

# Prisma Multi-Asset Funds

A range of investment funds managed to meet your risk profile



# Cutting through the clutter

Equities, bonds, property, money markets, commodities... investing often comes with a bewildering array of choices. Even when you've chosen a route that matches your circumstances, needs and feelings about risk, you must keep a close eye on your portfolio to ensure your investments continue to meet your financial goals, particularly as your life can change.



## Introducing Prisma Multi-Asset Funds

If you don't have the time or desire to dive into the complex world of investments yourself, the Prisma Fund range may be the answer. It brings you five funds targeted to five attitudes to risk. The funds are designed to reflect a range of risk levels, so whatever your appetite for risk there is likely to be a fund to suit you. The advantages don't end there. When you've chosen, your Financial Broker will set up your investment in your selected fund, bringing everything together in a secure online service. So you can check your investment quickly and easily, whenever you like.



## Five funds designed around an attitude to risk

Depending on the level of risk you are willing to take, one of the five funds from the Prisma range could be just what you're looking for. Your Financial Broker will help you to identify your attitude to risk and after discussing this with you, will recommend the fund that suits you best.

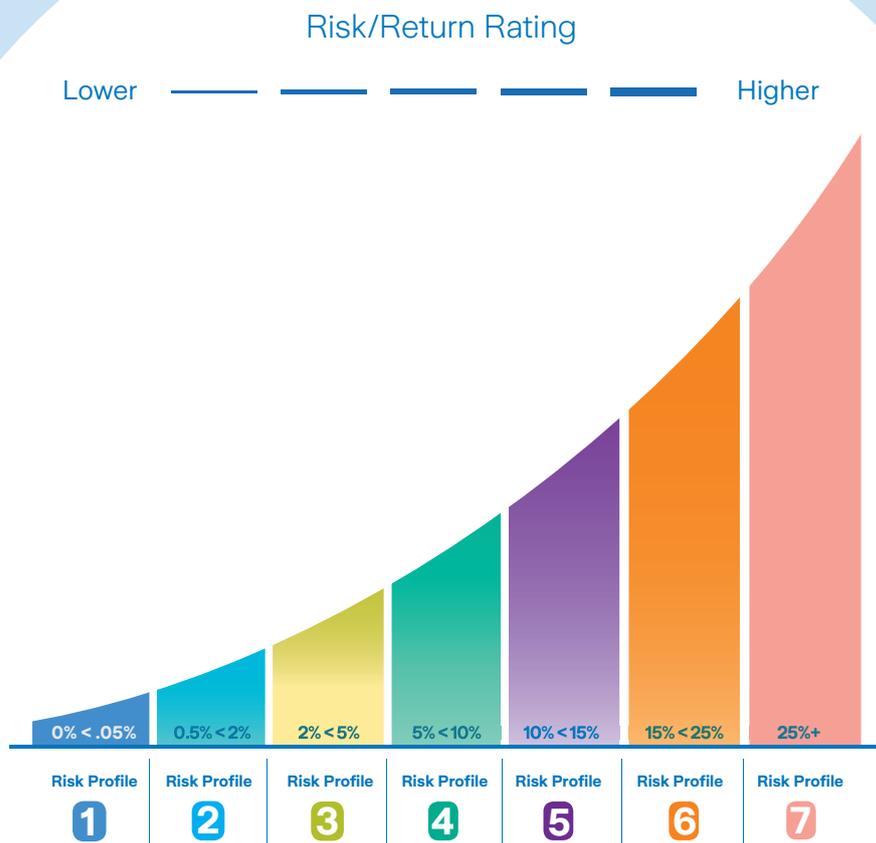
Please note that each fund aims to grow your investment. The higher the risk you take, the greater the potential for better returns – but the down-side is that you have to accept the potential for greater losses, which can result in you getting back less than you invest.

# What do the funds invest in?

The five Prisma funds invest in a mix of assets including equities, bonds, property, alternatives and cash, all of which provide the potential for investment growth over the longer term.

These assets also introduce an element of risk to an investment that could potentially cause loss. The level of risk and potential growth provided by each of the assets is different. For example, historically equities have provided the highest levels of growth over the longer term, but also the highest level of risk, whereas bonds have provided lower levels of growth and smoother returns when compared to equities.

The assets within the risk rated multi-asset Prisma funds are allocated with this in mind and offer investments to suit different levels of risk, from the lower risk fund, Prisma 2 with a higher proportion of bonds compared with equities up to the higher risk Prisma Max which offers a higher proportion of equity investment.

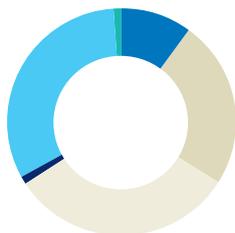


Source: Zurich, May 2023.

**Warning: The value of your investment may go down as well as up.**  
**Warning: Past performance is not a reliable guide to future performance.**  
**Warning: If you invest in this fund you may lose some or all of the money you invest.**

# Prisma Asset Allocation\*

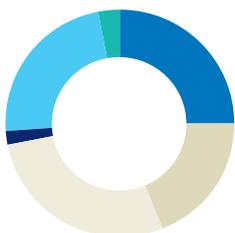
## Prisma 2



- Equities 10%
- Gov Bonds 24%
- Corp Bonds 32%
- Property 1%
- Cash 32%
- Alternatives 1%

Prisma 2 is designed for the low risk, defensive investor that is looking for better returns than cash over the longer term and takes on some investment risk to achieve this.

## Prisma 3



- Equities 25%
- Gov Bonds 19%
- Corp Bonds 28%
- Property 2%
- Cash 23%
- Alternatives 3%

Prisma 3 is designed for the low to medium risk, cautious investor that is looking for a broadly balanced globally diversified portfolio that is designed to perform throughout differing market conditions.

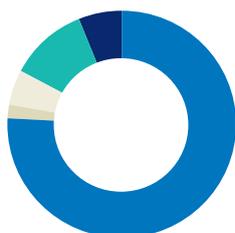
## Prisma 4



- Equities 50%
- Gov Bonds 14%
- Corp Bonds 23%
- Alternatives 8%
- Property 5%

Prisma 4 is designed for the medium risk, growth investor that is looking for a globally diversified portfolio with an emphasis on long-term capital growth.

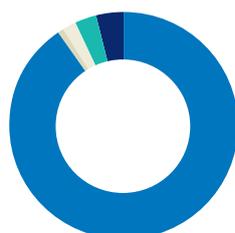
## Prisma 5



- Equities 76%
- Gov Bonds 2%
- Corp Bonds 5%
- Alternatives 11%
- Property 6%

Prisma 5 is designed for the medium to high risk investor that is comfortable with a higher level of risk for the potential of higher long-term investment returns.

## Prisma Max



- Equities 90%
- Gov Bonds 1%
- Corp Bonds 2%
- Alternatives 3%
- Property 4%

Prisma Max is designed for the high risk investor that is comfortable with a high level of investment risk for the potential of high long-term investment returns.

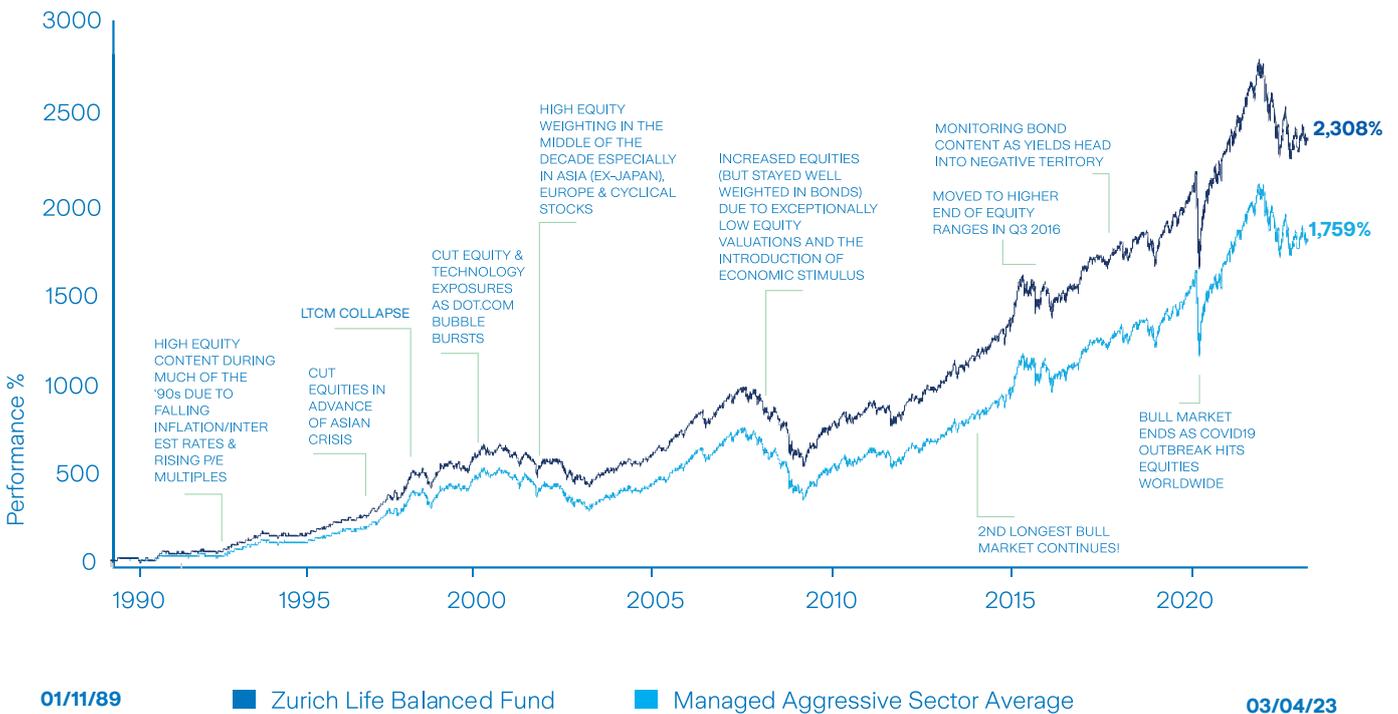
For more information see individual fund factsheets on [zurich.ie](https://www.zurich.ie)

# Why invest with Zurich?

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

We aim to deliver long-term consistent investment performance. We believe that good active investment managers are best placed to deliver consistent long-term investment performance. For over 30 years, Zurich has been managing diversified multi-asset funds for customers throughout Ireland. During that period Zurich has consistently outperformed our peers.

## Active investment decisions have delivered results



Source: Zurich and MoneyMate, May 2023. Performance figures quoted are for 01/11/1989 – 03/04/2023. Annual management fees apply; the fund growth shown above is gross of any annual management charge. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.



Investment Excellence award winners since 2014\*.

\*Source: Brokers Ireland, 2023.

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**Warning: Benefits may be affected by changes in currency exchange rates.**

# Let's get started

Everyone has different feelings about the risks they're prepared to take with their money. But with so many investments to choose from, finding an approach that fits with your aims and attitude to risk can be difficult. That's where the five Prisma funds from Zurich come in, making it easier to choose an investment you're comfortable with and providing a solution that is managed around your attitude to risk.

When it comes to your savings and investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.



## For more information



**Talk** to your Financial Broker or Advisor



**Call** our Financial Planning Team on 0818 202 102



**Email** us at [customerservices@zurich.com](mailto:customerservices@zurich.com)



**Visit** our website at [zurich.ie](http://zurich.ie)

**Zurich Life Assurance plc**

Zurich House, Frascati Road, Blackrock,  
Co. Dublin, A94 X9Y3, Ireland.

Telephone: 01 283 1301

Fax: 01 283 1578

Website: [www.zurich.ie](http://www.zurich.ie)

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