ZURICH

Investment Bond

Fund specific information booklet

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ZURICH

Investment Bond

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

General Information

Product Name	Investment Bond
Manufacturer	Zurich Life Assurance plc
Contact Information	www.zurich.ie/contact-us/ For customer services, please call (01)7992711 or email customerservices@zurich.com
Regulatory Authority	Central Bank of Ireland
Date of this Document	30/06/2022

What is this product?

Type

This product is a unit-linked investment product in the form of a life insurance contract between the policy owner(s) and Zurich Life Assurance plc ('Zurich').

Objectives

This is a single premium investment product designed to allow policy owners to invest in Zurich's range of unit-linked investment options ('funds'). It is designed to allow investors with a broad spectrum of risk appetites to choose from the available funds and select funds that match their risk appetite. The range of funds offered includes equity funds, bond funds, cash funds, funds with a combination of assets as well as other investment options. The return for you, the investor, will depend on the performance of the assets in your chosen funds. The risk profile of the funds is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This product is intended to meet the needs of investors seeking to put their money into assets for the purpose of long-term growth. The product offers a range of funds designed to meet the needs of a broad spectrum of risk appetites from those investors who are seeking short term stability, to those who are seeking long-term real growth, while being aware of their ability to lose some or all of their investment. Zurich recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets. The minimum investment amount for this product is €5,000.

Specific Information on Fund Options

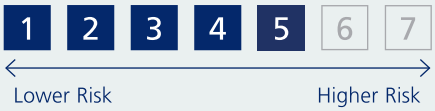
Additional information for the range of funds including fund objectives and the intended retail investor can be found at www.zurich.ie/broker-centre/key-info-docs

Term

This product has no maturity date. Although you may encash your policy at any time, you should be aware that an investment policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be more exposed to fluctuating capital values in the short term. This investment is unsuitable if you have a short time horizon or if you are likely to need to use the proceeds of the policy in a financial emergency. You should be satisfied as to the long-term nature of this commitment with regard to your needs, resources and circumstances before entering into such a contract. Zurich reserves the right to make amendments to this product, as it deems reasonable to account for changes to taxation, legislation or other future changes. Zurich may choose to discontinue a fund option. Zurich may terminate the policy and cease to pay policy benefits if it considers you a sanctioned person or your directors or officers as sanctioned persons, or you conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in your product easily or you may have to cash it in at a price that significantly impacts on how much you get back.

Summary Risk Indicator (SRI)
This product offers a range of funds with Summary Risk Indicator (SRI) values of 1 to 5. This rates the range of potential losses from future performance from a very low to a medium-high level. The SRI is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. The level of risk and the performance of the product will depend on the underlying funds chosen. A range of performance scenario projections, as well as the SRI information on our range of funds are available on our website: www.zurich.ie/broker-centre/key-info-docs

This product does not include any protection from future market performance so you could lose some or all of your investment. Some of the funds may not be easily cashed in. For some funds you will be unable to cash in early or you will have to pay high costs or make a large loss if you do so. If Zurich is not able to pay you what is owed, you could lose your entire investment. Additional information for the range of funds can be found at www.zurich.ie/broker-centre/key-info-docs

What happens if Zurich is unable to pay out?

If Zurich is unable to fulfil its obligations as a result of its own insolvency or the insolvency of another party linked to the fund you have chosen, you may suffer a financial loss. There is no State guarantee scheme that can compensate you for all or part of these losses.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and they are not included in the table below. The table below shows the range of cost impacts on this product, which depend on the funds chosen. To see the specific cost impacts for each fund, please see our website: www.zurich.ie/broker-centre/key-info-docs

Investment: €10,000

Total Cost Impact	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	From €644 to €967	From €793 to €2,451	From €1,113 to €5,231
Impact On Return (RIY) Per Year	From 6.44% to 9.67%	From 2.08% to 4.97%	From 1.73% to 4.59%

Composition of Costs

The table below shows:
- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	From 0.14% to 0.17%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	From 0.00% to 0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	From -0.09% to 2.69%	The impact of the costs of buying and selling underlying investments for the product.
	Other Ongoing Costs	From 1.58% to 2.60%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0%	The impact of performance fees.
	Carried Interests	0%	The impact of carried interests.

How long should I hold it and can I take my money out early?

Recommended holding period: 7 years

You may encash your policy at any time. However, you should be aware that an investment policy is a long-term financial commitment. Depending on the fund or combination of funds you select, you may be more exposed to fluctuating capital values in the short term. Seven years has been chosen as the recommended holding period for this product, to enable you to have sufficient time invested to reduce the risk profile of the investment. Early disinvestment can increase the risk profile of investment in this product. Surrender penalties can also have a material effect on the charges being incurred at shorter investment periods. This impact can be seen in the Costs Over Time table. Surrender penalties will not apply for investments held for the recommended holding period or longer. You may cancel your policy within 30 days of receipt of your policy documentation. If you cancel your policy within 30 days, Zurich will refund your investment less any fall in the value of your investment that may have taken place during the 30 day period. To disinvest money from this product or to switch between funds, please contact your Financial Broker/Advisor. The minimum partial disinvestment amount for this product is €1,000. Units can usually be sold on any business day, but this may be subject to some restrictions for market reasons or at Zurich's discretion. Some funds within this product may have restrictions on early disinvestment or early disinvestment may affect capital guarantees. This information is available for our range of funds on our website: www.zurich.ie/broker-centre/key-info-docs

How can I complain?

If you are a policy owner, beneficiary or insured person, and you are not satisfied in any way with your policy, you should contact our Customer Services team. If Zurich is unable to satisfy your complaint, you may have recourse to the Financial Services & Pensions Ombudsman's office. Details of the services provided by the Financial Services & Pensions Ombudsman can be supplied to you upon request.

Zurich Customer Services,
Zurich House, Frascati Road,
Blackrock, Co. Dublin.
Tel: (01) 799 2711
Email: customerservices@zurich.com
Web: www.zurich.ie/contact-us/

Other Relevant Information

Further information on the funds available as part of this product can be found on our website: www.zurich.ie/broker-centre/key-info-docs

Zurich's Customer Guide and Policy Document for this product must be provided to you by your Financial Broker/Advisor and should also be reviewed when considering this product. Further product information, as well as fund prices and performance are available on our website: www.zurich.ie

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: This product may be affected by changes in currency exchange rates.

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ZURICH

Active Asset Allocation

For the Investment Bond

Objectives

The Active Asset Allocation Fund is an actively managed fund which aims to achieve growth through capital gains and income 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. Zurich Life's award-winning team of fund managers actively manage the allocation between the different asset classes. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,048.95	€6,380.14	€5,547.62
	Average return each year	-29.50%	-10.60%	-8.10%
Unfavourable Scenario	What you might get back after costs	€8,641.34	€8,963.22	€9,588.95
	Average return each year	-13.60%	-2.70%	-0.60%
Moderate Scenario	What you might get back after costs	€10,013.84	€12,013.78	€14,114.69
	Average return each year	0.10%	4.70%	5.00%
Favourable Scenario	What you might get back after costs	€11,530.16	€15,999.65	€20,643.67
	Average return each year	15.30%	12.50%	10.90%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€748.85	€1,333.37	€2,432.77
Impact On Return (RIY) Per Year	7.49%	2.79%	2.41%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.48%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.78%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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Active Fixed Income

For the Investment Bond

Objectives

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. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,511.48	€8,373.54	€8,025.27
	Average return each year	-14.90%	-4.30%	-3.10%
Unfavourable Scenario	What you might get back after costs	€8,911.23	€8,309.91	€7,717.56
	Average return each year	-10.90%	-4.50%	-3.60%
Moderate Scenario	What you might get back after costs	€9,336.17	€9,121.14	€8,728.95
	Average return each year	-6.60%	-2.30%	-1.90%
Favourable Scenario	What you might get back after costs	€9,776.25	€10,006.34	€9,867.72
	Average return each year	-2.20%	0.00%	-0.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€646.99	€806.70	€1,143.95
Impact On Return (RIY) Per Year	6.47%	2.09%	1.74%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.01%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.59%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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American Select (Columbia Threadneedle)

For the Investment Bond

Objectives

The American Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by 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. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. On occasion, the fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	**5**	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€4,961.85	€3,635.42	€2,520.70
	Average return each year	-50.40%	-22.40%	-17.90%
Unfavourable Scenario	What you might get back after costs	€7,819.72	€7,945.64	€8,751.18
	Average return each year	-21.80%	-5.60%	-1.90%
Moderate Scenario	What you might get back after costs	€10,420.72	€14,090.13	€18,653.92
	Average return each year	4.20%	9.00%	9.30%
Favourable Scenario	What you might get back after costs	€13,794.54	€24,820.16	€39,498.17
	Average return each year	37.90%	25.50%	21.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€805.06	€1,708.97	€3,571.12
Impact On Return (RIY) Per Year	8.05%	3.16%	2.77%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.19%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.42%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Asia Pacific Equity

For the Investment Bond

Objectives

The Asia Pacific Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of Asia Pacific equities and equity-based financial instruments. For tactical reasons, the fund may hold cash or cash equivalents. The fund has the scope to invest in the full universe of the Asia Pacific region, excluding Japan. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,543.31	€4,350.51	€3,251.16
	Average return each year	-44.60%	-18.80%	-14.80%
Unfavourable Scenario	What you might get back after costs	€7,834.74	€7,283.86	€7,217.88
	Average return each year	-21.70%	-7.60%	-4.60%
Moderate Scenario	What you might get back after costs	€9,955.09	€11,743.23	€13,566.02
	Average return each year	-0.40%	4.10%	4.50%
Favourable Scenario	What you might get back after costs	€12,579.51	€18,828.31	€25,356.73
	Average return each year	25.80%	17.10%	14.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€685.43	€1,017.32	€1,733.23
Impact On Return (RIY) Per Year	6.85%	2.18%	1.81%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	-0.09%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.74%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Balanced

For the Investment Bond

Objectives

The Balanced Fund is an actively managed fund which aims 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, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,841.92	€6,091.40	€5,204.38
	Average return each year	-31.60%	-11.70%	-8.90%
Unfavourable Scenario	What you might get back after costs	€8,571.77	€8,783.04	€9,301.46
	Average return each year	-14.30%	-3.20%	-1.00%
Moderate Scenario	What you might get back after costs	€9,992.07	€11,912.24	€13,907.47
	Average return each year	-0.10%	4.50%	4.80%
Favourable Scenario	What you might get back after costs	€11,576.24	€16,057.20	€20,666.76
	Average return each year	15.80%	12.60%	10.90%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€753.56	€1,353.47	€2,464.72
Impact On Return (RIY) Per Year	7.54%	2.85%	2.47%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.58%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.73%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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ZURICH

Cash

For the Investment Bond

Objectives

The Cash Fund is invested in deposits with leading institutions, money market instruments and short-dated fixed income securities issued by governments of the euro currency bloc. No non-euro exposure is permitted in this fund. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking short-term stability while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€9,405.05	€9,665.18	€9,719.84
	Average return each year	-5.90%	-0.80%	-0.40%
Unfavourable Scenario	What you might get back after costs	€9,266.04	€8,928.57	€8,439.87
	Average return each year	-7.30%	-2.80%	-2.40%
Moderate Scenario	What you might get back after costs	€9,305.97	€9,003.58	€8,533.10
	Average return each year	-6.90%	-2.60%	-2.20%
Favourable Scenario	What you might get back after costs	€9,341.32	€9,074.60	€8,622.97
	Average return each year	-6.60%	-2.40%	-2.10%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€644.07	€793.04	€1,112.66
Impact On Return (RIY) Per Year	6.44%	2.08%	1.73%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.58%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Cautiously Managed

For the Investment Bond

Objectives

The Cautiously Managed Fund is an actively managed fund which aims to achieve growth through capital gains and income 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. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,704.45	€7,268.10	€6,629.12
	Average return each year	-23.00%	-7.70%	-5.70%
Unfavourable Scenario	What you might get back after costs	€8,822.49	€8,892.13	€9,095.81
	Average return each year	-11.80%	-2.90%	-1.30%
Moderate Scenario	What you might get back after costs	€9,762.43	€10,874.56	€11,863.74
	Average return each year	-2.40%	2.10%	2.50%
Favourable Scenario	What you might get back after costs	€10,760.27	€13,246.94	€15,413.44
	Average return each year	7.60%	7.30%	6.40%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€715.65	€1,140.62	€1,911.52
Impact On Return (RIY) Per Year	7.16%	2.58%	2.21%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.39%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.67%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Dividend Growth

For the Investment Bond

Objectives

The Dividend Growth Fund is an actively managed fund which aims to achieve growth through capital gain and income, from participation in a managed portfolio of global 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. Dividends received by the fund are reinvested in the fund. For tactical reasons the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,730.10	€4,634.81	€3,557.90
	Average return each year	-42.70%	-17.50%	-13.70%
Unfavourable Scenario	What you might get back after costs	€7,870.40	€7,030.96	€6,631.38
	Average return each year	-21.30%	-8.40%	-5.70%
Moderate Scenario	What you might get back after costs	€9,746.10	€10,750.54	€11,614.25
	Average return each year	-2.50%	1.80%	2.20%
Favourable Scenario	What you might get back after costs	€11,959.31	€16,288.72	€20,156.72
	Average return each year	19.60%	13.00%	10.50%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€736.09	€1,226.42	€2,068.17
Impact On Return (RIY) Per Year	7.36%	2.79%	2.42%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.61%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.66%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Dynamic

For the Investment Bond

Objectives

The Dynamic Fund is an actively managed fund which aims to achieve growth through capital gains and income from 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, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,111.95	€5,114.08	€4,081.94
	Average return each year	-38.90%	-15.40%	-12.00%
Unfavourable Scenario	What you might get back after costs	€8,286.36	€8,481.56	€9,134.74
	Average return each year	-17.10%	-4.00%	-1.30%
Moderate Scenario	What you might get back after costs	€10,160.85	€12,727.04	€15,610.35
	Average return each year	1.60%	6.20%	6.60%
Favourable Scenario	What you might get back after costs	€12,369.77	€18,960.28	€26,484.66
	Average return each year	23.70%	17.30%	14.90%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€783.21	€1,534.23	€2,967.01
Impact On Return (RIY) Per Year	7.83%	3.07%	2.68%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.76%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.76%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Dynamic Diversified Growth (BlackRock)

For the Investment Bond

You are about to invest in a fund that is not simple and may be difficult to understand.

Objectives

The Dynamic Diversified Growth Fund (BlackRock) seeks to deliver long-term capital growth with a low tolerance for capital loss. The fund aims to outperform cash returns. To achieve this, the fund invests in the BlackRock Strategic Funds ('BSF') Dynamic Diversified Growth Fund which is an actively managed fund with a transparent and well-diversified portfolio. It seeks to achieve performance from a diversified portfolio of global equities, government and non-government bonds, alternative assets, financial derivatives and cash to provide growth, diversification and protection strategies. The alternative assets may include commodities, hedge funds & volatility strategies, high yield bonds, investment grade corporate bonds and emerging market equities. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by BlackRock. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund may use derivatives for investment purposes.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,212.57	€7,948.67	€7,480.67
	Average return each year	-17.90%	-5.60%	-4.10%
Unfavourable Scenario	What you might get back after costs	€8,988.31	€8,912.31	€8,855.14
	Average return each year	-10.10%	-2.80%	-1.70%
Moderate Scenario	What you might get back after costs	€9,585.16	€10,134.39	€10,495.35
	Average return each year	-4.10%	0.30%	0.70%
Favourable Scenario	What you might get back after costs	€10,215.34	€11,516.94	€12,431.69
	Average return each year	2.20%	3.60%	3.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€790.44	€1,448.48	€2,435.26
Impact On Return (RIY) Per Year	7.90%	3.41%	3.05%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.35%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.54%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Emerging Markets Opportunities (J.P. Morgan)

For the Investment Bond

Objectives

The Emerging Markets Opportunities Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in emerging markets. The fund seeks to provide long-term capital growth by investing primarily in an aggressively managed portfolio with at least 67% of assets invested in equities of companies that are domiciled, or carrying out the main part of their economic activity, in an emerging market country. The fund may invest up to 20% in China A shares. The fund may invest in assets denominated in any currency and currency exposure may or may not be hedged. As a result, a currency risk arises for a euro investor. This fund is managed by J.P. Morgan. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,429.91	€4,195.27	€3,087.95
	Average return each year	-45.70%	-19.50%	-15.50%
Unfavourable Scenario	What you might get back after costs	€7,611.12	€6,556.75	€6,032.31
	Average return each year	-23.90%	-10.00%	-7.00%
Moderate Scenario	What you might get back after costs	€9,720.81	€10,681.88	€11,496.24
	Average return each year	-2.80%	1.70%	2.00%
Favourable Scenario	What you might get back after costs	€12,356.52	€17,319.93	€21,805.55
	Average return each year	23.60%	14.70%	11.80%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€814.90	€1,591.40	€2,798.17
Impact On Return (RIY) Per Year	8.15%	3.59%	3.22%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.48%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.60%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
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ZURICH

Euro Inflation-linked Intermediate Duration Fixed Income (Dimensional)

For the Investment Bond

Objectives

The Euro Inflation-linked Intermediate Duration Fixed Income Fund (Dimensional) aims to provide the return of medium-term debt, which is protected from inflation in the Eurozone. The fund is managed on a discretionary basis and invests in high quality debt such as bonds, commercial paper and bank debt. This debt is issued by governments, other public bodies and companies from developed countries and, at the time of purchase, this debt is generally rated at least P1, A-1 or F1 short term or AA- or Aa3 long-term by the major rating agencies. Generally, the fund will maintain an average duration of its investments with a range between five and ten years. The fund may use derivatives to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,126.83	€7,828.56	€7,327.26
	Average return each year	-18.70%	-5.90%	-4.30%
Unfavourable Scenario	What you might get back after costs	€9,013.01	€9,046.30	€9,105.15
	Average return each year	-9.90%	-2.50%	-1.30%
Moderate Scenario	What you might get back after costs	€9,630.41	€10,328.59	€10,850.79
	Average return each year	-3.70%	0.80%	1.20%
Favourable Scenario	What you might get back after costs	€10,286.57	€11,788.60	€12,926.67
	Average return each year	2.90%	4.20%	3.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€688.74	€1,003.97	€1,596.29
Impact On Return (RIY) Per Year	6.89%	2.37%	2.00%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.01%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.85%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

European Select (Columbia Threadneedle)

For the Investment Bond

Objectives

The European Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by 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 has a concentrated portfolio which leads to increased levels of stock specific risk. The fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,482.42	€4,280.00	€3,175.81
	Average return each year	-45.20%	-19.10%	-15.10%
Unfavourable Scenario	What you might get back after costs	€8,030.95	€7,631.98	€7,655.65
	Average return each year	-19.70%	-6.50%	-3.70%
Moderate Scenario	What you might get back after costs	€9,938.12	€11,662.24	€13,407.19
	Average return each year	-0.60%	3.90%	4.30%
Favourable Scenario	What you might get back after costs	€12,238.64	€17,734.51	€23,366.02
	Average return each year	22.40%	15.40%	12.90%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€782.81	€1,482.75	€2,714.46
Impact On Return (RIY) Per Year	7.83%	3.16%	2.78%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.32%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.31%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Eurozone Equity

For the Investment Bond

Objectives

The Eurozone Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of eurozone equities and equity-based financial instruments. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€4,936.95	€3,631.29	€2,518.54
	Average return each year	-50.60%	-22.40%	-17.90%
Unfavourable Scenario	What you might get back after costs	€7,694.96	€6,782.28	€6,373.24
	Average return each year	-23.10%	-9.30%	-6.20%
Moderate Scenario	What you might get back after costs	€9,788.96	€10,950.75	€11,997.89
	Average return each year	-2.10%	2.30%	2.60%
Favourable Scenario	What you might get back after costs	€12,351.47	€17,537.37	€22,402.79
	Average return each year	23.50%	15.10%	12.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€776.98	€1,425.01	€2,494.63
Impact On Return (RIY) Per Year	7.77%	3.18%	2.81%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.96%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.70%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Corporate Bond (J.P. Morgan)

For the Investment Bond

You are about to invest in a fund that is not simple and may be difficult to understand.

Objectives

The Global Corporate Bond Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to gain exposure to corporate bonds. The fund seeks to achieve a return in excess of global corporate bond markets by investing primarily in global investment grade corporate debt securities, using derivatives where appropriate. The fund invests at least 67% of assets, either directly or through derivatives, in investment grade corporate debt securities from issuers anywhere in the world, including emerging markets. The Fund may also invest global debt securities issued by governments excluding supranationals, local governments and agencies and may invest in below investment grade and unrated debt securities to a limited extent. The fund may invest up to 10% in contingent convertible bonds. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by J.P. Morgan. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund may use derivatives for investment purposes. The fund may hold contingent convertible securities which are likely to be adversely impacted should specific trigger events occur.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,278.73	€8,066.09	€7,629.99
	Average return each year	-17.20%	-5.20%	-3.80%
Unfavourable Scenario	What you might get back after costs	€8,760.05	€8,065.94	€7,447.74
	Average return each year	-12.40%	-5.20%	-4.10%
Moderate Scenario	What you might get back after costs	€9,358.62	€9,209.29	€8,875.91
	Average return each year	-6.40%	-2.00%	-1.70%
Favourable Scenario	What you might get back after costs	€9,989.98	€10,506.17	€10,569.37
	Average return each year	-0.10%	1.20%	0.80%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€708.99	€1,055.56	€1,590.32
Impact On Return (RIY) Per Year	7.09%	2.69%	2.34%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.04%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.16%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Government Bond (J.P. Morgan)

For the Investment Bond

Objectives

The Global Government Bond Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to gain exposure to government bonds. The fund invests primarily in global government debt securities with at least 67% of assets invested in debt securities issued or guaranteed by governments globally, including agencies and local governments guaranteed by such governments. The Fund will not invest in convertible bonds, equities or other participation rights. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by J.P. Morgan. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	**2**	3	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,477.63	€8,331.60	€7,971.10
	Average return each year	-15.20%	-4.50%	-3.20%
Unfavourable Scenario	What you might get back after costs	€8,910.62	€8,297.17	€7,689.58
	Average return each year	-10.90%	-4.60%	-3.70%
Moderate Scenario	What you might get back after costs	€9,327.79	€9,089.63	€8,675.22
	Average return each year	-6.70%	-2.40%	-2.00%
Favourable Scenario	What you might get back after costs	€9,757.57	€9,950.71	€9,780.26
	Average return each year	-2.40%	-0.10%	-0.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€691.76	€982.13	€1,449.08
Impact On Return (RIY) Per Year	6.92%	2.54%	2.19%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.04%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Select (Columbia Threadneedle)

For the Investment Bond

Objectives

The Global Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by investing in equities issued by companies worldwide. 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 has a concentrated portfolio which leads to increased levels of stock specific risk. The fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,736.61	€4,628.43	€3,547.77
	Average return each year	-42.60%	-17.50%	-13.80%
Unfavourable Scenario	What you might get back after costs	€8,124.55	€8,307.91	€9,030.78
	Average return each year	-18.80%	-4.50%	-1.40%
Moderate Scenario	What you might get back after costs	€10,258.82	€13,207.04	€16,658.93
	Average return each year	2.60%	7.20%	7.60%
Favourable Scenario	What you might get back after costs	€12,853.06	€20,831.96	€30,491.59
	Average return each year	28.50%	20.10%	17.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€808.72	€1,684.24	€3,385.36
Impact On Return (RIY) Per Year	8.09%	3.27%	2.88%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.25%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.47%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Short-term Fixed Income (Dimensional)

For the Investment Bond

Objectives

The Global Short-term Fixed Income Fund (Dimensional) aims to maximise current income while preserving the value of investments. The fund is managed on a discretionary basis and invests in high quality debt such as bonds, commercial paper, bank and corporate debt. This debt is issued by governments, other public bodies and companies from developed countries and, at the time of purchase, this debt is generally rated at least AA- or Aa3 long-term by the major rating agencies. The fund will generally maintain an average maturity of its investments to five years or less. The fund may use derivatives to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	**2**	3	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€9,079.74	€9,190.28	€9,089.74
	Average return each year	-9.20%	-2.10%	-1.40%
Unfavourable Scenario	What you might get back after costs	€8,994.94	€8,211.42	€7,397.16
	Average return each year	-10.10%	-4.80%	-4.20%
Moderate Scenario	What you might get back after costs	€9,190.86	€8,571.82	€7,829.44
	Average return each year	-8.10%	-3.80%	-3.40%
Favourable Scenario	What you might get back after costs	€9,388.28	€8,945.43	€8,284.56
	Average return each year	-6.10%	-2.70%	-2.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€661.16	€847.95	€1,176.50
Impact On Return (RIY) Per Year	6.61%	2.30%	1.95%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.01%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.80%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Short-term Investment Grade Fixed Income (Dimensional)

For the Investment Bond

Objectives

The Global Short-term Investment Grade Fixed Income Fund (Dimensional) aims to maximise total returns from the universe of debt obligations in which the fund invests. The fund is managed on a discretionary basis and invests in investment grade debt instruments such as, without limitation, bonds, commercial paper, bank and corporate debt. This debt is issued by governments, other public bodies and companies from developed countries and, at the time of purchase, this debt is generally rated at least BBB- or Baa3 by the major rating agencies. In addition to investment grade instruments, the fund may invest in unrated instruments which are deemed to be of similar quality. The fund will generally maintain an average duration of its investments to three years or less. The fund may use derivatives to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	**2**	3	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,974.93	€9,060.16	€8,920.63
	Average return each year	-10.30%	-2.40%	-1.60%
Unfavourable Scenario	What you might get back after costs	€9,050.36	€8,393.18	€7,677.24
	Average return each year	-9.50%	-4.30%	-3.70%
Moderate Scenario	What you might get back after costs	€9,237.45	€8,739.36	€8,097.61
	Average return each year	-7.60%	-3.30%	-3.00%
Favourable Scenario	What you might get back after costs	€9,417.09	€9,088.91	€8,530.74
	Average return each year	-5.80%	-2.40%	-2.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€667.44	€875.88	€1,236.07
Impact On Return (RIY) Per Year	6.67%	2.34%	1.99%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.04%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.81%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Small Companies (Dimensional)

For the Investment Bond

Objectives

The Global Small Companies Fund (Dimensional) aims to achieve long-term total return. The fund is actively managed and invests in shares of companies listed on the principal stock exchanges in developed countries around the world. The fund invests in a broad and diverse group of smaller sized companies. No more than 20% of the fund's net assets will be invested in countries that are considered to be emerging markets. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	**5**	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,389.89	€4,227.46	€3,125.58
	Average return each year	-46.10%	-19.40%	-15.30%
Unfavourable Scenario	What you might get back after costs	€7,637.21	€6,848.28	€6,587.73
	Average return each year	-23.60%	-9.00%	-5.80%
Moderate Scenario	What you might get back after costs	€9,919.64	€11,495.13	€13,049.74
	Average return each year	-0.80%	3.50%	3.90%
Favourable Scenario	What you might get back after costs	€12,723.58	€19,054.56	€25,528.18
	Average return each year	27.20%	17.50%	14.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€731.42	€1,221.90	€2,137.65
Impact On Return (RIY) Per Year	7.31%	2.65%	2.28%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.07%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Sustainability Core Equity (Dimensional)

For the Investment Bond

Objectives

The Global Sustainability Core Equity Fund (Dimensional) aims to achieve long-term total return. The fund is actively managed and primarily invests in shares of companies listed on the principal stock exchanges in developed countries around the world. The fund's portfolio is generally overweighted in shares of smaller sized companies and value companies. Value companies are companies where, at the time of purchase, the Investment Manager believes that the share price is low compared to the accounting value of the company. The composition of the fund may be adjusted based on environmental and sustainability impact considerations. No more than 20% of the fund's net assets will be invested in countries that the Investment Manager considers to be emerging markets. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,814.53	€4,758.65	€3,691.02
	Average return each year	-41.90%	-16.90%	-13.30%
Unfavourable Scenario	What you might get back after costs	€8,017.88	€8,014.72	€8,541.31
	Average return each year	-19.80%	-5.40%	-2.20%
Moderate Scenario	What you might get back after costs	€10,219.23	€12,966.48	€16,119.42
	Average return each year	2.20%	6.70%	7.10%
Favourable Scenario	What you might get back after costs	€12,886.20	€20,754.07	€30,096.91
	Average return each year	28.90%	20.00%	17.00%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€741.63	€1,316.41	€2,499.04
Impact On Return (RIY) Per Year	7.42%	2.61%	2.23%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.02%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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Global Targeted Returns (Invesco)

For the Investment Bond

You are about to invest in a fund that is not simple and may be difficult to understand.

Objectives

The Global Targeted Returns Fund (Invesco) seeks to deliver long-term capital growth with a low tolerance for capital loss. The fund aims to outperform cash returns. The fund uses a broad range of investment ideas based on advanced derivative techniques to gain exposure to a selection of assets across all economic sectors worldwide. The fund may invest up to 5% in China A shares. The fund may invest in distressed securities which carry a significant risk of capital loss. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The fund is managed by Invesco. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund may use derivatives for investment purposes. The fund may invest in distressed securities which carry a significant risk of capital loss.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,323.99	€8,095.66	€7,654.65
	Average return each year	-16.80%	-5.10%	-3.70%
Unfavourable Scenario	What you might get back after costs	€8,607.22	€7,388.18	€6,350.33
	Average return each year	-13.90%	-7.30%	-6.30%
Moderate Scenario	What you might get back after costs	€9,125.04	€8,309.71	€7,411.53
	Average return each year	-8.70%	-4.50%	-4.20%
Favourable Scenario	What you might get back after costs	€9,658.95	€9,328.92	€8,640.93
	Average return each year	-3.40%	-1.70%	-2.10%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€716.98	€1,051.66	€1,492.04
Impact On Return (RIY) Per Year	7.17%	2.89%	2.54%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.29%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.11%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Global Value (Dimensional)

For the Investment Bond

Objectives

The Global Value Fund (Dimensional) aims to achieve long-term total return. The fund is actively managed and primarily invests in shares of companies listed on the principal stock exchanges of developed countries around the world. The fund invests using a value strategy, meaning it invests, either directly or indirectly, in shares of companies where, at the time of purchase, the Investment Manager believes that the share price is low compared to the accounting value of the company. No more than 20% of the fund's net assets will be invested in countries that the Investment Manager considers to be emerging markets. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	**5**	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,108.74	€3,881.90	€2,770.00
	Average return each year	-48.90%	-21.10%	-16.80%
Unfavourable Scenario	What you might get back after costs	€7,527.00	€6,579.53	€6,190.91
	Average return each year	-24.70%	-9.90%	-6.60%
Moderate Scenario	What you might get back after costs	€9,866.78	€11,253.11	€12,572.75
	Average return each year	-1.30%	3.00%	3.30%
Favourable Scenario	What you might get back after costs	€12,773.37	€19,007.60	€25,216.39
	Average return each year	27.70%	17.40%	14.10%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€722.32	€1,171.73	€2,009.28
Impact On Return (RIY) Per Year	7.22%	2.58%	2.21%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.06%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.00%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Gold

For the Investment Bond

Objectives

The Gold Fund is a unit-linked fund that gives you the opportunity to gain exposure to movements in the price of gold. The fund currently invests in an Exchange Traded Certificate (ETC) managed by Invesco. The Invesco ETC, aims to track the spot price of gold in US dollars, but may not track it exactly. A currency risk arises for a euro investor. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,254.72	€5,234.69	€4,211.73
	Average return each year	-37.50%	-14.90%	-11.60%
Unfavourable Scenario	What you might get back after costs	€8,584.41	€9,039.85	€9,879.63
	Average return each year	-14.20%	-2.50%	-0.20%
Moderate Scenario	What you might get back after costs	€10,108.42	€12,534.76	€15,220.96
	Average return each year	1.10%	5.80%	6.20%
Favourable Scenario	What you might get back after costs	€11,888.70	€17,359.95	€23,421.84
	Average return each year	18.90%	14.80%	12.90%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€712.66	€1,170.28	€2,131.14
Impact On Return (RIY) Per Year	7.13%	2.39%	2.01%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.85%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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ZURICH

Indexed Australasia Property

For the Investment Bond

Objectives

The Indexed Australasia Property Fund is a unit-linked fund that gives you the opportunity to participate in the performance of some of Australasia's leading real estate companies. The fund currently invests in an iShares Exchange Traded Fund (ETF) managed by BlackRock. The iShares ETF is passively managed and aims to track an index, but may not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,611.33	€4,463.63	€3,372.01
	Average return each year	-43.90%	-18.30%	-14.40%
Unfavourable Scenario	What you might get back after costs	€7,624.85	€6,258.75	€5,437.28
	Average return each year	-23.80%	-11.10%	-8.30%
Moderate Scenario	What you might get back after costs	€9,488.62	€9,679.91	€9,672.68
	Average return each year	-5.10%	-0.80%	-0.50%
Favourable Scenario	What you might get back after costs	€11,731.61	€14,874.36	€17,096.02
	Average return each year	17.30%	10.40%	8.00%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€725.47	€1,141.64	€1,791.57
Impact On Return (RIY) Per Year	7.25%	2.80%	2.45%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.09%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.21%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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

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ZURICH

Indexed Commodities

For the Investment Bond

Objectives

The Indexed Commodities Fund is a unit-linked fund that gives you the opportunity to participate in the performance of commodities including energy, grains and industrial and precious metals. The fund currently invests in an Invesco Exchange Traded Fund (ETF). The Invesco ETF is passively managed and aims to track an index, but may not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,912.38	€4,789.59	€3,719.35
	Average return each year	-40.90%	-16.80%	-13.20%
Unfavourable Scenario	What you might get back after costs	€8,416.36	€8,916.93	€9,919.04
	Average return each year	-15.80%	-2.80%	-0.10%
Moderate Scenario	What you might get back after costs	€10,241.54	€13,202.44	€16,665.35
	Average return each year	2.40%	7.20%	7.60%
Favourable Scenario	What you might get back after costs	€12,440.25	€19,512.65	€27,950.05
	Average return each year	24.40%	18.20%	15.80%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€757.68	€1,421.59	€2,770.65
Impact On Return (RIY) Per Year	7.58%	2.78%	2.39%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.28%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.95%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Indexed Emerging Markets Equity (BlackRock)

For the Investment Bond

Objectives

The Indexed Emerging Markets Equity Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in emerging markets. The fund aims to achieve a return on your investment, through a combination of capital growth and income on the fund's assets. The fund currently invests in the iShares Emerging Markets Equity Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but may not track it exactly. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,797.21	€4,676.58	€3,599.07
	Average return each year	-42.00%	-17.30%	-13.60%
Unfavourable Scenario	What you might get back after costs	€7,683.67	€6,594.39	€6,006.68
	Average return each year	-23.20%	-9.90%	-7.00%
Moderate Scenario	What you might get back after costs	€9,656.68	€10,392.58	€10,955.18
	Average return each year	-3.40%	1.00%	1.30%
Favourable Scenario	What you might get back after costs	€12,068.20	€16,286.48	€19,868.27
	Average return each year	20.70%	13.00%	10.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€695.35	€1,032.88	€1,655.01
Impact On Return (RIY) Per Year	6.95%	2.42%	2.06%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.14%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.76%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Indexed European (Ex-UK) Property

For the Investment Bond

Objectives

The Indexed European (Ex-UK) Property Fund is a unit-linked fund that gives you the opportunity to participate in the performance of some of Europe's leading real estate companies. The fund currently invests in an iShares Exchange Traded Fund (ETF) managed by BlackRock. The iShares ETF is passively managed and aims to track an index, but may not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,349.58	€4,166.12	€3,062.74
	Average return each year	-46.50%	-19.70%	-15.60%
Unfavourable Scenario	What you might get back after costs	€7,452.44	€5,897.49	€4,965.47
	Average return each year	-25.50%	-12.40%	-9.50%
Moderate Scenario	What you might get back after costs	€9,433.12	€9,415.37	€9,205.32
	Average return each year	-5.70%	-1.50%	-1.20%
Favourable Scenario	What you might get back after costs	€11,808.79	€14,866.21	€16,877.59
	Average return each year	18.10%	10.40%	7.80%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€684.98	€960.71	€1,434.95
Impact On Return (RIY) Per Year	6.85%	2.42%	2.07%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	-0.08%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.00%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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ZURICH

Indexed Eurozone Equity (BlackRock)

For the Investment Bond

Objectives

The Indexed Eurozone Equity Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in the eurozone. The fund seeks to provide a total return, taking into account both capital and income returns. The fund currently invests in the iShares EMU Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but may not track it exactly. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€4,704.88	€3,351.56	€2,246.25
	Average return each year	-53.00%	-23.90%	-19.20%
Unfavourable Scenario	What you might get back after costs	€7,517.88	€6,209.89	€5,474.60
	Average return each year	-24.80%	-11.20%	-8.20%
Moderate Scenario	What you might get back after costs	€9,587.79	€10,079.49	€10,378.81
	Average return each year	-4.10%	0.20%	0.50%
Favourable Scenario	What you might get back after costs	€12,132.34	€16,232.88	€19,522.97
	Average return each year	21.30%	12.90%	10.00%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€673.18	€929.14	€1,430.82
Impact On Return (RIY) Per Year	6.73%	2.23%	1.87%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.72%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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

Indexed Eurozone Government Bond (BlackRock)

For the Investment Bond

Objectives

The Indexed Eurozone Government Bond Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of the euro-denominated EMU government bond market. The fund currently invests in the iShares Euro Government Bond Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but may not track it exactly. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,335.44	€8,119.60	€7,698.25
	Average return each year	-16.60%	-5.10%	-3.70%
Unfavourable Scenario	What you might get back after costs	€8,848.06	€8,220.54	€7,626.95
	Average return each year	-11.50%	-4.80%	-3.80%
Moderate Scenario	What you might get back after costs	€9,349.37	€9,176.50	€8,821.53
	Average return each year	-6.50%	-2.10%	-1.80%
Favourable Scenario	What you might get back after costs	€9,875.22	€10,239.65	€10,199.24
	Average return each year	-1.20%	0.60%	0.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€647.93	€809.25	€1,152.68
Impact On Return (RIY) Per Year	6.48%	2.09%	1.74%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	-0.02%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.61%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Indexed Global Equity (BlackRock)

For the Investment Bond

Objectives

The Indexed Global Equity Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in the developed world. The fund seeks to provide a total return, taking into account both capital and income returns. The fund currently invests in the iShares Developed World Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but may not track it exactly. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,070.09	€5,074.39	€4,037.14
	Average return each year	-39.30%	-15.60%	-12.20%
Unfavourable Scenario	What you might get back after costs	€8,316.35	€8,796.26	€9,827.45
	Average return each year	-16.80%	-3.20%	-0.20%
Moderate Scenario	What you might get back after costs	€10,315.08	€13,489.20	€17,283.96
	Average return each year	3.20%	7.80%	8.10%
Favourable Scenario	What you might get back after costs	€12,684.80	€20,509.03	€30,138.12
	Average return each year	26.80%	19.70%	17.10%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€710.70	€1,168.26	€2,209.04
Impact On Return (RIY) Per Year	7.11%	2.26%	1.87%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	-0.04%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.76%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
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ZURICH

Indexed Inflation-linked Bond

For the Investment Bond

Objectives

The Indexed 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 currently invests in an iShares Exchange Traded Fund (ETF) managed by BlackRock. The iShares ETF is passively managed and aims to track an index, but may not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. The unit-linked fund can have exposures to cash as part of the management of the fund. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,009.06	€7,717.05	€7,192.74
	Average return each year	-19.90%	-6.30%	-4.60%
Unfavourable Scenario	What you might get back after costs	€8,951.97	€8,964.20	€9,030.21
	Average return each year	-10.50%	-2.70%	-1.40%
Moderate Scenario	What you might get back after costs	€9,661.86	€10,428.96	€11,025.43
	Average return each year	-3.40%	1.10%	1.40%
Favourable Scenario	What you might get back after costs	€10,383.46	€12,081.18	€13,403.93
	Average return each year	3.80%	4.80%	4.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€683.40	€983.48	€1,562.63
Impact On Return (RIY) Per Year	6.83%	2.30%	1.94%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.06%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.73%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Indexed TopTech 100

For the Investment Bond

Objectives

The Indexed TopTech 100 Fund is a unit-linked fund that gives you the opportunity to participate in the performance of some of the largest American and Global non-financial companies listed in the US. Information technology companies make up a significant proportion of the fund. The fund currently invests in an Invesco Exchange Traded Fund (ETF). The Invesco ETF is passively managed and aims to track an index, but may not always track it. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	**5**	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€4,696.53	€3,309.54	€2,204.41
	Average return each year	-53.00%	-24.20%	-19.40%
Unfavourable Scenario	What you might get back after costs	€8,099.19	€9,431.16	€11,963.20
	Average return each year	-19.00%	-1.50%	2.60%
Moderate Scenario	What you might get back after costs	€10,957.01	€17,229.86	€26,523.25
	Average return each year	9.60%	14.60%	15.00%
Favourable Scenario	What you might get back after costs	€14,725.55	€31,269.98	€58,416.44
	Average return each year	47.30%	33.00%	28.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€783.69	€1,680.83	€3,916.68
Impact On Return (RIY) Per Year	7.84%	2.70%	2.28%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.17%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.03%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.09%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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ZURICH

International Equity

For the Investment Bond

Objectives

The International Equity Fund is an actively managed fund which aims to achieve 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, other investment grade corporate and non-sovereign bonds and bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,896.26	€4,830.49	€3,768.62
	Average return each year	-41.00%	-16.60%	-13.00%
Unfavourable Scenario	What you might get back after costs	€8,205.09	€8,370.55	€9,027.30
	Average return each year	-17.90%	-4.30%	-1.50%
Moderate Scenario	What you might get back after costs	€10,194.58	€12,895.40	€15,972.85
	Average return each year	1.90%	6.60%	6.90%
Favourable Scenario	What you might get back after costs	€12,573.43	€19,720.33	€28,054.70
	Average return each year	25.70%	18.50%	15.90%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€788.35	€1,567.92	€3,066.75
Impact On Return (RIY) Per Year	7.88%	3.10%	2.72%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.79%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.77%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Irish Equity

For the Investment Bond

Objectives

The Irish Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a diversified portfolio of Irish equities and equity-based financial instruments. For tactical reasons, the fund may also invest in cash or cash equivalents. The fund may invest in shares listed in Ireland which also trade on other exchanges. This may give rise to currency risk for the euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. Due to the concentrated nature of the Irish equity market, investors should be aware that the top 4 to 5 stocks tend to make up over 50% of the market 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. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	**5**	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€4,623.69	€3,216.79	€2,116.15
	Average return each year	-53.80%	-24.70%	-19.90%
Unfavourable Scenario	What you might get back after costs	€7,313.32	€5,885.63	€5,105.60
	Average return each year	-26.90%	-12.40%	-9.20%
Moderate Scenario	What you might get back after costs	€9,586.94	€10,099.63	€10,421.24
	Average return each year	-4.10%	0.20%	0.60%
Favourable Scenario	What you might get back after costs	€12,501.55	€17,239.95	€21,159.70
	Average return each year	25.00%	14.60%	11.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€771.93	€1,362.96	€2,260.95
Impact On Return (RIY) Per Year	7.72%	3.22%	2.86%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	1.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.66%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Long Bond

For the Investment Bond

Objectives

The Long Bond Fund aims to achieve growth by investing mainly in longer-dated bonds with over ten years to maturity primarily issued by eurozone governments. The minimum duration of the fund may not be less than 75% of its investment universe. The managers may also invest in supranational bonds, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,657.41	€7,159.21	€6,490.35
	Average return each year	-23.40%	-8.00%	-6.00%
Unfavourable Scenario	What you might get back after costs	€8,590.29	€7,779.47	€7,117.80
	Average return each year	-14.10%	-6.10%	-4.70%
Moderate Scenario	What you might get back after costs	€9,371.77	€9,258.36	€8,959.25
	Average return each year	-6.30%	-1.90%	-1.60%
Favourable Scenario	What you might get back after costs	€10,215.39	€11,008.73	€11,267.22
	Average return each year	2.20%	2.40%	1.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€650.71	€823.90	€1,183.06
Impact On Return (RIY) Per Year	6.51%	2.11%	1.76%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.02%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.59%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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ZURICH

Medium Duration Corporate Bond

For the Investment Bond

Objectives

The Medium Duration Government Bond Fund is an actively managed bond fund. It primarily invests in investment grade corporate bonds. The average duration of the bonds will typically be 5 to 7 years, but may extend down to 2 years or up to 10 years. It may also invest in supranational bonds and sovereign bonds. This fund may invest some of its assets outside of the eurozone subject to currency and duration exposure limits. Corporate bonds are subject to increased liquidity risk compared to sovereign bonds. This means that the fund may not always be able to sell its assets for full value, and this could significantly impact your returns if you exit or enter the fund at these times. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in your fund easily or you may have to cash it in at a price that significantly impacts on how much you get back.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. Corporate bonds are subject to increased liquidity risk compared to sovereign bonds. This means that the fund may not always be able to sell its assets for full value, and this could significantly impact your returns if you exit or enter the fund at these times.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,645.63	€8,660.01	€8,404.66
	Average return each year	-13.50%	-3.50%	-2.50%
Unfavourable Scenario	What you might get back after costs	€8,974.78	€8,429.93	€7,865.55
	Average return each year	-10.30%	-4.20%	-3.40%
Moderate Scenario	What you might get back after costs	€9,349.89	€9,131.78	€8,736.48
	Average return each year	-6.50%	-2.20%	-1.90%
Favourable Scenario	What you might get back after costs	€9,684.77	€9,835.29	€9,648.16
	Average return each year	-3.20%	-0.40%	-0.50%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€672.56	€905.47	€1,315.56
Impact On Return (RIY) Per Year	6.73%	2.34%	1.99%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.26%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.58%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Performance

For the Investment Bond

Objectives

The Performance Fund is an actively managed fund which aims 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, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,350.55	€5,427.34	€4,434.60
	Average return each year	-36.50%	-14.20%	-11.00%
Unfavourable Scenario	What you might get back after costs	€8,406.62	€8,670.86	€9,350.88
	Average return each year	-15.90%	-3.50%	-1.00%
Moderate Scenario	What you might get back after costs	€10,124.68	€12,552.99	€15,240.76
	Average return each year	1.20%	5.80%	6.20%
Favourable Scenario	What you might get back after costs	€12,113.07	€18,052.83	€24,675.98
	Average return each year	21.10%	15.90%	13.80%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€774.80	€1,484.19	€2,831.27
Impact On Return (RIY) Per Year	7.75%	3.00%	2.62%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.70%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.76%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Fund Specific Information as at 30 June 2022

ZURICH

Prisma Low

For the Investment Bond

Objectives

Prisma Low is an actively managed fund which aims to achieve returns consistent with those available from investing across a diversified range of global asset classes - equities, short term bonds (government and corporate), medium term bonds (government and corporate) and cash. The strategic and tactical asset allocation strategies employed by the fund managers aim to deliver returns above prevailing Euro cash rates over time. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking short-term stability while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€9,066.61	€9,191.25	€9,093.43
	Average return each year	-9.30%	-2.10%	-1.30%
Unfavourable Scenario	What you might get back after costs	€9,224.90	€9,072.20	€8,804.43
	Average return each year	-7.80%	-2.40%	-1.80%
Moderate Scenario	What you might get back after costs	€9,424.41	€9,463.45	€9,308.10
	Average return each year	-5.80%	-1.40%	-1.00%
Favourable Scenario	What you might get back after costs	€9,613.78	€9,856.75	€9,825.82
	Average return each year	-3.90%	-0.40%	-0.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€665.35	€886.52	€1,308.43
Impact On Return (RIY) Per Year	6.65%	2.23%	1.88%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.13%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.60%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Prisma 2

For the Investment Bond

Objectives

The Prisma 2 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth while targeting a volatility range of 0.5% - 2% over a rolling 5 year period. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,870.24	€8,909.53	€8,723.66
	Average return each year	-11.30%	-2.80%	-1.90%
Unfavourable Scenario	What you might get back after costs	€9,136.77	€8,946.80	€8,683.12
	Average return each year	-8.60%	-2.70%	-2.00%
Moderate Scenario	What you might get back after costs	€9,450.46	€9,565.54	€9,483.71
	Average return each year	-5.50%	-1.10%	-0.80%
Favourable Scenario	What you might get back after costs	€9,757.08	€10,208.42	€10,339.20
	Average return each year	-2.40%	0.50%	0.50%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€668.51	€902.31	€1,344.57
Impact On Return (RIY) Per Year	6.69%	2.25%	1.90%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.14%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.61%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
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ZURICH

Prisma 3

For the Investment Bond

Objectives

The Prisma 3 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth while targeting a volatility range of 2% - 5% over a rolling 5 year period. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,175.34	€7,930.45	€7,461.54
	Average return each year	-18.20%	-5.60%	-4.10%
Unfavourable Scenario	What you might get back after costs	€8,971.00	€8,945.44	€8,955.90
	Average return each year	-10.30%	-2.70%	-1.60%
Moderate Scenario	What you might get back after costs	€9,627.69	€10,292.48	€10,776.99
	Average return each year	-3.70%	0.70%	1.10%
Favourable Scenario	What you might get back after costs	€10,299.82	€11,804.96	€12,927.43
	Average return each year	3.00%	4.20%	3.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€694.66	€1,030.62	€1,642.34
Impact On Return (RIY) Per Year	6.95%	2.43%	2.07%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.25%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.67%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Prisma 4

For the Investment Bond

Objectives

The Prisma 4 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth while targeting a volatility range of 5% - 10% over a rolling 5 year period. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,117.09	€6,472.26	€5,657.92
	Average return each year	-28.80%	-10.30%	-7.80%
Unfavourable Scenario	What you might get back after costs	€8,626.11	€8,782.32	€9,200.61
	Average return each year	-13.70%	-3.20%	-1.20%
Moderate Scenario	What you might get back after costs	€9,929.14	€11,615.10	€13,306.44
	Average return each year	-0.70%	3.80%	4.20%
Favourable Scenario	What you might get back after costs	€11,359.63	€15,268.37	€19,127.70
	Average return each year	13.60%	11.20%	9.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€741.19	€1,282.70	€2,279.87
Impact On Return (RIY) Per Year	7.41%	2.75%	2.38%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.47%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.76%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Prisma 5

For the Investment Bond

Objectives

The Prisma 5 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth while targeting a volatility range of 10% - 15% over a rolling 5 year period. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,394.62	€5,495.92	€4,513.31
	Average return each year	-36.10%	-13.90%	-10.70%
Unfavourable Scenario	What you might get back after costs	€8,367.53	€8,631.22	€9,332.76
	Average return each year	-16.30%	-3.60%	-1.00%
Moderate Scenario	What you might get back after costs	€10,151.96	€12,678.12	€15,504.18
	Average return each year	1.50%	6.10%	6.50%
Favourable Scenario	What you might get back after costs	€12,223.76	€18,481.58	€25,561.69
	Average return each year	22.20%	16.60%	14.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€777.31	€1,501.19	€2,885.19
Impact On Return (RIY) Per Year	7.77%	3.01%	2.63%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.66%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.82%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Prisma Max

For the Investment Bond

Objectives

The Prisma Max Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth with an equity range of 85% to 95%. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,075.45	€5,067.93	€4,030.70
	Average return each year	-39.20%	-15.60%	-12.20%
Unfavourable Scenario	What you might get back after costs	€8,248.34	€8,427.70	€9,080.07
	Average return each year	-17.50%	-4.20%	-1.40%
Moderate Scenario	What you might get back after costs	€10,176.23	€12,800.49	€15,767.09
	Average return each year	1.80%	6.40%	6.70%
Favourable Scenario	What you might get back after costs	€12,460.25	€19,295.84	€27,172.75
	Average return each year	24.60%	17.90%	15.40%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€784.30	€1,542.59	€2,995.68
Impact On Return (RIY) Per Year	7.84%	3.07%	2.69%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.74%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.79%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Property Fund

For the Investment Bond

Objectives

The Zurich Life Property Fund is a unit-linked fund that gives access to property and property related investments. The fund primarily invests in a commercial property trust, which currently invests in offices, retail, industrial and mixed use assets in Ireland, the UK and Europe (investment in any part of the world is permitted). The fund will also invest in property related securities and cash instruments. The fund may hold a significant proportion of assets in cash while seeking suitable investment opportunities. The fund may invest in forward foreign exchange contracts in order to hedge any currency exposure within the Fund. State Street Global Advisors Ireland Limited manage the commercial property trust in which the fund invests. Withdrawals and switches out of this fund can be deferred. If you invest in this fund there may be extended periods when you do not have any access to your money. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in your fund easily or you may have to cash it in at a price that significantly impacts on how much you get back.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. Withdrawals and switches out of this fund can be deferred. If you invest in this fund there may be extended periods when you do not have any access to your money.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,336.89	€7,122.76	€6,474.78
	Average return each year	-26.60%	-8.10%	-6.00%
Unfavourable Scenario	What you might get back after costs	€8,986.11	€8,864.52	€8,765.93
	Average return each year	-10.10%	-3.00%	-1.90%
Moderate Scenario	What you might get back after costs	€9,612.39	€10,105.54	€10,405.84
	Average return each year	-3.90%	0.30%	0.60%
Favourable Scenario	What you might get back after costs	€10,116.94	€11,335.01	€12,153.89
	Average return each year	1.20%	3.20%	2.80%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€785.40	€1,414.94	€2,356.79
Impact On Return (RIY) Per Year	7.85%	3.34%	2.98%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.82%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.01%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Protected 70

For the Investment Bond

You are about to invest in a fund that is not simple and may be difficult to understand.

Objectives

The aim of the Protected 70 Fund is to offer you the potential to earn real investment returns while limiting your exposure to risk. The fund is an actively managed fund which invests up to 90% in the equity based Dynamic Fund and the balance in a cash fund. The fund has a Protected Price equal to 70% of its highest ever unit price. The protection to the fund from falling below this Protected Price is provided by Barclays Bank plc and not by Zurich Life. The allocation to the Dynamic Fund varies between a target maximum exposure of 90% and a minimum of 0% depending on investment conditions and how close the fund's price is to its Protected Price. The fund will reduce its allocation to the Dynamic Fund when the Dynamic Fund unit price is falling, protecting the fund from further falls. It will increase its allocation when the Dynamic Fund unit price is rising, allowing the fund to benefit from future rises. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. If Zurich is not able to pay you what is owed, you could lose your entire investment. If there are large falls in the Dynamic Fund unit price, close to 100% of your fund could be invested in cash. This fund includes some protection from future market performance but the value of your investment may still go down as well as up.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,988.78	€6,213.22	€5,382.60
	Average return each year	-30.10%	-11.20%	-8.50%
Unfavourable Scenario	What you might get back after costs	€8,650.74	€8,657.75	€8,967.91
	Average return each year	-13.50%	-3.50%	-1.50%
Moderate Scenario	What you might get back after costs	€9,872.89	€11,342.48	€12,734.11
	Average return each year	-1.30%	3.20%	3.50%
Favourable Scenario	What you might get back after costs	€11,218.71	€14,681.25	€17,941.92
	Average return each year	12.20%	10.10%	8.70%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€782.42	€1,468.87	€2,632.40
Impact On Return (RIY) Per Year	7.82%	3.19%	2.82%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.46%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.20%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

Protected 80

For the Investment Bond

You are about to invest in a fund that is not simple and may be difficult to understand.

Objectives

The aim of the Protected 80 Fund is to offer you the potential to earn real investment returns while limiting your exposure to risk. The fund is an actively managed fund which invests up to 70% in the equity based Dynamic Fund and the balance in a cash fund. The fund has a Protected Price equal to 80% of its highest ever unit price. The protection to the fund from falling below this Protected Price is provided by Barclays Bank plc and not by Zurich Life. The allocation to the Dynamic Fund varies between a target maximum exposure of 70% and a minimum of 0% depending on investment conditions and how close the fund's price is to its Protected Price. The fund will reduce its allocation to the Dynamic Fund when the Dynamic Fund unit price is falling, protecting the fund from further falls. It will increase its allocation when the Dynamic Fund unit price is rising, allowing the fund to benefit from future rises. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. If Zurich is not able to pay you what is owed, you could lose your entire investment. If there are large falls in the Dynamic Fund unit price, close to 100% of your fund could be invested in cash. This fund includes some protection from future market performance but the value of your investment may still go down as well as up.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,601.72	€7,144.11	€6,514.66
	Average return each year	-24.00%	-8.10%	-5.90%
Unfavourable Scenario	What you might get back after costs	€8,810.95	€8,696.71	€8,711.46
	Average return each year	-11.90%	-3.40%	-2.00%
Moderate Scenario	What you might get back after costs	€9,662.92	€10,462.97	€11,119.00
	Average return each year	-3.40%	1.10%	1.50%
Favourable Scenario	What you might get back after costs	€10,580.08	€12,551.93	€14,117.26
	Average return each year	5.80%	5.80%	5.00%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€746.30	€1,266.86	€2,124.02
Impact On Return (RIY) Per Year	7.46%	2.93%	2.57%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.30%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.12%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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ZURICH

Short Duration Corporate Bond

For the Investment Bond

Objectives

The Short Duration Corporate Bond Fund is an actively managed bond fund. It primarily invests in investment grade corporate bonds. The average duration of the bonds will typically be 1 to 3 years, but may extend down to 0 years or up to 5 years. It may also invest in supranational bonds and sovereign bonds. This fund may invest some of its assets outside of the eurozone subject to currency and duration exposure limits. Corporate bonds are subject to increased liquidity risk compared to sovereign bonds. This means that the fund may not always be able to sell its assets for full value, and this could significantly impact your returns if you exit or enter the fund at these times. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in your fund easily or you may have to cash it in at a price that significantly impacts on how much you get back.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. Corporate bonds are subject to increased liquidity risk compared to sovereign bonds. This means that the fund may not always be able to sell its assets for full value, and this could significantly impact your returns if you exit or enter the fund at these times.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€9,148.17	€9,339.29	€9,291.16
	Average return each year	-8.50%	-1.70%	-1.00%
Unfavourable Scenario	What you might get back after costs	€9,222.66	€8,917.13	€8,484.53
	Average return each year	-7.80%	-2.80%	-2.30%
Moderate Scenario	What you might get back after costs	€9,348.94	€9,155.89	€8,783.53
	Average return each year	-6.50%	-2.20%	-1.80%
Favourable Scenario	What you might get back after costs	€9,453.94	€9,378.20	€9,070.99
	Average return each year	-5.50%	-1.60%	-1.40%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€661.38	€863.23	€1,244.38
Impact On Return (RIY) Per Year	6.61%	2.23%	1.88%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.15%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.59%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

World Allocation 20/80 (Dimensional)

For the Investment Bond

Objectives

The World Allocation 20/80 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 80% of its net assets in debt and approximately 20% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	**2**	3	4	5	6	7

Lower Risk ⟷ Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€8,610.42	€8,544.20	€8,248.03
	Average return each year	-13.90%	-3.90%	-2.70%
Unfavourable Scenario	What you might get back after costs	€8,973.88	€8,569.62	€8,150.58
	Average return each year	-10.30%	-3.80%	-2.90%
Moderate Scenario	What you might get back after costs	€9,416.93	€9,427.70	€9,244.54
	Average return each year	-5.80%	-1.50%	-1.10%
Favourable Scenario	What you might get back after costs	€9,859.17	€10,347.91	€10,461.28
	Average return each year	-1.40%	0.90%	0.60%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€684.42	€961.25	€1,440.62
Impact On Return (RIY) Per Year	6.84%	2.42%	2.07%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.14%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.02%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.90%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
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Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

World Allocation 40/60 (Dimensional)

For the Investment Bond

Objectives

The World Allocation 40/60 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 60% of its net assets in debt and approximately 40% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,874.51	€7,523.47	€6,948.08
	Average return each year	-21.30%	-6.90%	-5.10%
Unfavourable Scenario	What you might get back after costs	€8,735.80	€8,420.09	€8,212.94
	Average return each year	-12.60%	-4.20%	-2.80%
Moderate Scenario	What you might get back after costs	€9,595.48	€10,140.06	€10,496.16
	Average return each year	-4.00%	0.30%	0.70%
Favourable Scenario	What you might get back after costs	€10,490.97	€12,154.84	€13,352.03
	Average return each year	4.90%	5.00%	4.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€699.43	€1,042.70	€1,652.42
Impact On Return (RIY) Per Year	6.99%	2.49%	2.13%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.03%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.95%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

World Allocation 60/40 (Dimensional)

For the Investment Bond

Objectives

The World Allocation 60/40 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 40% of its net assets in debt and approximately 60% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€7,316.63	€6,759.06	€6,004.69
	Average return each year	-26.80%	-9.30%	-7.00%
Unfavourable Scenario	What you might get back after costs	€8,577.11	€8,392.20	€8,412.79
	Average return each year	-14.20%	-4.30%	-2.40%
Moderate Scenario	What you might get back after costs	€9,762.07	€10,841.80	€11,795.22
	Average return each year	-2.40%	2.00%	2.40%
Favourable Scenario	What you might get back after costs	€11,037.55	€13,914.14	€16,428.65
	Average return each year	10.40%	8.60%	7.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€712.60	€1,119.52	€1,866.24
Impact On Return (RIY) Per Year	7.13%	2.54%	2.17%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.03%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.99%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

World Allocation 80/20 (Dimensional)

For the Investment Bond

Objectives

The World Allocation 80/20 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 20% of its net assets in debt and approximately 80% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€6,657.97	€5,871.75	€4,947.80
	Average return each year	-33.40%	-12.50%	-9.60%
Unfavourable Scenario	What you might get back after costs	€8,344.17	€8,134.01	€8,237.64
	Average return each year	-16.60%	-5.00%	-2.70%
Moderate Scenario	What you might get back after costs	€9,884.64	€11,374.29	€12,821.96
	Average return each year	-1.20%	3.30%	3.60%
Favourable Scenario	What you might get back after costs	€11,608.64	€15,768.37	€19,785.58
	Average return each year	16.10%	12.10%	10.20%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

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Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€724.69	€1,189.32	€2,059.41
Impact On Return (RIY) Per Year	7.25%	2.60%	2.23%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.04%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.03%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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ZURICH

World Equity (Dimensional)

For the Investment Bond

Objectives

The World Equity Fund (Dimensional) aims to achieve long-term total return. The fund is managed on a discretionary basis and primarily invests in shares of companies with exposure to developed and/ or emerging markets. The fund uses a core strategy that has a general exposure to the stock-market with a greater allocation to shares of smaller sized companies and value companies. Value companies are those where, at the time of purchase, the price is low compared to the accounting value of the company. The fund may invest up to 20% of its net assets in emerging markets countries. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,855.79	€4,822.32	€3,761.41
	Average return each year	-41.40%	-16.70%	-13.00%
Unfavourable Scenario	What you might get back after costs	€7,886.33	€7,450.37	€7,493.40
	Average return each year	-21.10%	-7.10%	-4.00%
Moderate Scenario	What you might get back after costs	€10,018.95	€11,969.30	€14,008.93
	Average return each year	0.20%	4.60%	4.90%
Favourable Scenario	What you might get back after costs	€12,578.77	€19,003.29	€25,882.14
	Average return each year	25.80%	17.40%	14.60%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€734.54	€1,251.56	€2,250.11
Impact On Return (RIY) Per Year	7.35%	2.63%	2.26%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.04%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	2.06%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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ZURICH

5 Star 5 Americas

For the Investment Bond

Objectives

The 5 Star 5 Americas Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the American region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund offers the opportunity to invest in the US and may also have holdings in Canada and 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. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	4	**5**	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€4,840.91	€3,491.35	€2,379.57
	Average return each year	-51.60%	-23.10%	-18.50%
Unfavourable Scenario	What you might get back after costs	€7,904.76	€8,251.32	€9,326.56
	Average return each year	-21.00%	-4.70%	-1.00%
Moderate Scenario	What you might get back after costs	€10,504.82	€14,551.38	€19,735.53
	Average return each year	5.00%	9.80%	10.20%
Favourable Scenario	What you might get back after costs	€13,867.56	€25,491.56	€41,484.67
	Average return each year	38.70%	26.40%	22.50%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€792.12	€1,652.73	€3,496.11
Impact On Return (RIY) Per Year	7.92%	2.99%	2.60%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.62%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.82%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

5 Star 5 Asia Pacific

For the Investment Bond

Objectives

The 5 Star 5 Asia Pacific Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the Asia Pacific region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. 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. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,536.71	€4,342.44	€3,242.78
	Average return each year	-44.60%	-18.80%	-14.90%
Unfavourable Scenario	What you might get back after costs	€7,882.14	€7,408.63	€7,412.45
	Average return each year	-21.20%	-7.20%	-4.20%
Moderate Scenario	What you might get back after costs	€9,979.28	€11,857.32	€13,797.24
	Average return each year	-0.20%	4.40%	4.70%
Favourable Scenario	What you might get back after costs	€12,563.89	€18,871.44	€25,538.34
	Average return each year	25.60%	17.20%	14.30%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€747.34	€1,321.36	€2,389.57
Impact On Return (RIY) Per Year	7.47%	2.79%	2.42%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.15%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.52%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.75%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.

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ZURICH

5 Star 5 Europe

For the Investment Bond

Objectives

The 5 Star 5 Europe Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the Europe region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. 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. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,072.26	€3,791.58	€2,677.90
	Average return each year	-49.30%	-21.50%	-17.20%
Unfavourable Scenario	What you might get back after costs	€7,916.30	€7,519.43	€7,599.56
	Average return each year	-20.80%	-6.90%	-3.80%
Moderate Scenario	What you might get back after costs	€10,016.56	€12,011.48	€14,105.45
	Average return each year	0.20%	4.70%	5.00%
Favourable Scenario	What you might get back after costs	€12,575.43	€19,037.74	€25,977.25
	Average return each year	25.80%	17.50%	14.60%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€967.27	€2,450.67	€4,929.47
Impact On Return (RIY) Per Year	9.67%	4.97%	4.59%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	2.69%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.75%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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ZURICH

5 Star 5 Global

For the Investment Bond

Objectives

The 5 Star 5 Global Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in global equities, normally holding up to fifty global equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. 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. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk ← → Higher Risk

The risk indicator assumes you keep the product for seven years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. This fund does not include any protection from future market performance so you could lose some or all of your investment. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk.

Performance Scenarios

Investment: €10,000

Scenarios		1 Year	4 Years	7 Years (Recommended Holding Period)
Stress Scenario	What you might get back after costs	€5,880.60	€4,808.75	€3,744.93
	Average return each year	-41.20%	-16.70%	-13.10%
Unfavourable Scenario	What you might get back after costs	€8,297.48	€8,886.55	€10,086.55
	Average return each year	-17.00%	-2.90%	0.10%
Moderate Scenario	What you might get back after costs	€10,386.75	€13,894.07	€18,198.22
	Average return each year	3.90%	8.60%	8.90%
Favourable Scenario	What you might get back after costs	€12,902.94	€21,557.67	€32,582.99
	Average return each year	29.00%	21.20%	18.40%

Performance Scenarios

This table shows the money you could get back over the next seven years, under different scenarios, assuming that you invest €10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. Other than the stress scenario, the performance scenarios reflect past performance for a period of up to 5 years. Where past performance in that period has been very strong, these scenarios will show very strong potential future returns and where past performance has been very weak, they will show very weak future returns. The figures shown include all the costs of the product itself and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Costs Over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: €10,000

Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in after 7 years (Recommended Holding Period)
Total Costs	€926.82	€2,390.85	€5,231.10
Impact On Return (RIY) Per Year	9.27%	4.40%	4.00%

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

This table shows the impact on return per year

One-off Costs	Entry Costs	0.16%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit Costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	2.04%	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	1.81%	The impact of the costs each year for managing your investments.
Incidental Costs	Performance Fees	0.00%	The impact of performance fees.
	Carried Interests	0.00%	The impact of carried interests.

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