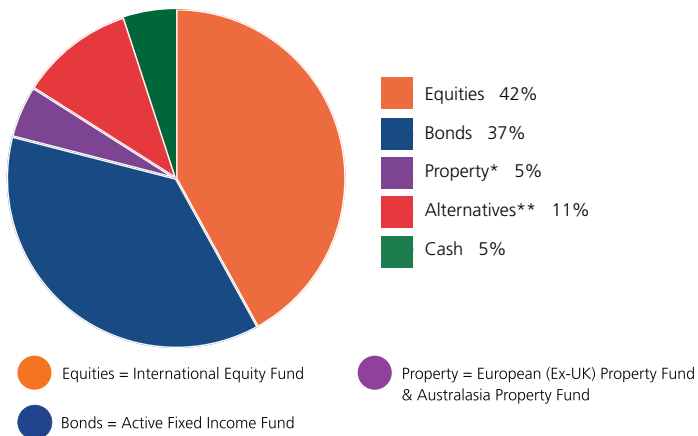
The Active Asset Allocation Fund is an actively managed, diversified unit-linked fund. It seeks to achieve performance from a well-diversified portfolio of global equities, government bonds, property shares, cash and alternative assets. The alternative assets currently may include oil, gold, inflation-linked government bonds, water, soft commodities, industrial metals and corporate bonds. Many of the asset classes in this fund have historically had low correlations to movements in equity prices and, hence, are expected to dampen the volatility of the fund's returns.

The fund invests in a number of existing Zurich Life actively managed funds including the International Equity Fund and Active Fixed Income Fund as well as a number of Exchange Traded Funds/Certificates (ETFs).

Zurich Life's award-winning team of fund managers actively manage the allocation between the different asset classes. A currency risk arises as some of the investments held are from outside the eurozone.

Fund Allocation

as at 30/09/11



Source: Zurich Life

Asset Class Exposures

Asset Class	Typical Exposure
Equities	30% - 50%
Bonds	20% - 40%
Property*	5% - 15%
Alternatives**	10% - 25%
Cash	0% - 20%

Active Asset Allocation Fund Past Performance (%)¹

Past Performance as at 30/09/11

Year to Date (not annualised)	-5.6
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Source: Zurich Life

Alternative Assets

Listed below is the range of alternative assets in which the Active Asset Allocation Fund may currently invest. The number and type of alternative assets may change over time. Alternative assets are generally in the form of ETFs.

Alternative Assets

Oil
Gold
Inflation-linked Government Bonds
Water
Soft Commodities (e.g. wheat)
Industrial Metals
Corporate Bonds

* ETFs invested in quoted property companies.

** The number and type of alternative assets may change over time. Alternative assets are generally in the form of ETFs.

¹ Source: Zurich Life

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

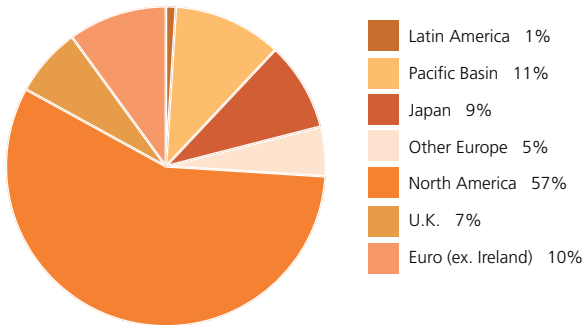
Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

The latest available Asset Distributions of the individual component funds are presented overleaf.

Active Asset Allocation Fund Distributions of the Individual Component Funds (%)

as at 30/09/11

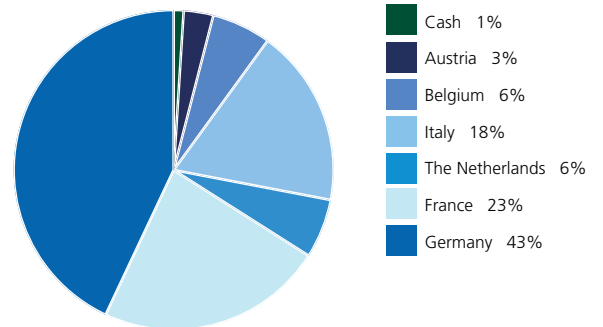
International Equity Fund Geographic Asset Distribution



Equities (100%)

Source: Zurich Life

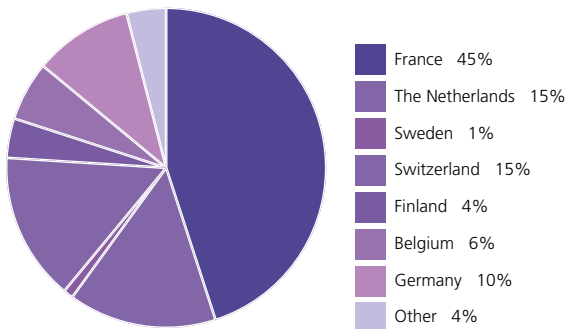
Active Fixed Income Fund Geographic Asset Distribution



Cash (1%) Bonds (99%)

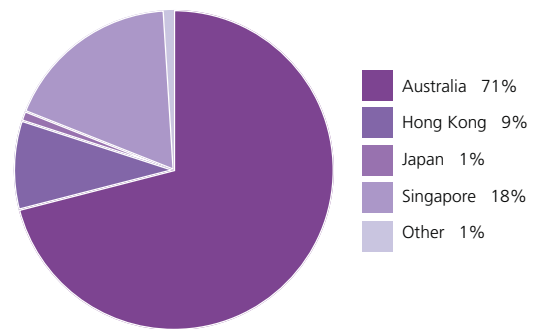
Source: Zurich Life

European (Ex-UK) Property Fund[♦] Geographic Asset Distribution



Source: BlackRock Investments

Australasia Property Fund[†] Geographic Asset Distribution



Source: BlackRock Investments

[♦] This chart shows the location of the property companies which make up the FTSE EPRA/NAREIT Europe ex UK Dividend + Index. It does not necessarily give an indication of the location of the properties held by the property companies e.g. Unibail-Rodamco is a French company and is part of the 'France' holding in the chart above, however, it also has properties in other countries.

[†] This chart shows the location of the property companies which make up the FTSE EPRA/NAREIT Asia Dividend + Index. It does not necessarily give an indication of the location of the properties held by the property companies e.g. Westfield Group is an Australian company and is part of the 'Australia' holding in the chart above, however, it has properties in Australia and other countries.

Cautiously Managed Fund

Launch Date	2nd January 2008
Fund Size	€87 million
Number of Holdings	400 (approx.)

Fund Description

Indicative equity range: 20% - 50% of the value of the fund

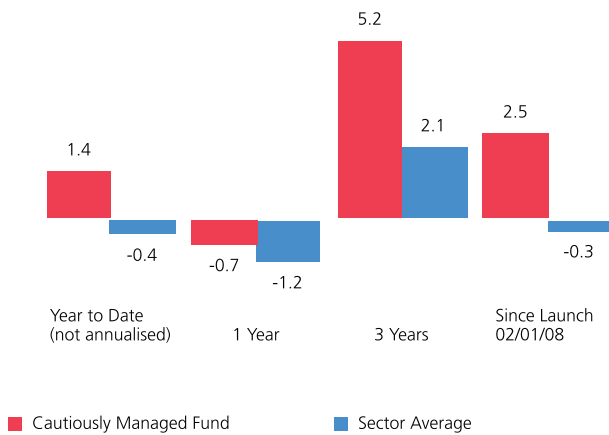
The Cautiously Managed Fund seeks to achieve growth through income and capital gains from a well-diversified portfolio of bonds, equities and cash. The bond portion of the fund is comprised of bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. The equity portion of the fund is invested in global equities and equity-based financial instruments. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2008	2009	2010
Return %	-8.8	12.7	5.4

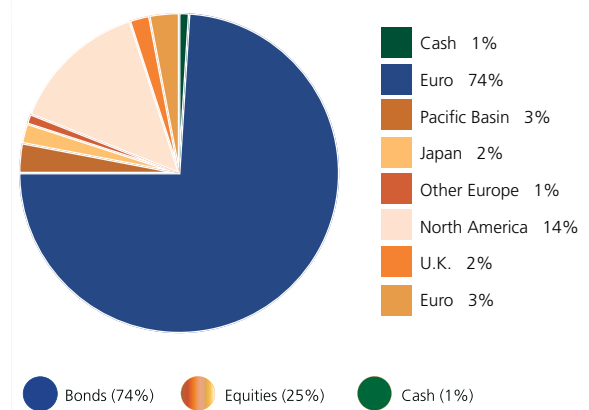
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution (%)

as at 30/09/11



Source: Zurich Life

Top Five Equity Holdings

as at 30/09/11

Stock
Apple
Exxon Mobil
IBM
Microsoft
Chevron

Source: Zurich Life

Top Five Bond Holdings

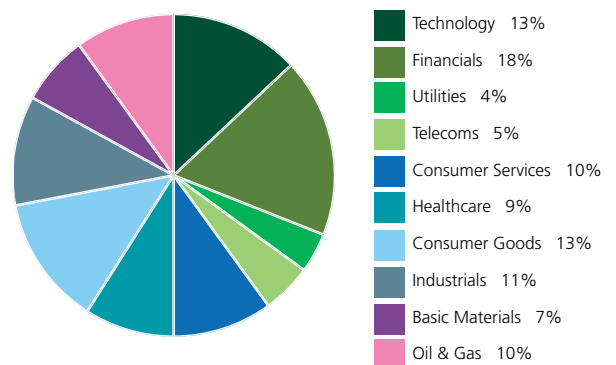
as at 30/09/11

Bond
German (Government) 3% 2020
German (Government) 3.25% 2021
French (Government) 3.25% 2021
French (Government) 6% 2025
Italian (Government) 4.75% 2023

Source: Zurich Life

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: Zurich Life

* Source: MoneyMate. Individual Pension Managed Defensive Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Secure Fund

Launch Date	1st November 1989
Fund Size	€468 million

Fund Description

Fund invests in deposits, money market instruments and short-dated fixed income government securities

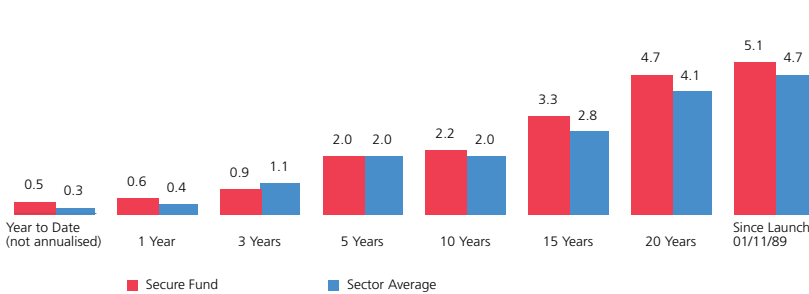
Unit prices in the Secure Fund are guaranteed never to fall. This fund is invested in deposits with leading institutions, money market instruments and short-dated fixed income securities issued by governments of the euro currency block. No non-euro exposure is permitted in this fund. In terms of currency the fund is managed from the point of view of a eurozone investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	11.7	11.1	10.0	11.4	5.8	7.9	5.9	7.9	7.1	2.4	4.5	4.5	3.7	2.4	1.8	1.8	2.5	3.7	3.8	0.9	0.4

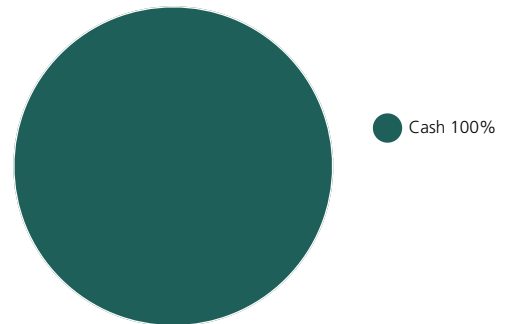
Annualised Investment Performance (%)*

as at 30/09/11



Asset Distribution

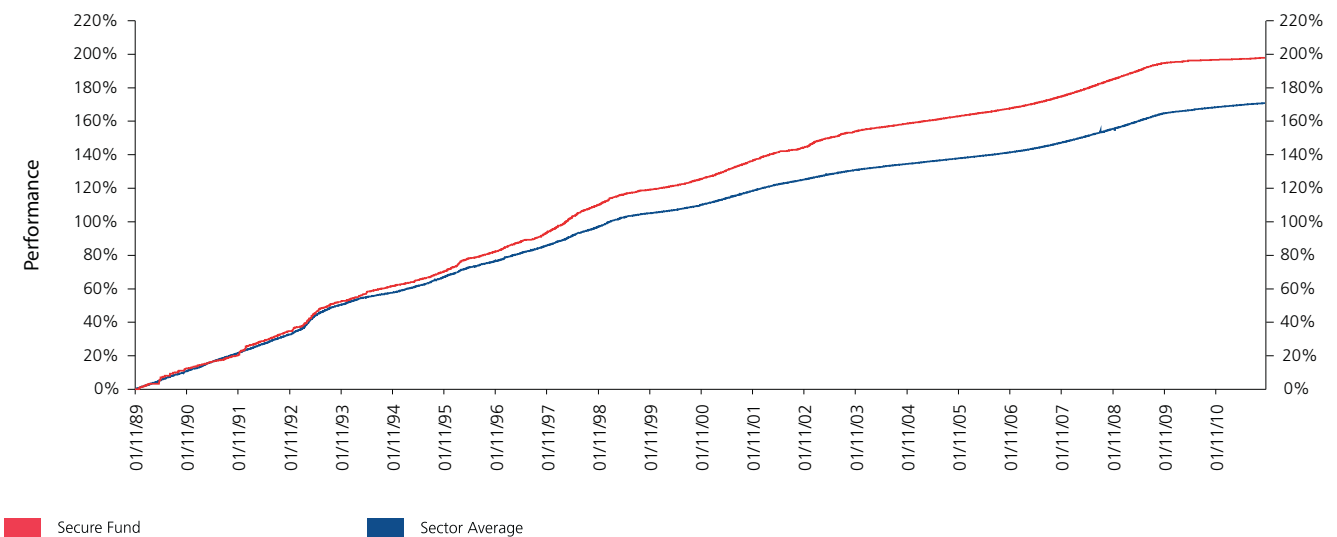
as at 30/09/11



Source: Zurich Life

Investment Performance*

since launch



* Source: MoneyMate. Individual Pensions Money Market Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

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

SuperCAPP Fund

Launch Date	October 1981
Fund Size	€1,352 million

Fund Description

Indicative equity range: 20% - 40% of the value of the fund

The SuperCAPP Fund is a unitised with-profits fund that aims to deliver a regular return to policyholders consistent with prevailing medium-term interest rates while maintaining the potential for higher growth than a bank deposit account.

Investment earnings on the SuperCAPP Fund are distributed to policyholders through Annual Dividends that aim to provide a steady accumulation of policy benefits from year to year. A Special Dividend may also be paid on withdrawal of money invested in the fund for five or more years. The SuperCAPP dividend mechanism aims to provide a smoothed distribution of the fund's investment earnings to policyholders. Although the percentage of investment earnings distributed to individual SuperCAPP policyholders will vary, SuperCAPP policyholders in aggregate will receive at least 95% of the earnings on their collective investment in the fund.

The unit price for the SuperCAPP Fund increases in line with Annual Dividends. The value of a policy's SuperCAPP unit holdings will normally be determined by applying this unit price to the policy's unit holding. When SuperCAPP units are encashed by the policyholder after five or more years, the policy value may be increased by the addition of a Special Dividend. In certain circumstances, such as a period of sustained market underperformance, encashment values may be reduced by the application of a Market Level Adjustment (MLA). The fund is managed prudently and Zurich Life does not expect to apply an MLA other than in exceptional circumstances. However, an MLA may be applied if the Appointed Actuary judges it necessary to balance the interests of all policyholders in the SuperCAPP Fund. An MLA will not be applied on death. This fund is managed by Zurich Life.

SuperCAPP Fund Gross Dividend History (%)*

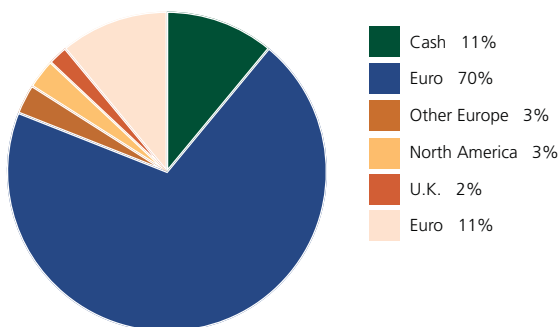
Year	1995	1996	1997	1998	1999	2000	2001	2002	2003
Dividend	10.00	10.00	10.00	8.25	8.25	8.25	8.25	7.25	5.25
CPI	2.5	1.6	1.5	2.4	1.6	5.6	4.9	4.6	3.5

Year	2004	2005	2006	2007	2008	2009	2010	2011 †
Dividend	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.25
CPI	2.2	2.5	4.0	4.9	1.1	-4.5	-1.1	n/a

† The dividend shown above for 2011 is an interim dividend; the annual dividend for 2011 will be declared in 2012 and may be different to the interim dividend. Any encashments during 2011 will be based on the interim dividend.

Asset Distribution (%)

as at 30/09/11



● Cash (11%) ● Bonds (70%) ● Equities (19%) ††

Source: Zurich Life

†† The fund's exposure to equity volatility is normally controlled by limiting maximum losses and gains for the majority of the equity portfolio.

* Source: Zurich Life & CSO. Dividends shown are those declared on investment accounts and do not represent the returns on premiums paid. The dividends shown are gross dividends before annual management charge has been deducted.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Long Bond Fund

Launch Date	1st April 2003
Fund Size	€60 million
Number of Bonds	14 (approx.)

Fund Description

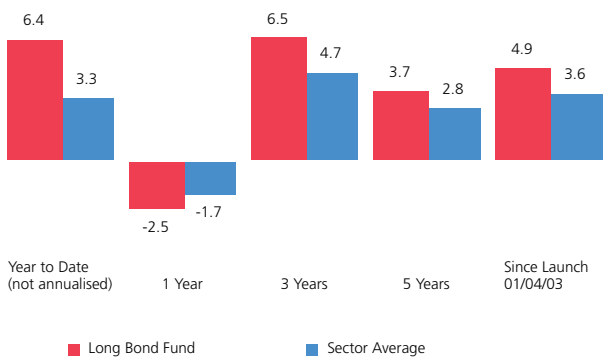
The Long Bond Fund invests mainly in longer-dated bonds with over ten years to maturity primarily issued by eurozone governments. The fund is managed against a benchmark of the Merrill Lynch Eurozone Government over 10 years Bond Index. The minimum duration of the fund may not be less than 75% of the benchmark index duration. The managers may also invest in supranational bonds, other investment grade corporate and non-sovereign bonds and bond-based financial instruments. Corporate bonds are capped at a maximum of 10% of the fund. No more than 10% of the fund may be in non-eurozone bonds and then only on the basis that they are hedged back into the euro. The fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2004	2005	2006	2007	2008	2009	2010
Return %	13.8	11.5	-3.0	-2.0	11.6	3.2	1.3

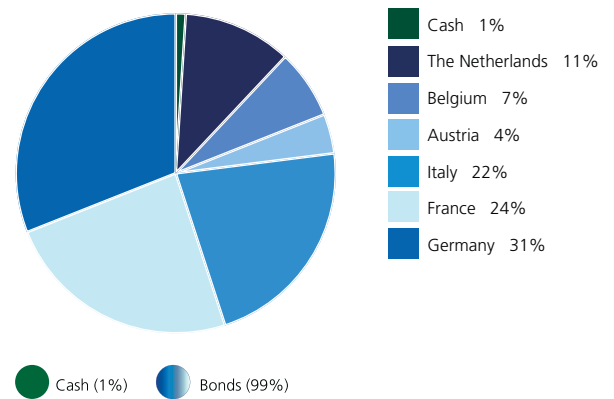
Annualised Investment Performance (%)*

as at 30/09/11



Geographic Asset Distribution (%)

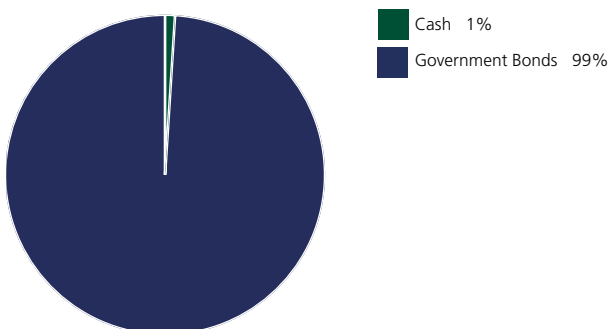
as at 30/09/11



Source: Zurich Life

Bond Classification (%)

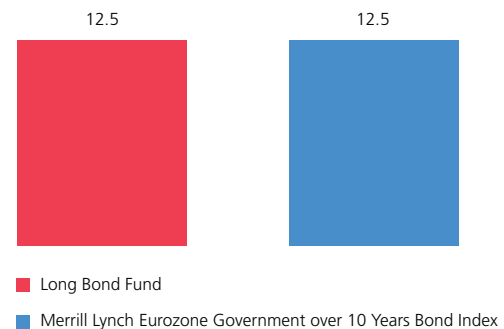
as at 30/09/11



Source: Zurich Life

Duration (years)

as at 30/09/11



Source: Zurich Life and Merrill Lynch

* Source: MoneyMate. Individual Pension Bond Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Active Fixed Income Fund

Launch Date	19th June 1995
Fund Size	€226 million
Number of Bonds	22 (approx.)

Fund Description

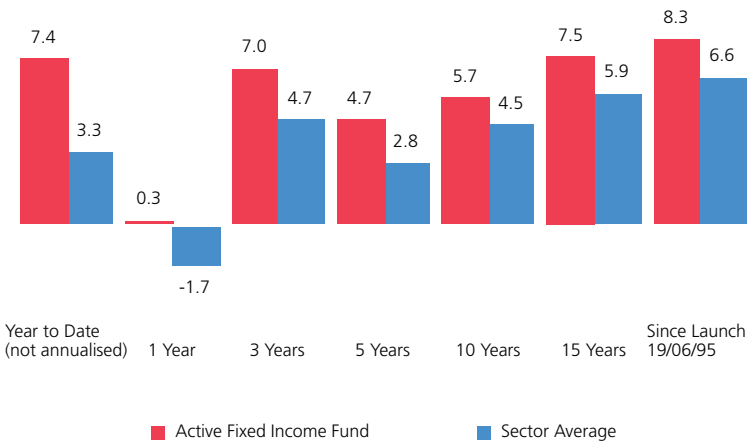
The Active Fixed Income Fund is an actively managed bond fund. It primarily invests in bonds issued by eurozone governments and bond-based financial instruments. It may also invest in supranational bonds and other investment grade corporate and non-sovereign bonds. The investment parameters allow for up to 30% of the fund to be invested overseas with the core invested in eurozone bonds. In terms of currency, the fund is managed from the point of view of a eurozone investor. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	14.7	21.7	18.9	-3.7	11.6	7.1	12.4	2.7	10.7	7.8	-1.6	0.4	12.3	4.2	1.0

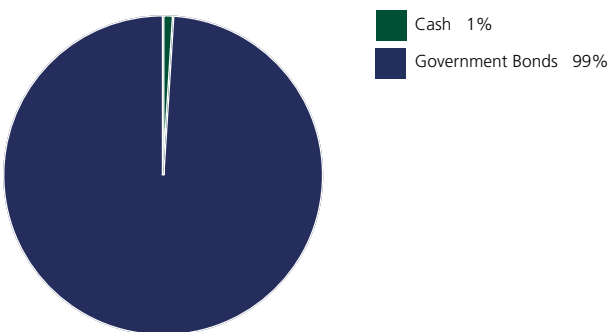
Annualised Investment Performance (%)*

as at 30/09/11



Bond Classification (%)

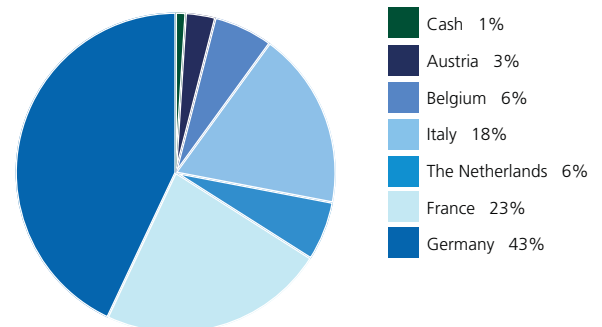
as at 30/09/11



Source: Zurich Life

Geographic Asset Distribution (%)

as at 30/09/11



Source: Zurich Life

* Source: MoneyMate. Individual Pension Bond Sector.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

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India Equity Fund

Launch Date	21st May 2007
Fund Size	€27 million

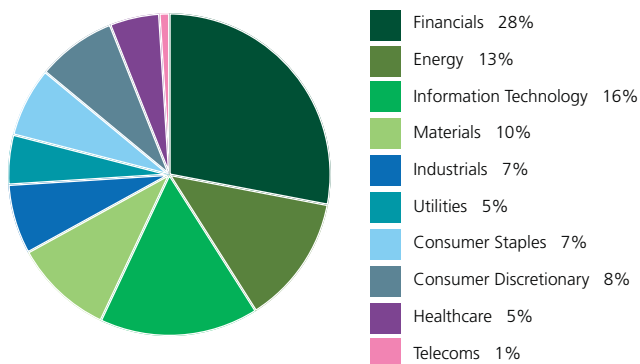
Fund Description

Indicative equity exposure: 100% of the value of the fund

The India Equity Fund is a unit-linked fund that gives you the opportunity to participate in the performance of the Morgan Stanley Capital International Inc. (MSCI) India Index and share in the performance of companies in India's emerging economy. The fund aims to track the performance of the MSCI India Index by investing in an Exchange Traded Fund (ETF). As this fund invests outside the eurozone, a currency risk arises for a euro investor.

Distribution of Holdings by Sector in the MSCI India Index

as at 30/09/11



Source: Bloomberg

Top Ten Holdings in the MSCI India Index (%)

as at 30/09/11

Stock	Holding
Infosys	9.5
Reliance Industries	9.1
ICICI Bank	6.2
HDFC Bank	6.1
Housing Development Finance	6.1
Tata Consultancy	4.3
ITC	3.9
Hindustan Unilever	2.6
Larsen & Toubro	2.4
Mahindra & Mahindra	2.2

Source: Bloomberg

MSCI India Index Past Performance (%)

in euro*

Year on Year Performance		Annualised Performance as at 30/09/11	
Year	Return	Year	Return p.a.
2003	48.4	Year to Date (not annualised)	-34.0
2004	10.5	1 Year	-25.1
2005	58.5	3 Years	26.0
2006	35.1	5 Years	28.0
2007	56.6		
2008	-63.0		
2009	97.3		
2010	14.7		

Source: Bloomberg

* The returns shown include the value of gross reinvested dividends.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

BlackRock Europe ex-UK Index Fund

(Formerly BGI Europe ex-UK Index Fund)

Launch Date	1st October 2005
Number of Stocks	357

Fund Description

Indicative equity exposure: 100% of the value of the fund

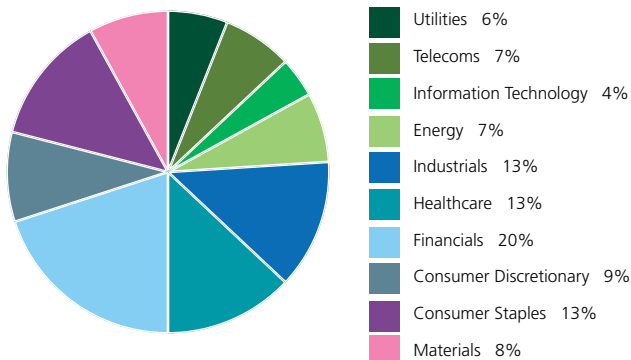
The BlackRock Europe ex-UK Index Fund is a unit-linked fund investing in an open ended Undertakings for the Collective Investment of Transferable Securities (UCITS) index fund that aims to track the European ex-UK equity markets. The pricing of UCITS allows for the buying and selling costs of the underlying securities. The benchmark for this fund is the MSCI Europe ex-UK Index. Zurich Life prices the fund in euro and the underlying index fund is denominated in euro. This fund is managed by BlackRock Investment Management (UK) Limited.

Yearly Investment Performance*

Year	2006	2007	2008	2009	2010
Return %	22.0	4.6	-41.9	29.3	8.7

Distribution of Equity Holdings by Sector (%)

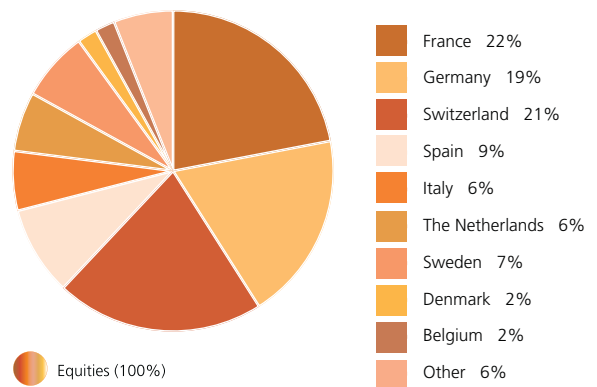
as at 30/09/11



Source: BlackRock

Geographic Asset Distribution (%)

as at 30/09/11



Source: BlackRock

BlackRock Europe ex-UK Index Fund Past Performance (%)*

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	-18.4
1 Year	-13.4
3 Years	-2.7
Since Launch (01/10/05)	-2.0

* Source: Zurich Life. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. BlackRock Investment Management (UK) Limited is authorised and regulated in the UK by the Financial Services Authority.

Top Ten Holdings

as at 30/09/11

Stock
Nestlé
Novartis
Roche
Total
Telefonica
Siemens
Sanofi
Banco Santander
BASF
Unilever

Source: BlackRock

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

BlackRock Japan Index Fund

(Formerly BGI Japan Index Fund)

Launch Date	1st October 2005
Number of Stocks	317

Fund Description

Indicative equity exposure: 100% of the value of the fund

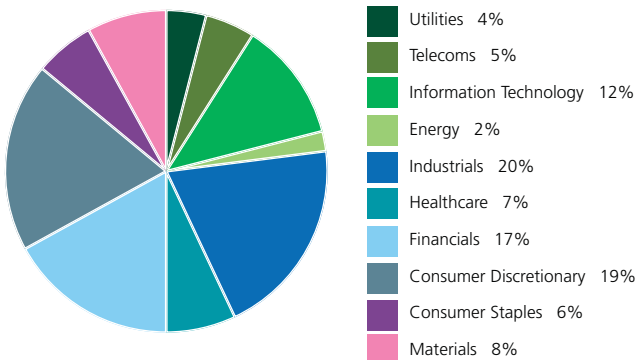
The BlackRock Japan Index Fund is a unit-linked fund investing in an open ended Undertakings for the Collective Investment of Transferable Securities (UCITS) index fund that aims to track the Japanese equity markets. The pricing of UCITS allows for the buying and selling costs of the underlying securities. The benchmark for this fund is the MSCI Japan Index. As this fund invests outside the eurozone, a currency risk arises for a euro investor. This fund is managed by BlackRock Investment Management (UK) Limited.

Yearly Investment Performance*

Year	2006	2007	2008	2009	2010
Return %	-6.5	-15.0	-24.3	2.7	21.4

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: BlackRock

Top Ten Holdings

as at 30/09/11

Stock
Toyota
Mitsubishi UFJ Financial
Canon
Honda
Sumitomo Mitsui Financial
Takeda Pharmaceutical
Mizuho Financial
Mitsubishi
NTT Docomo
Fanuc

Source: BlackRock

BlackRock Japan Index Fund Past Performance (%)*

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	-10.4
1 Year	1.2
3 Years	0.9
Since Launch (01/10/05)	-4.5

* Source: Zurich Life. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. BlackRock Investment Management (UK) Limited is authorised and regulated in the UK by the Financial Services Authority.

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BlackRock UK Index Fund

(Formerly BGI UK Index Fund)

Launch Date	1st October 2005
Number of Stocks	104

Fund Description

Indicative equity exposure: 100% of the value of the fund

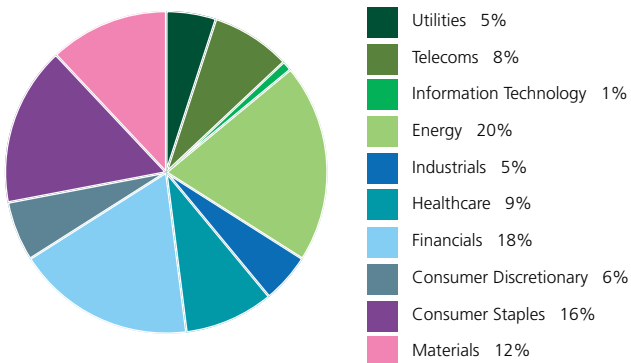
The BlackRock UK Index Fund is a unit-linked fund investing in an open ended Undertakings for the Collective Investment of Transferable Securities (UCITS) index fund that aims to track the UK equity markets. The pricing of UCITS allows for the buying and selling costs of the underlying securities. The benchmark for this fund is the MSCI UK Index. As this fund invests outside the eurozone, a currency risk arises for a euro investor. This fund is managed by BlackRock Investment Management (UK) Limited.

Yearly Investment Performance*

Year	2006	2007	2008	2009	2010
Return %	16.5	-3.1	-44.4	39.2	16.1

Distribution of Equity Holdings by Sector (%)

as at 30/09/11



Source: BlackRock

Top Ten Holdings

as at 30/09/11

Stock
HSBC Holdings (GB)
Vodafone
BP
Royal Dutch Shell A
GlaxoSmithKline
Royal Dutch Shell B
British American Tobacco
BG Group
Rio Tinto
Astrazeneca

Source: BlackRock

BlackRock UK Index Fund Past Performance (%)*

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	-11.1
1 Year	-4.1
3 Years	2.8
Since Launch (01/10/05)	-1.6

* Source: Zurich Life. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. BlackRock Investment Management (UK) Limited is authorised and regulated in the UK by the Financial Services Authority.

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TopTech 100 Fund

Launch Date	16th August 2001
Fund Size	€10 million
Number of Stocks	100 (approx.)

Fund Description

Indicative equity exposure: 100% of the value of the fund

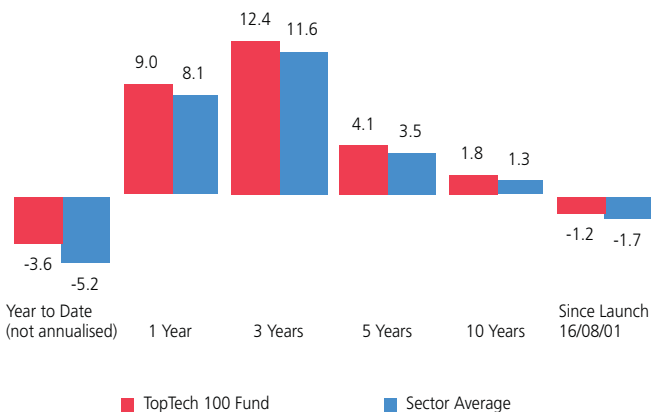
The TopTech 100 Fund gives you the opportunity to link to the performance of the NASDAQ-100 index and share in the performance of some of the world's leading technology companies. **The fund invests in the shares of the NASDAQ-100 Index via an Exchange Traded Fund (ETF).** The NASDAQ-100 index covers nine major industry groupings with technology making up a majority of the index. As this fund invests outside the eurozone, a currency risk arises for a euro investor.

Yearly Investment Performance*

Year	2002	2003	2004	2005	2006	2007	2008	2009	2010
Return %	-47.6	22.3	2.3	16.5	-4.1	6.9	-39.2	49.2	27.6

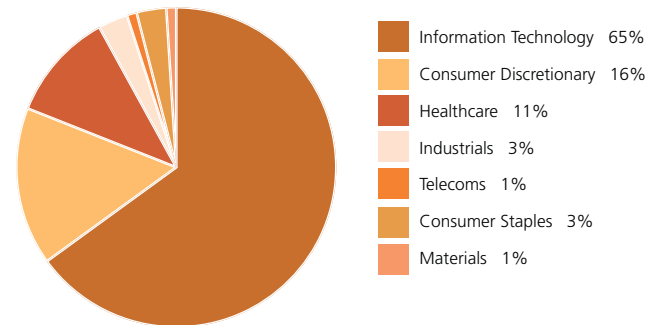
Annualised Investment Performance (%)*

as at 30/09/11



Distribution of Equities in the NASDAQ-100 by Sector (%)

as at 30/09/11



Source: Invesco PowerShares

Top Ten Holdings in the NASDAQ-100 (%)

as at 30/09/11

Stock	Holding
Apple	15.0
Microsoft	8.9
Oracle	6.2
Google	5.6
Intel	4.8
Amazon	4.2
Cisco	3.6
Qualcomm	3.5
Amgen	2.2
Comcast	1.9

Source: Invesco PowerShares

* **Source:** MoneyMate. Sector Average is the average of the following technology funds from the Irish Domestic Funds Gross Equity Information Technology Sector: Zurich Life TopTech 100, Irish Life Indexed Technology 1, New Ireland Nasdaq 100 S9, Quinn Life Technology Freeway. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

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Global Commodities Fund

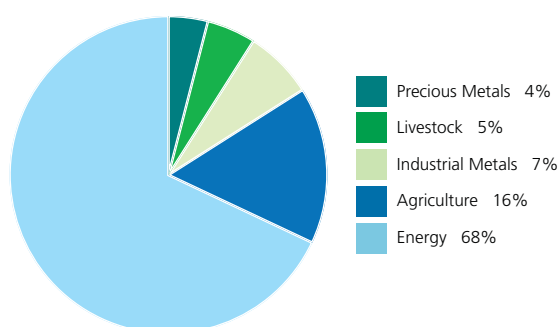
Launch Date	1st January 2006
Fund Size	€19 million

Fund Description

The Global Commodities Fund is a unit-linked fund that gives you the opportunity to gain exposure to commodity returns. The fund aims to track the performance of the S&P Goldman Sachs Commodities Index – Total Return (GSCI). It does this by investing in an Exchange Traded Fund (ETF). The S&P GSCI is a commodity index weighted by world production and covers all the major commodity sectors with energy (oil and gas) making up the majority of the index. Other sectors included are industrial metals, precious metals, agriculture and livestock. The ETF is priced in euro. However, the vast bulk of commodities are denominated and transacted in US\$, and therefore a currency risk arises for a euro investor.

Distribution of Holdings by Sector in the S&P GSCI (%)

as at 30/09/11



Source: Standard & Poor's

S&P GSCI Total Returns (%)

in euro / Irish pound terms*

Year on Year Performance		5 Year Performance	
Year	Return	Year	Return p.a.
2001	-28.7	1/1/1986 - 1/1/1991	14.9
2002	13.8	1/1/1991 - 1/1/1996	3.9
2003	0.4	1/1/1996 - 1/1/2001	15.8
2004	9.1	1/1/2001 - 1/1/2006	5.1
2005	44.4	1/1/2006 - 1/1/2011	-8.0
2006	-23.8		
2007	19.8		
2008	-44.1		
2009	10.5		
2010	16.9		

Source: Standard & Poor's / Zurich Life.

S&P GSCI Composition

as at 30/09/11

Sector	Sub Sector	%
Precious Metals (4%)	Gold	3.4
	Silver	0.5
Livestock (5%)	Live Cattle	3.0
	Lean Hogs	1.7
	Feeder Cattle	0.5
Industrial Metals (7%)	Copper	3.1
	Aluminum	2.4
	Zinc	0.5
	Nickel	0.6
	Lead	0.4
Agriculture (16%)	Sugar	2.3
	Corn	4.5
	Chicago Wheat	3.0
	Soybean	2.4
	Cotton	1.4
	Coffee	1.0
	Kansas Wheat	0.8
	Cocoa	0.3
Energy (68%)	Crude Oil	30.5
	Brent Crude Oil	17.0
	Gasoil	7.4
	Natural Gas	2.8
	RBOB Gas	5.0
	Heating Oil	5.4

Source: Standard & Poor's

* The S&P GSCI Total Return Index is a US\$ index. Zurich Life has calculated the return which a euro investor would have achieved had they invested in the GSCI Total Return Index. Returns are in Irish pound terms prior to the introduction of the euro currency.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Gold Fund

Launch Date	17th July 2009
Fund Size	€20 million

Fund Description

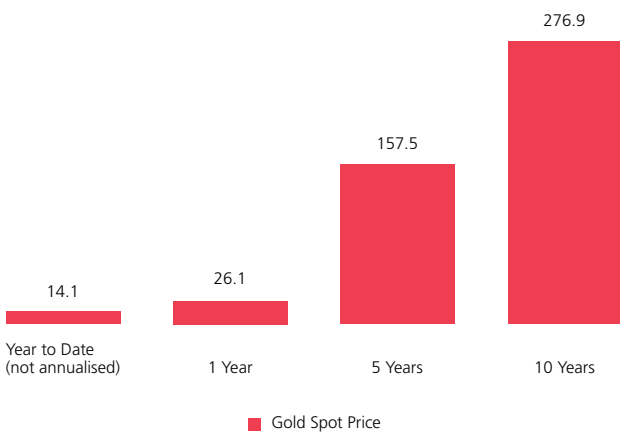
The Gold Fund is a unit-linked fund that gives you the opportunity to gain exposure to movements in the price of gold. It does this by investing in an Exchange Traded Commodity (ETC), which aims to track the spot price of gold in US dollars. A currency risk arises for a euro investor.

Investment Performance

The historical performance shown below is that of the underlying gold prices and not of the ETC. Historical performance should not be used as an indication of future performance.

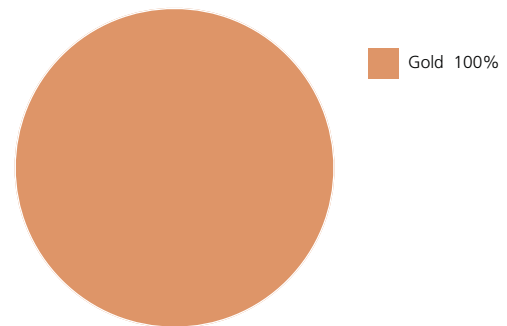
Annualised Performance of the Benchmark Gold Spot Prices (%)*

as at 30/09/11



* Source: ETF Securities (performance in euro terms).

Asset Allocation



Source: ETF Securities

Gold Fund Past Performance (%)**

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	14.3
1 Year	26.4
Since Launch (17/07/09)	29.7

** Source: Zurich Life. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

European (Ex-UK) Property Fund

Launch Date	1st August 2007
Fund Size	€8 million

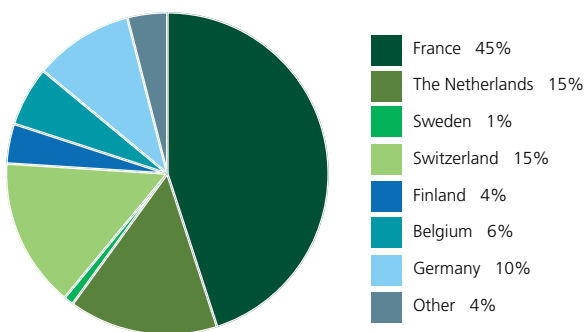
Fund Description

Indicative equity exposure: Up to 100% of the value of the fund

The European (Ex-UK) Property Fund is a unit-linked fund that gives you the opportunity to share in the performance of some of Europe's leading real estate companies. The fund invests in the shares of the **FTSE EPRA/NAREIT Europe ex UK Dividend + Index** via an Exchange Traded Fund (ETF). The FTSE EPRA/NAREIT Europe ex UK Dividend + Index covers property companies that pay a large percentage of their profits as income. The index covers companies listed in European countries (except for the UK). A currency risk arises for a euro investor, as some of the underlying companies operate outside the eurozone.

Distribution of Holdings by Country in the FTSE EPRA/NAREIT Europe ex UK Dividend + Index (%)[†]

as at 30/09/11



Source: iShares

Top Five Holdings in the FTSE EPRA/NAREIT Europe ex UK Dividend + Index (%)

as at 30/09/11

Stock	Holding	Country
Unibail-Rodamco	26.8	France
Corio	6.9	Netherlands
PSP Swiss Property	6.8	Switzerland
Swiss Prime Site	5.3	Switzerland
Klepierre	4.4	France

Source: iShares

European (Ex-UK) Property Fund Past Performance (%)^{*}

Annualised Performance as at 30/09/11

Year	Return p.a.
Year to Date (not annualised)	-11.5
1 Year	-9.7
3 Years	4.0
Since Launch (01/08/07)	-2.8

^{*} Source: MoneyMate. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

[†] This chart shows the location of the property companies which make up the FTSE EPRA/NAREIT Europe ex UK Dividend + Index. It does not necessarily give an indication of the location of the properties held by the property companies e.g. Unibail-Rodamco is a French company and is part of the 'France' holding in the chart above, however, it also has properties in other countries.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Australasia Property Fund

Launch Date	1st August 2007
Fund Size	€6 million

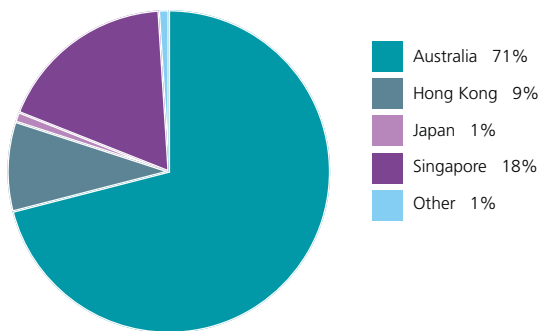
Fund Description

Indicative equity exposure: 100% of the value of the fund

The Australasia Property Fund is a unit-linked fund that gives you the opportunity to share in the performance of some of Australasia's leading real estate companies. The fund invests in the shares of the **FTSE EPRA/NAREIT Asia Dividend + Index** via an Exchange Traded Fund (ETF). The FTSE EPRA/NAREIT Asia Dividend + Index covers property companies and Real Estate Investment Trusts (REITs) that pay a large percentage of their profits as income. A currency risk arises for a euro investor, as the underlying companies operate outside the eurozone.

Distribution of Holdings by Country in the FTSE EPRA/NAREIT Asia Dividend + Index (%)†

as at 30/09/11



Source: iShares

Top Five Holdings in the FTSE EPRA/NAREIT Asia Dividend + Index (%)

as at 30/09/11

Stock	Holding	Country
Westfield Group	20.6	Australia
Hong Kong Land Holdings	9.2	Hong Kong
Westfield Retail Trust	8.5	Australia
Stockland	8.0	Australia
GPT Group	6.7	Australia

Source: iShares

Australasia Property Fund Past Performance (%)*

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	-23.0
1 Year	-17.7
3 Years	4.9
Since Launch (01/08/07)	-8.5

* **Source:** MoneyMate. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

† This chart shows the location of the property companies which make up the FTSE EPRA/NAREIT Asia Dividend + Index. It does not necessarily give an indication of the location of the properties held by the property companies e.g. Westfield Group is an Australian company and is part of the 'Australia' holding in the chart above, however, it has properties in Australia and other countries.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Inflation-linked Bond Fund

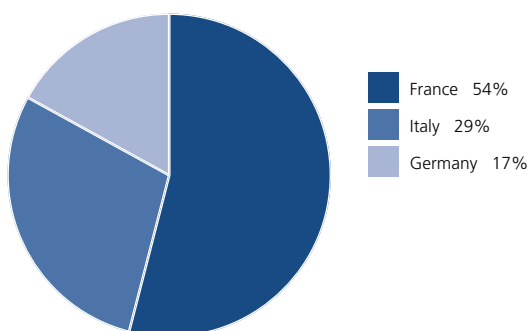
Launch Date	30th April 2010
Fund Size	€8 million

Fund Description

The Inflation-linked Bond Fund is a unit-linked fund that gives you the opportunity to participate in the performance of eurozone government inflation-linked bonds. The fund aims to track the performance of the Barclays Capital Euro Government Inflation-Linked Bond Index by investing in an Exchange Traded Fund (ETF).

Distribution of Holdings by Country in the iShares € Inflation Linked Bond ETF†

as at 30/09/11



Source: iShares

Top Ten Holdings in the iShares € Inflation Linked Bond ETF (%)†

as at 30/09/11

Stock	Holding
France 2.25% July 25 2020	8.4
France 1% July 25 2017	7.7
France 1.6% July 25 2015	6.3
France 2.5% July 25 2013	6.1
Deutschland 1.5% April 15 2016	6.1
Germany 1.75% April 15 2020	5.7
France 3.15% July 25 2032	5.1
Buoni Poliennali Del Tes 2.15% Sept 15 2014	4.9
Italy 2.1% Sept 15 2017	4.7
Buoni Poliennali Del Tes 2.35% Sept 15 2019	4.3

Source: iShares

iShares € Inflation Linked Bond ETF Past Performance (%)†

in euro

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	0.2
1 Year	-1.8
3 Years	3.3
Since Launch (30/04/10)	-0.1

Source: iShares

† This information relates to the iShares Euro Inflation Linked Bond ETF and not to Zurich Life's Inflation-linked Bond Fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

Green Resources Fund

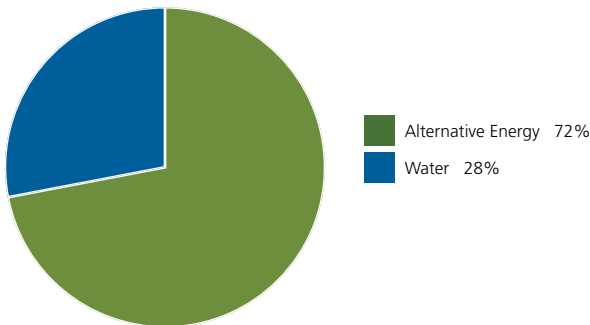
Fund Description

*Indicative equity exposure: Alternative Energy – 70% to 80% of the value of the fund.
Water – 20% to 30% of the value of the fund.*

The Green Resources Fund targets exposure to the Alternative Energy and Water sectors. It invests in the renewable energy, power delivery, cleaner fuel, water utility and water equipment industries. Global population growth and economic development are expected to drive demand for clean water supplies and alternative energy sources. This fund is expected to gain from this growth in demand. A currency risk arises as many of the underlying companies operate outside the eurozone.

Asset Allocation*

as at 30/09/11



* **Source:** Zurich Life. Zurich Life uses the PowerShares WilderHill Clean Energy Portfolio ETF and the iShares S&P Global Water ETF to gain exposure to the Alternative Energy and Water sectors respectively.

Asset Class Exposures

Asset Class	Guideline Exposure
Alternative Energy	70% - 80%
Water	20% - 30%

Green Resources Fund Past Performance (%)†

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year To Date (not annualised)	-39.4
1 Year	-33.5
Since Launch (08/07/08)	-20.0

Top Ten Holdings (%)

as at 30/09/11

PowerShares WilderHill Clean Energy Portfolio ETF

Stock	Holding
ITC Holdings	2.5
Fuel Systems Solutions	2.4
STR Holdings	2.4
Amerigon	2.4
Rubicon Technology	2.3
Hanwha SolarOne	2.3
Ameresco	2.3
Quanta Services	2.3
Solazyme	2.3
Amyris	2.3

Source: Invesco PowerShares

iShares S&P Global Water ETF

Stock	Holding
Geberit	9.3
United Utilities	7.9
Severn Trent	6.9
Nalco Holding	6.6
American Water Works	6.5
Pennon Group	4.5
Danaher	4.4
ITT	3.9
Kurita Water Industries	3.9
Aqua America	3.7

Source: iShares

† **Source:** Zurich Life. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

Earth Resources Fund

Launch Date	17th October 2007
Fund Size	€15 million

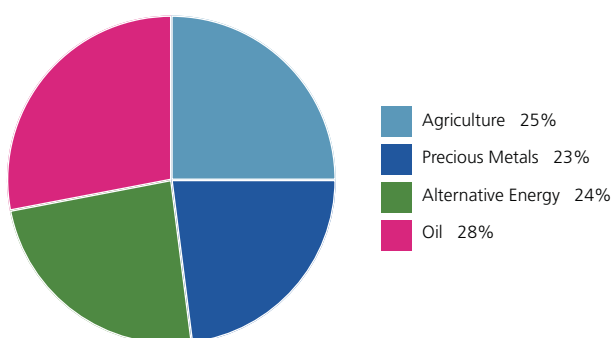
Fund Description

Indicative allocation to each asset (Oil, Alternative Energy, Precious Metals, Agriculture): 20% to 30% of the value of the fund

The Earth Resources Fund is a unit-linked fund that invests in and targets equal exposure to a range of diverse assets: oil, alternative energy, precious metals and agriculture. This fund has been designed to offer investors exposure to the world's physical resources. The increasing demand for physical resources, resulting from an expanding population and economic growth in emerging markets, underpins the potential for this fund to provide strong investment returns. To maintain a balanced portfolio the fund will be monitored and rebalanced if any asset moves significantly outside its guideline exposure. Exposure to each asset will be reset to 25% on rebalancing. A currency risk arises as the majority of the investments held are currently transacted in US\$.

Asset Allocation*

as at 30/09/11



Asset Exposures

Asset Class	Guideline Exposure
Oil	20% - 30%
Alternative Energy	20% - 30%
Precious Metals	20% - 30%
Agriculture	20% - 30%

* **Source:** Zurich Life. Zurich Life currently uses the following vehicles to gain access to each asset: ETFs Crude Oil, PowerShares WilderHill Clean Energy Portfolio, ETFs Physical Precious Metals Basket and EasyETF S&P GSAL.

Earth Resources Fund Past Performance (%)†

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year to Date (not annualised)	-20.4
1 Year	-7.3
3 Years	-7.2
Since Launch (17/10/07)	-7.0

† **Source:** MoneyMate. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

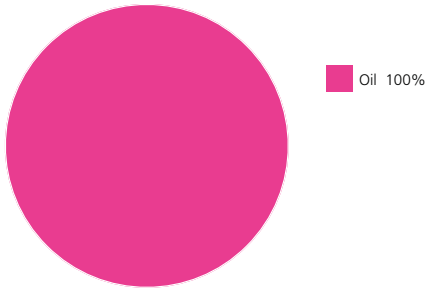
Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

The latest available Asset Distributions of the Earth Resources Fund are presented overleaf.

Earth Resources Fund Asset Distributions (%)

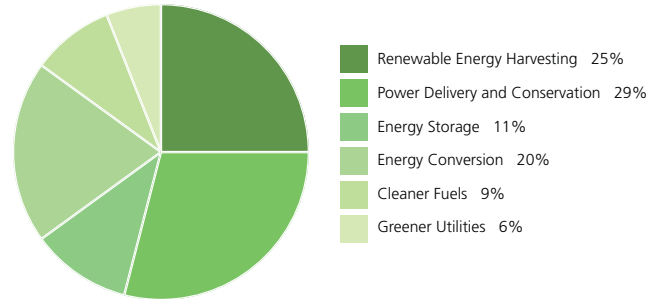
as at 30/09/11

ETFS Crude Oil



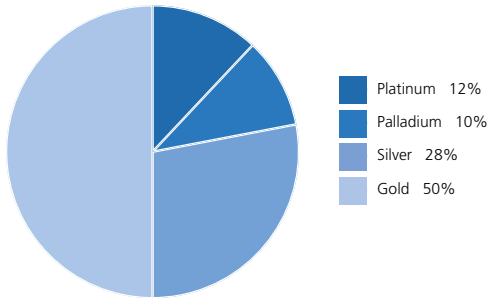
Source: ETF Securities

PowerShares WilderHill Clean Energy Portfolio



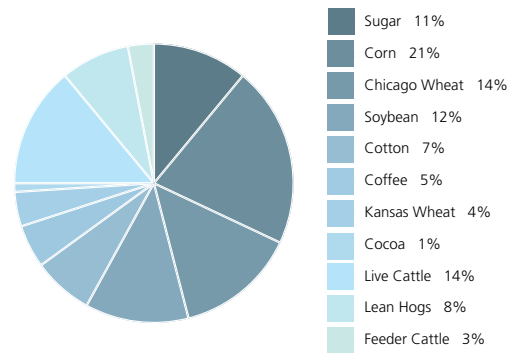
Source: WilderHill

ETFS Physical Precious Metals Basket



Source: ETF Securities

EasyETF S&P GSAL



Source: Standard & Poor's

Diversified Assets Fund

Launch Date	17th October 2007
Fund Size	€9 million
Current Component Funds	International Equity Fund, Active Fixed Income Fund, Global Commodities Fund, European (Ex-UK) Property Fund, Australasia Property Fund

Fund Description

Indicative allocation to each asset class (Equities, Bonds, Property, Commodities): 20% to 30% of the value of the fund

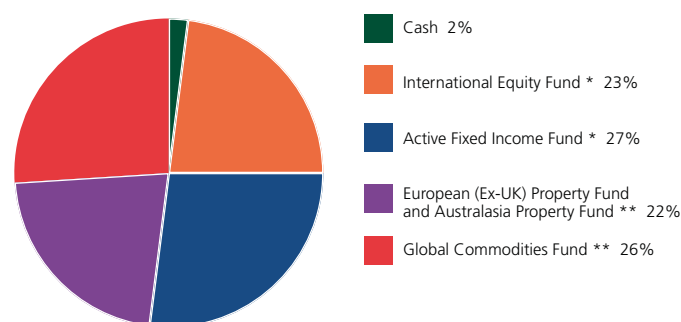
The Diversified Assets Fund is a diversified unit-linked fund that invests in and targets equal exposure to four asset classes: equities, property, bonds and commodities. The Diversified Assets Fund aims to reduce the volatility of investment returns by investing in a combination of asset classes with low correlations, while maintaining the potential to deliver strong returns. It is suitable for investors looking for real returns with lower risk than an average managed fund. To maintain a balanced portfolio the fund will be monitored and rebalanced if any asset class moves significantly outside its guideline exposure. Exposure to each asset class will be reset to 25% on rebalancing. A currency risk arises as some of the investments held are from outside the eurozone.

Yearly Investment Performance*

Year	2008	2009	2010
Return %	-29.9	24.6	15.1

Fund Allocation

as at 30/09/11



● Cash (2%) ● Equities (23%) ● Bonds (27%) ● Property (22%) ● Commodities (26%)

* Matrix Actively Managed Zurich Life Fund

** Matrix Index Tracker/Exchange Traded Fund

Source: Zurich Life

Diversified Assets Fund Past Performance (%)†

Annualised Performance as at 30/09/11	
Year	Return p.a.
Year To Date (not annualised)	-8.5
1 Year	-2.9
3 Years	0.8
Since Launch (17/10/07)	-2.5

* Source: Zurich Life.

† Source: MoneyMate.

Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

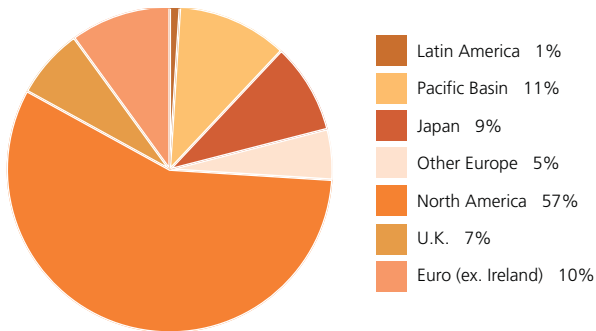
Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.

The latest available Asset Distributions of the individual component funds are presented overleaf.

Diversified Assets Fund Distributions of Individual Component Funds (%)

as at 30/09/11

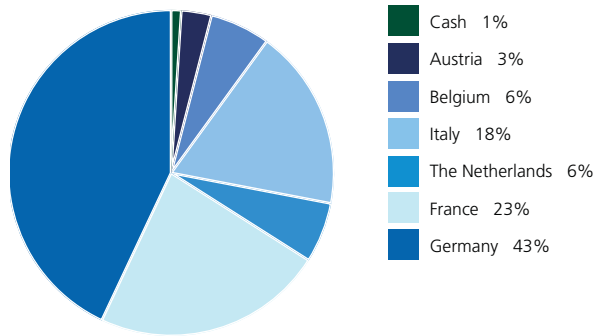
International Equity Fund Geographic Asset Distribution



Equities (100%)

Source: Zurich Life

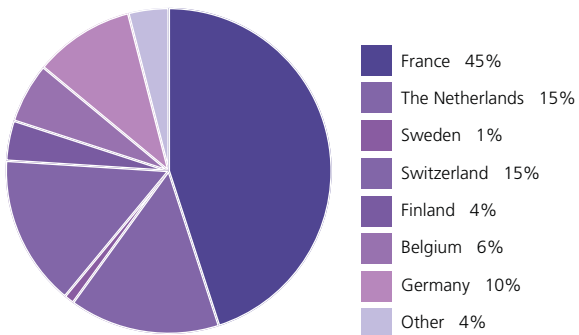
Active Fixed Income Fund Geographic Asset Distribution



Cash (1%) Bonds (99%)

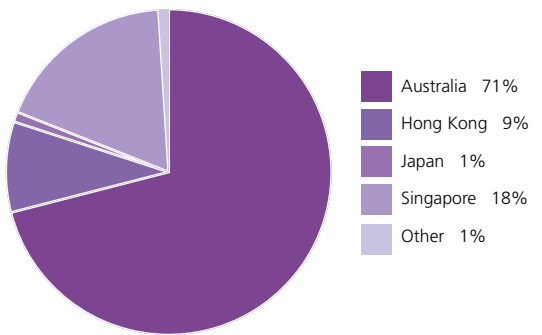
Source: Zurich Life

European (Ex-UK) Property Fund* Geographic Asset Distribution



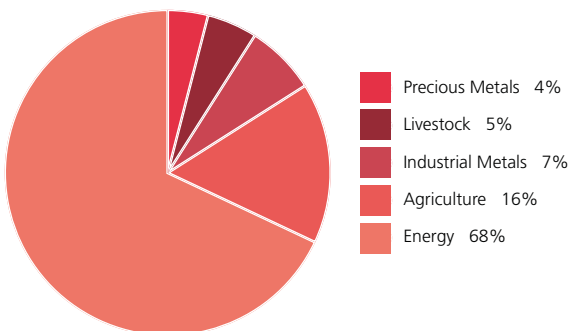
Source: BlackRock

Australasia Property Fund† Geographic Asset Distribution



Source: BlackRock

Global Commodities Fund Asset Distribution*



Source: Standard & Poor's

* This chart shows the location of the property companies which make up the FTSE EPRA/NAREIT Europe ex UK Dividend + Index. It does not necessarily give an indication of the location of the properties held by the property companies e.g. Unibail-Rodamco is a French company and is part of the 'France' holding in the chart above, however, it also has properties in other countries.

† This chart shows the location of the property companies which make up the FTSE EPRA/NAREIT Asia Dividend + Index. It does not necessarily give an indication of the location of the properties held by the property companies e.g. Westfield Group is an Australian company and is part of the 'Australia' holding in the chart above, however, it has properties in Australia and other countries.

◆ This chart shows the distribution of holdings by sector in the S&P GSCI Index.

PensionSTAR

An approach to pension investment **that reduces investment risk** as you approach retirement.

PensionSTAR is a structured investment strategy designed to manage the transition of an individual's retirement fund to less risky assets as the selected retirement age is approached.

How does PensionSTAR work?

PensionSTAR builds a retirement fund using up to four Zurich Life pension funds, each with an excellent performance track record i.e. the Dynamic, Performance, Balanced and Active Fixed Income Funds.

Fund	Indicative Equity Range (% of the value of the fund)	Potential Return/ Risk Profile
Dynamic	75% - 100%	High
Performance	65% - 90%	High
Balanced	50% - 75%	Medium
Active Fixed Income	0%	Moderate

PensionSTAR takes into account a person's selected retirement age, and their current age. PensionSTAR will operate differently depending on whether the pension is funding for an **Annuity** or an **Approved Retirement Fund (ARF)** at retirement.

PensionSTAR gradually reduces investment risk by redirecting new contributions into lower risk funds as retirement approaches. With more than 25 years to retirement, regular contributions are invested in the Dynamic Fund, with between 25 and 15 years to go, contributions are invested in the Performance Fund, and so on (see tables below).

PensionSTAR (Annuity)	
Years to Retirement	Contribution Direction
25 or more	Dynamic Fund
Less than 25, at least 15	Performance Fund
Less than 15, at least 5	Balanced Fund
Less than 5	Active Fixed Income Fund
Five years before the selected retirement date, monies invested in the Dynamic, Performance, and Balanced Funds will be gradually switched into the Active Fixed Income Fund – a proportion of the value of each fund will be switched each month into the Active Fixed Income Fund (i.e. 1/60th, 1/59th, 1/58th, etc.).	

PensionSTAR (ARF)	
Years to Retirement	Contribution Direction
25 or more	Dynamic Fund
Less than 25, at least 15	Performance Fund
Less than 15	Balanced Fund
Five years before the selected retirement date, monies invested in the Dynamic and Performance Funds will be gradually switched into the Balanced Fund – a proportion of the value of each fund will be switched each month into the Balanced Fund (i.e. 1/60th, 1/59th, 1/58th, etc.).	

Funding for an annuity at retirement

If the intention is to fund for an annuity at retirement, then within five years of the selected retirement age, the existing retirement fund will gradually transfer to the Active Fixed Income Fund. The value of the fund will change broadly in line with changes in the cost of annuities as interest rates fluctuate, thus helping to protect against the risk of a sudden rise in the price of annuities close to retirement. At retirement, 100% of the retirement fund is invested in the Active Fixed Income Fund.

Funding for an ARF at retirement

If the intention is to fund for an ARF at retirement, then within five years of the selected retirement age, PensionSTAR will gradually transfer the existing retirement fund to the Balanced Fund, reducing the exposure to equities. At retirement, 100% of the retirement fund is invested in the Balanced Fund (indicative equity range: 50% - 75%) which is typical of the type of fund used for an ARF investment.

Whether funding for an ARF or an annuity at retirement, the transfer takes place on a monthly basis, ensuring a smooth reduction in the equity content of the retirement fund.

Advantages over other 'individualised' strategies

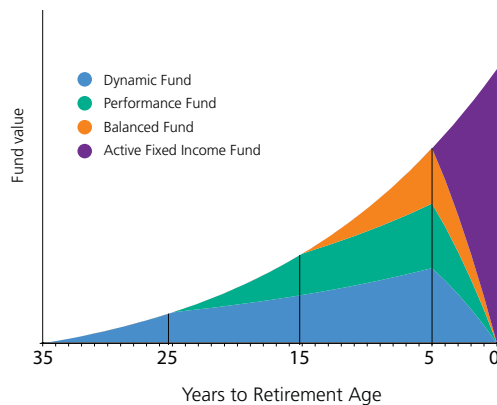
Other providers offer individualised strategies using numerous funds that are each targeted at a group of investors retiring at the same time. This approach assumes that the same fund is appropriate to all in the group. The PensionSTAR approach is different because it only uses a maximum of four well-established funds, **adjusts the individual retirement fund as retirement approaches** and is **tailored** to how the pension fund will be used at retirement.

With PensionSTAR the investor knows exactly where the retirement fund is invested.

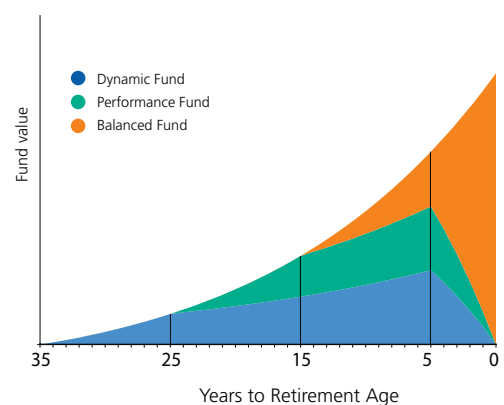
Real returns with protection

The graphs below show how a retirement fund will be initially built up in the Dynamic, Performance and Balanced Funds and then transferred gradually to the Active Fixed Income Fund or Balanced Fund, depending on whether it has been selected to fund for an annuity or an ARF.

Annuity Option



ARF Option



Warning: The value of your investment may go down as well as up. Benefits may be affected by changes in currency exchange rates.



Fund Performance
to 3rd October 2011

	Year to Date	Annualised						Fund Size (€)
		1 Year	3 Years	5 Years	10 Years	15 Years	20 Years	
Managed Dynamic								
<i>Zurich Life (Ind) Dynamic</i>	-11.5%	-4.3%	1.6%	-2.9%	3.1%	5.4%	9.1%	901,443,156
<i>Zurich Life (Ind) Performance</i>	-9.4%	-3.6%	2.1%	-2.5%	3.3%	5.7%	8.8%	794,937,304
Acorn Life (Ind) Pension Managed Growth	-11.9%	-3.1%	1.6%	-4.5%	1.4%	4.9%	6.5%	227,200,000
Aviva L&P Pension Focused Managed I	-12.2%	-5.6%	-1.1%	-6.3%	0.3%	Not Started	Not Started	6,904,196
Lifetime/BIAM (Ind) Lifetime/SSGA (Ind) Pen Opportunity	-12.8%	-6.9%	0.1%	-5.6%	0.3%	3.9%	6.1%	6,002,000
<i>MoneyMate Sector Average</i>	-11.3%	-5.8%	0.3%	-4.7%	1.2%	4.7%	6.7%	
Managed Balanced								
<i>Zurich Life (Ind) Balanced</i>	-9.2%	-3.7%	2.1%	-1.6%	3.4%	6.0%	8.9%	1,173,306,451
Acorn Life (Ind) Pension Managed	-9.6%	-2.4%	2.6%	-3.0%	1.9%	5.0%	6.8%	127,900,000
Ark Life (Ind) Pension Managed *	-11.0%	-6.0%	-1.6%	-5.4%	-0.5%	2.9%	5.1%	--
Canada Life (Ind) Setanta Pension Managed *	-7.0%	-3.4%	1.6%	-2.1%	2.5%	5.0%	6.5%	1,027,369,604
Friends (Ind) Managed	-11.8%	-6.1%	0.2%	-5.2%	1.0%	4.1%	5.9%	691,070,000
Aviva L&P Pen Laser Pension Managed Fund	-10.4%	-5.3%	-1.9%	-6.1%	0.3%	3.8%	5.4%	376,832,448
Irish Life (Ind) Exempt Managed 1	-13.2%	-8.7%	-0.1%	-5.1%	1.3%	4.3%	5.7%	1,266,373,498
Lifetime/BIAM (Ind) Pen Growth	-11.1%	-6.1%	0.3%	-5.2%	0.9%	4.3%	6.4%	--
New Irl (Ind) Pension Managed 3	-10.9%	-5.9%	0.6%	-5.0%	1.1%	4.9%	6.5%	1,961,900,000
SL Synergy Balanced MultiManager	-9.7%	-4.3%	1.7%	-5.4%	Not Started	Not Started	Not Started	160,000,000
<i>MoneyMate Sector Average</i>	-9.4%	-4.8%	0.3%	-3.7%	1.1%	4.3%	6.5%	
Managed Defensive								
<i>Zurich Life (Ind) Cautiously Managed</i>	1.4%	-0.7%	5.2%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	86,595,507
Aviva L&P GMP Pension Cautiously Managed Fund *	-2.5%	-1.4%	-0.5%	-1.3%	2.0%	Not Started	Not Started	483,217
SL Synergy Cautious Managed	-1.4%	-0.6%	4.8%	1.4%	Not Started	Not Started	Not Started	26,000,000
<i>MoneyMate Sector Average</i>	-0.4%	-1.2%	2.1%	0.6%	2.9%	2.6%	3.7%	
Bond								
<i>Zurich Life (Ind) Active Fixed Income</i>	7.4%	0.3%	7.0%	4.7%	5.7%	7.5%	<i>Not Started</i>	225,738,389
<i>Zurich Life (Ind) Long Bond Fund</i>	6.4%	-2.5%	6.5%	3.7%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	60,299,742
Canada Life (Ind) Setanta Pen Fixed Interest *	0.1%	-5.5%	2.5%	1.5%	3.4%	4.9%	6.4%	221,836,220
Friends (Ind) Fixed Interest	4.0%	-1.9%	5.2%	2.4%	4.1%	5.5%	7.1%	70,420,000
Aviva L&P Pen Laser Pension Bond *	3.7%	-2.7%	3.2%	2.1%	4.4%	5.6%	6.7%	54,949,651
Irish Life (Ind) Exempt Fixed Interest 2	3.4%	-1.3%	6.1%	3.8%	4.8%	6.0%	7.2%	1,044,835
New Irl (Ind) Pension Gilt Edge 2 *	4.3%	-1.6%	6.0%	3.3%	4.5%	5.8%	7.1%	675,093,000
<i>MoneyMate Sector Average</i>	3.3%	-1.7%	4.7%	2.8%	4.5%	5.9%	7.0%	
Money Market								
<i>Zurich Life (Ind) Secure</i>	0.5%	0.6%	0.9%	2.0%	2.2%	3.3%	4.7%	468,180,043
Acorn Life (Ind) Pension Deposit	1.7%	2.2%	2.4%	2.9%	2.5%	3.2%	4.6%	3,400,000
Canada Life (Ind) Setanta Pension Money *	0.2%	0.3%	0.8%	1.9%	1.9%	2.6%	3.8%	362,588,114
Friends (Ind) Cash	0.3%	0.6%	1.2%	2.1%	2.1%	2.7%	3.9%	83,260,000
Aviva L&P Pension Cash	0.3%	0.5%	1.7%	2.4%	2.2%	Not Started	Not Started	172,843,642
Irish Life (Ind) Exempt Cash 1	0.3%	0.5%	1.8%	2.5%	2.2%	2.9%	4.0%	905,875
Lifetime/BIAM (Ind) Pen Security	0.1%	0.1%	0.6%	1.5%	1.6%	2.3%	3.3%	1,839,000
New Irl (Ind) Pension Cash 2 *	0.2%	0.3%	0.9%	1.8%	1.8%	2.5%	3.8%	693,817,000
SL Synergy Cash Fund	0.0%	0.0%	0.3%	1.4%	Not Started	Not Started	Not Started	239,600,000
<i>MoneyMate Sector Average</i>	0.3%	0.4%	1.1%	2.0%	2.0%	2.8%	4.1%	
Flexible Equity								
<i>Zurich Life (Ind) International Equity</i>	-13.0%	-3.7%	1.1%	-2.0%	2.1%	<i>Not Started</i>	<i>Not Started</i>	202,266,931
Canada Life (Ind) Passive Equity 2	-13.7%	-4.3%	-1.1%	-5.4%	Not Started	Not Started	Not Started	5,564,211
Friends (Ind) International	-15.2%	-7.2%	1.9%	-3.5%	0.3%	3.1%	4.7%	178,100,000
Aviva L&P Pen Laser Pension International Eq	-15.6%	-8.5%	-0.7%	-5.0%	-0.8%	3.0%	4.7%	40,207,818
Irish Life (Ind) Indexed Global Equity P	-15.1%	-5.6%	0.7%	-5.4%	Not Started	Not Started	Not Started	195,167,952
New Irl (Ind) Pension International 2 *	-15.9%	-8.6%	-0.5%	-4.9%	-1.3%	3.2%	4.9%	651,516,000
SL Synergy Global Equity Tracker	-12.7%	-3.0%	2.3%	-3.3%	Not Started	Not Started	Not Started	200,000
<i>MoneyMate Sector Average</i>	-13.9%	-5.7%	0.6%	-4.0%	0.5%	3.4%	5.6%	

Warnings: The value of your investment may go down as well as up. Returns are based on an investment in the funds and do not represent the returns achieved by individual policies linked to the funds. Benefits may be affected by changes in currency exchange rates. Past performance is not a reliable guide to future performance.

	Year to Date	Annualised						Fund Size (€)
		1 Year	3 Years	5 Years	10 Years	15 Years	20 Years	
Eurozone Equity ¹								
Zurich Life Eurozone Equity G	-17.6%	-12.3%	-0.9%	-3.1%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	67,304,864
AIB Inv Mgr Ltd Eurozone Equity Indexmaster B	-19.6%	-15.5%	-5.2%	-7.0%	Not Started	Not Started	Not Started	67,630,936
Ark Life Eurozone 2 G	-15.5%	-9.8%	-4.2%	-7.8%	-2.0%	Not Started	Not Started	72,080,973
Aviva L&P Euro Equity Fund	-15.8%	-14.3%	-4.5%	-7.0%	-0.3%	Not Started	Not Started	11,959,507
New Ireland Euroland Equity S9	-19.1%	-16.5%	-7.0%	-8.6%	-2.8%	Not Started	Not Started	5,026,000
MoneyMate Sector Average	-18.1%	-13.2%	-2.8%	-5.8%	0.2%	-0.7%	-0.6%	
Irish Equity								
Zurich Life (Ind) Irish Equity	-7.8%	-0.6%	-7.1%	-17.2%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	7,079,036
Ark Life (Ind) Pension Irish	-9.6%	-4.2%	-8.2%	-18.6%	-5.1%	Not Started	Not Started	3,178,494
Friends (Ind) Irish Equity	-11.2%	-4.6%	-7.0%	-18.1%	-3.3%	2.1%	5.0%	32,270,000
Hib Life & Pen NU (Ind) Irish Equity *	-10.6%	-3.8%	-9.1%	-19.0%	-3.1%	Not Started	Not Started	3,571,281
Irish Life (Ind) Irish Equity Indexed Fund P	-12.2%	-5.5%	-10.3%	-20.3%	Not Started	Not Started	Not Started	62,489,161
New Irl (Ind) Pension Irish Equity 3 *	-7.4%	-0.5%	-6.3%	-18.6%	-2.0%	2.7%	Not Started	81,096,000
SL Synergy Irish Equity Tracker	-12.5%	-6.1%	-9.1%	-20.1%	Not Started	Not Started	Not Started	11,800,000
MoneyMate Sector Average	-10.1%	-3.3%	-8.5%	-19.0%	-4.2%	1.6%	5.0%	
Specialist Funds ^{1 & 2}								
Zurich Life Dividend Growth G	-8.6%	-2.7%	2.5%	-5.0%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	120,427,957
Zurich Life Active Asset Allocation	-5.6%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	17,193,520
Aviva L&P High Yield	-9.4%	-0.5%	2.2%	-1.2%	3.1%	Not Started	Not Started	5,897,305
Canada Life CL/Set Equity Div Non Dis G	-8.7%	-2.5%	3.1%	-3.5%	Not Started	Not Started	Not Started	304,347,164
Bloxxams High Yield Fund 1 G *	-14.8%	-6.3%	0.4%	-5.5%	Not Started	Not Started	Not Started	224,439,921
Merrion SB Ltd Merrion High Yield Fund G	-13.1%	-9.2%	-4.8%	-13.8%	Not Started	Not Started	Not Started	12,205,610
Average of selected funds	-10.1%	-4.2%	0.7%	-5.8%	3.1%	N/A	N/A	
Concentrated Funds ^{1 & 2}								
Zurich Life 5 Star 5 Global G	-14.7%	-7.1%	-4.2%	-4.3%	4.1%	<i>Not Started</i>	<i>Not Started</i>	175,753,693
Zurich Life 5 Star 5 Europe G	-13.9%	-9.4%	-3.4%	-5.5%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	69,359,890
Zurich Life 5 Star 5 Americas G	-10.2%	1.1%	-0.7%	-0.4%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	44,048,893
Zurich Life 5 Star 5 Asia Pacific G	-14.8%	-6.2%	1.2%	-1.5%	<i>Not Started</i>	<i>Not Started</i>	<i>Not Started</i>	86,454,881
BOI Life - Smart Funds Spotlight S9	-18.1%	-8.9%	1.4%	Not Started	Not Started	Not Started	Not Started	6,168,000
Canada Life / Setanta Focus 15 G	-10.4%	1.1%	10.5%	0.8%	0.9%	Not Started	Not Started	120,878,771
Aviva L&P Target 20 Fund	-15.3%	-5.1%	-4.7%	-7.0%	-4.3%	Not Started	Not Started	12,421,427
Average of selected funds	-13.9%	-4.9%	0.0%	-3.0%	0.2%	N/A	N/A	
Zurich Life INDEX TRACKER / ETF FUNDS								
Property Equity Funds								
Australasia Property Fund (Ind)	-23.0%	-17.7%	4.9%	Not Started	Not Started	Not Started	Not Started	6,136,031
European Ex UK Property Fund (Ind)	-11.5%	-9.7%	4.0%	Not Started	Not Started	Not Started	Not Started	8,393,764
Eurozone Property* (Ind)	-14.0%	-12.2%	-0.4%	-8.4%	Not Started	Not Started	Not Started	25,761,270
Geographic Funds								
India Equity (Ind)	-28.4%	-26.9%	6.9%	Not Started	Not Started	Not Started	Not Started	26,989,909
Sector Fund								
TopTech 100 (Ind)	-3.6%	9.0%	12.3%	4.1%	1.8%	Not Started	Not Started	10,249,245
Commodity Funds								
Global Commodities (Ind)	-9.6%	5.4%	-14.9%	-7.1%	Not Started	Not Started	Not Started	18,704,546
Strategy Funds								
Green Resources (Ind)	-39.4%	-33.5%	-20.0%	Not Started	Not Started	Not Started	Not Started	3,189,894
Earth Resources (Ind)	-20.4%	-7.3%	-7.2%	Not Started	Not Started	Not Started	Not Started	14,945,898
Diversified Assets (Ind)	-8.5%	-2.9%	0.8%	Not Started	Not Started	Not Started	Not Started	8,888,777

The returns shown are net of the annual management charge deducted by each provider in their unit prices. This will vary for each provider, and any difference will impact the relative performance of the funds shown.

The MoneyMate sector averages shown are the average of all funds in each of the MoneyMate sectors in the individual pensions category except where otherwise stated. The funds highlighted have been chosen to show one of each competitors' funds, and to show the performance of competitors over short, medium and long terms.

Source: MoneyMate as on 10/10/2011.

- 1 The average shown is the average of the relevant MoneyMate Irish Domestic Funds (Gross) sector. This sector has been chosen as it contains the most comprehensive selection of competitor funds.
- 2 This is not a sector on MoneyMate but has been created to compare the performance of the Zurich Life fund to that of its closest competitors in the Irish Domestic Funds (Gross) sector. The average shown is the average of the selected funds above.

* Note that this fund is no longer open to new business. Other similar funds which are open to new business may be available from the relevant fund manager.

Figures highlighted in blue indicate where the Zurich Life fund has outperformed the average.

Information Online

We have a wealth of investment information online for investors at www.zurichlife.ie

Investor Information (Public Website)

- Daily Fund Prices
- Annualised Fund Performance Tables
- Weekly and Monthly Investment Market Updates
- Investment Outlook (Annual)
- Weekly Update of the Stock Selection and Percentage Holdings for all 5★5 Funds
- Monthly Fund Asset Splits
- Fund Information
- Fund Growth Calculator



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- Policy Details
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