

Personalised Guidepath

Why select GuidePath as the investment strategy for your scheme members?



1	Offers a strong 'default' option – providing peace of mind for Trustees, Employers and Members	<ul style="list-style-type: none"> The 'default' option is set to medium risk/return. The medium setting moves members from the Prisma 5 fund in the early growth stage to Prisma 4 in the mid-growth stage. The default setting for the retirement planning stage targets 25% tax-free cash and 75% annuity at retirement. Customisable at a scheme category level by Trustees Default applies at outset until the member personalises their strategy via the unique online dashboard.
2	Built on Zurich's market leading Prisma Funds	<ul style="list-style-type: none"> Managed by Zurich Investments who have an enviable track record in delivering superior performance The Prisma funds are a suite of multi-asset risk targeted funds managed to stay within the volatility bands of the ESMA risk rating scale (2 – 6) Each fund is designed to match a different risk profile Market leading with over €1.5bn invested The Prisma funds make it easy for members to understand the de-risking journey.
3	Recognises members are individuals and allows them to personalise in 3 key ways.	<ol style="list-style-type: none"> Risk/return preference - choose between low, medium or high Personalised retirement benefit mix targeted in the retirement planning stage (final five years) Flexible strategy target end date – retire early or late <ul style="list-style-type: none"> Ability to change any of these elements at any time, as often as needed. Ability to target a different benefit mix with the member's AVC pot.
4	New dashboard functionality to educate, enable and transact	<ul style="list-style-type: none"> Range of tools to educate and enable informed decision making : risk profiler, tax free cash calculator, annuity vs ARF tool Strong engagement process to encourage members to use the dashboard functionality. Direct mailing at key decision points and pop-up prompts and clear signposting on the unique GuidePath section of the dashboard Allows online transacting to implement personalisation accessible via Zurich member dashboard.
5	Most innovative and flexible investment strategy in Ireland – awarded 'Best Innovation in Financial Services 2017' at the Longboat Analytics awards.	

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