

Autoinvest from Zurich



Overcoming the Challenge of Time vs Timing

Autoinvest from Zurich is a phased investment strategy, where you drip feed your funds into the market over a period of time.



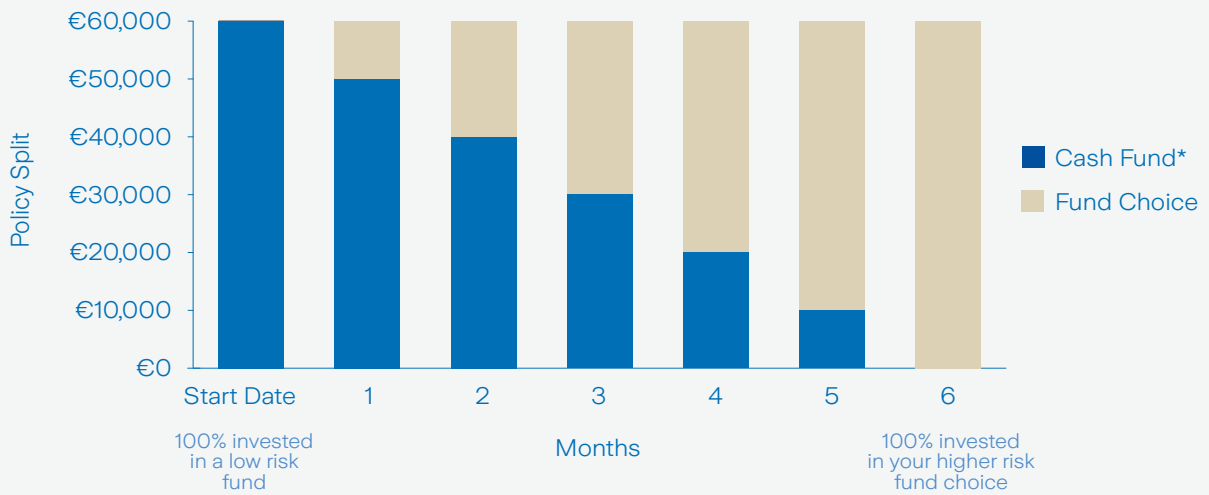
Buying the Dips

The age old advice that has proven successful over the long term. However, it's easier said than done when volatility returns to the market. It's a challenge for those who want to invest but find themselves overcome by fear and unable to take action. Autoinvest from Zurich can help.



How it Works

With Autoinvest, your money in your investment bond will be fully invested in a low risk cash fund* at the start date. Then, over a period of six or twelve months, your money is automatically drip-fed from the low risk fund into your higher risk fund choice until it is fully invested. Therefore, once committed, there are no further decisions to be made around when to invest.



The table shown above is for illustrative purposes only. Actual fund splits will depend upon the performance of the underlying investments.
 *The Cash Fund used is the Zurich Cash Fund.

Details

- Simply select the Autoinvest option on the fund choice page of the application form.
- Your initial investment is into the Cash Fund.
- Your money is then switched to your funds of choice over the next six or twelve months.
- The first switch takes place one month after the start of the policy.
- With the six month option the policy is fully invested on the six month anniversary of the policy start date.
- With the twelve month option, the policy is fully invested on the one year anniversary of the policy start date.
- You can only select Autoinvest at the start of the policy.
- Any alternative fund switch during the period will turn off the Autoinvest strategy.

Benefits

Studies have shown that as humans, we fear loss more than we appreciate gains, a behavioural bias referred to as loss aversion*. So, when it comes to investing during periods of heightened volatility, protecting our capital takes priority over generating market beating returns. Faced with this dilemma, investors often sit on the side-lines, waiting for the “perfect time” to invest. History has proven that this is often a mistake. Autoinvest from Zurich has you covered.

*Source: Organizational Behavior and Human Decision Making Processes - November 2012.

*Source: The Neutral Basis of Loss Aversion in Decision-Making Under Risk - January 2007.

Autoinvest is available on the Investment Bond from Zurich.

For more information just speak to your Financial Broker or Advisor.

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 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.

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