

<b>Launch Date:</b>	06/04/2018
<b>Fund Size</b>	€39m

# Property Fund

## Risk Rating

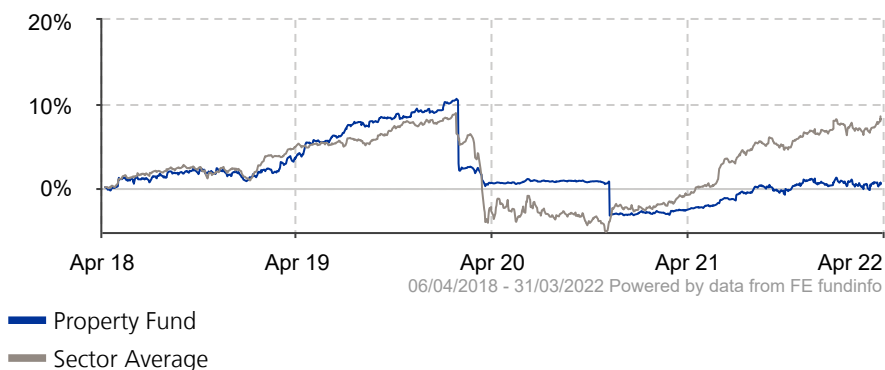


The Fund has a risk rating of 6. Please see the Fund Guide for more details.

## Fund Description

The 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. 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. For an Approved Retirement Fund (ARF) policy, periods with no access to your money may be of particular importance if you are relying on the Property Fund to provide income in retirement. Tax implications may also apply as you will be taxed on income from an ARF even if you do not draw it down. Tranching Your investment will initially be invested in a cash fund before being switched into the Property Fund. Details of each tranche are available from Zurich Life. The cash fund will have a set return of 1.5% per annum, before charges.

## Fund Performance



## Cumulative Performance (to 31/03/2022)

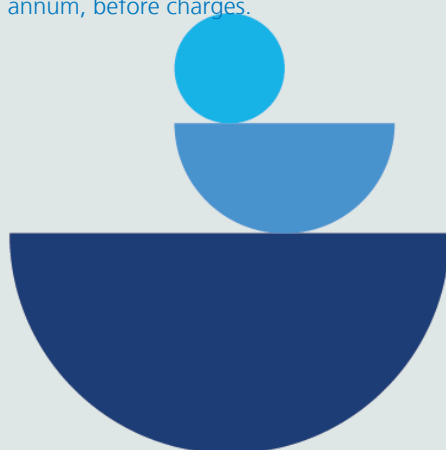
	3 Months	6 Months	1 Year	3 Years	5 Years
<b>Property Fund</b>	-0.1%	1.3%	3.3%	-2.9%	-
Sector Average	0.5%	3.7%	9.5%	3.5%	-

## Annualised Performance (to 31/03/2022)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
<b>Property Fund</b>	-1.0%	-	-	0.1%
Sector Average	1.2%	2.6%	4.6%	2.1%

**Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.** In addition to Zurich's normal AMC, this fund is subject to an extra management charge of 0.25% p.a. We may limit the total investment per policyholder to €250,000. If you invest in this product there may be extended periods when you do not have any access to your money.

**Source:** FE fundinfo. Irish Domestic Pension Property Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

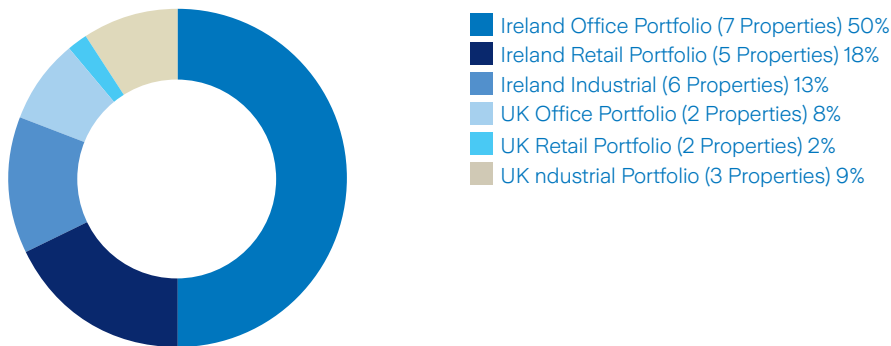


Top Holdings	Sector
40 Molesworth Street, Dublin 2	Dublin City Centre Office
Ferry House, Lower Mount Street, Dublin 2	Dublin City Centre Office
Grafton Buildings, Grafton Street, Dublin 2	Dublin Prime Retail
6 Custom House Plaza, IFSC, Dublin 1	Dublin City Centre Office
7/8 Wilton Terrace (50% Interest)	Dublin City Centre Office
8-10 Hatton Gardens, London EC	London Office/Retail
Site B, Etheridge Avenue Brinklow, Milton Keynes	UK Industrial/Logistics
Unit 21 Fonthill Business Park	Dublin Industrial/Logistics
67/68 Grafton Street, Dublin 2	Dublin Prime Retail
Temple House, Blackrock, Co. Dublin	Dublin Suburban Offices

Source: SSGA

## Commercial Property Trust – Allocation

as at 31/03/2022



Source: SSGA

Due to rounding some totals might not equal 100%.

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

Visit [zurich.ie](http://zurich.ie) for regular fund commentary.

### Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.  
 Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurich.ie](http://www.zurich.ie)

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GR: 6956 Print Ref: ZL ISA 6810 0522

