

# Personalised Guidepath

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



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

**Zurich Life Assurance plc**

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

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurichlife.ie](http://www.zurichlife.ie)

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Intended for distribution within the Republic of Ireland.

Print Ref: ZURL ISA 1348 0717

