



























# The Matrix Range of Funds

Fund Choice (As at December 2011)	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
<b>ACTIVE MANAGEMENT</b>						
<b>Equity Concentrated Funds</b>						
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	 	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	 	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	 	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	 	No
<b>Geographic Funds</b>						
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		No
Eurozone Equity	A unit-linked fund offering an actively managed portfolio of equities denominated in euro.	80% – 100%	High	Zurich Life	 	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		
<b>Global Equity Funds</b>						
International Equity	A unit-linked fund offering an actively managed portfolio of global equities.*	80% – 100%	High	Zurich Life		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		No
Global Select	A unit-linked fund offering an actively managed portfolio of global equities.*	100%	High	Threadneedle Investments		
<b>Managed Funds</b>						
Dynamic	An aggressively managed unit-linked fund with a high equity content.*	75% – 100%	High	Zurich Life	 	Yes
Performance	A unit-linked fund offering a portfolio of equities with some exposure to bonds.*	65% – 90%	High	Zurich Life	 	Yes
Balanced	A unit-linked fund offering a balanced portfolio of equities and bonds.*	50% – 75%	Medium	Zurich Life	 	Yes
Cautiously Managed	A unit-linked fund offering a well-diversified portfolio of bonds, equities and cash.*	20% – 50%	Moderate	Zurich Life	 	No
Secure	A unit-linked cash fund where unit prices are guaranteed never to fall.	0%	Low	Zurich Life	 	No
<b>Active Diversified Funds</b>						
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% <sup>1</sup>	Medium	Zurich Life		
Dynamic Diversified Growth Fund	A unit-linked actively managed fund that aims to deliver long-term capital growth with a low tolerance for capital loss. The fund aims to outperform cash returns. The fund invests in a diversified portfolio of global equities, bonds, alternative assets and cash.*	0% – 75% <sup>1</sup>	Medium	BlackRock		
<b>Unitised With Profits Fund</b>						
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% <sup>2</sup>	Moderate	Zurich Life		No
<b>Fixed Interest/Bond Funds</b>						
Long Bond	An actively managed unit-linked long bond fund.	0%	Medium	Zurich Life	 	No
Active Fixed Income	An actively managed unit-linked bond fund.*	0%	Moderate	Zurich Life	 	Yes <sup>3</sup>

\* Some or all of the assets are invested outside the eurozone, so currency fluctuations may impact on the fund's performance.

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Notes:

<sup>1</sup> Please see the relevant Fund Factsheet for further details on the asset splits.

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

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

Fund Choice (As at December 2011)	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
<b>ACTIVE MANAGEMENT Continued</b>						
<b>Self-directed Fund</b>						
Personal Portfolio Fund (Pension investment only)	A unit-linked fund within which you can trade your own portfolio of equities, bonds and cash. <sup>4</sup>	0% – 100%	Low – Higher (at your discretion)	You	A <sup>5</sup>	No
<b>DEPOSIT FUND</b>						
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			
<b>INDEX TRACKER / EXCHANGE TRADED FUNDS</b>						
<b>Geographic Funds</b>						
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			
<b>Sector Fund</b>						
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
<b>Commodity Funds</b>						
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			
<b>Property Equity Funds</b>						
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			
<b>Fixed Interest/Bond Fund</b>						
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			
<b>STRATEGY FUNDS</b>						
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.



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Notes:

<sup>4</sup> 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.

<sup>5</sup> Not available under the Advice (Rebate) PRSA.

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

For more information on these funds and current fund prices and performance, visit our **Funds** section at [www.zurichlife.ie](http://www.zurichlife.ie)

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