

# Why choose Zurich for Investments?

A little more risk is proving popular with savers in order to increase their chance of making a better return on their money.

Over the last number of years, strong, investment market returns, coupled with high inflation, has seen many people taking a little more risk.

If you have a lump sum on deposit, perhaps now is the time to look at alternative options for some of your money.

One popular alternative home to money held on deposit is an Investment Bond with Zurich.

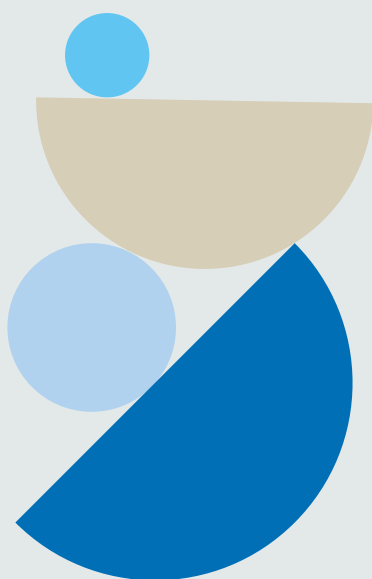
Putting some of your money in an Investment Bond over the medium to long-term has the potential to give you a better chance of achieving your financial goals.



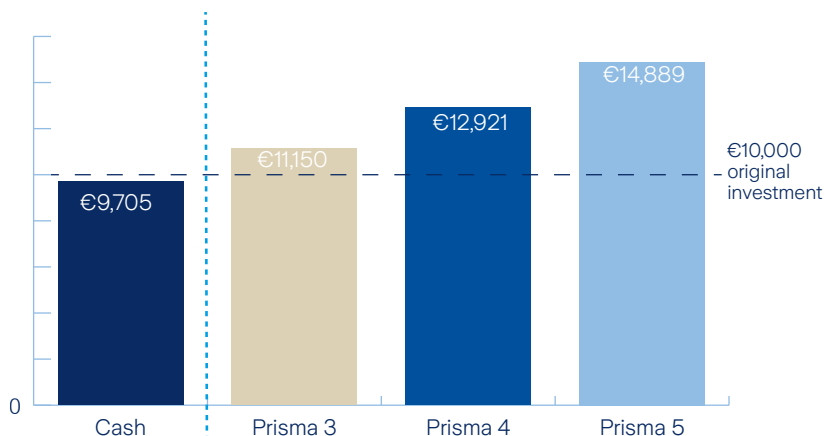
# What is an Investment Bond?

## The key features and benefits

- It's a medium to long-term investment option for your savings – ideally you should consider it for seven years or longer.
- If you need access to your money, that's no problem as there are options available that give you access to your money without any penalties.
- You can keep track of how your Investment Bond is performing at any time by logging on to Zurich's online Client Centre.
- You can save a lump sum of €5,000 and above and you can choose the investment fund or funds you want to invest in.
- It has an excellent range of investment fund choices, with options for those that are averse to risk to those that like a little more adventure.
- You can switch and move between a range of investment funds at any time and as often as you like with up to 4 free switches per year.
- It's important to remember the value of your investment may go down as well as up.



**Investment of €10,000 in the Zurich Prisma 3, 4 and 5 Funds over 5 years Vs Cash Fund Returns<sup>1</sup>**



Excellent investment fund choice, with options for those that are averse to risk to those that like a little more adventure”



# Why invest with Zurich?

Zurich is one of Ireland's most successful life insurance companies and has an enviable track record in managing customer's savings. With a range of investment options to suit most investors, easy to use calculators and digital tools, and instant online access to your investment details through your personal dashboard, you can have confidence when you invest with Zurich.

# 1.

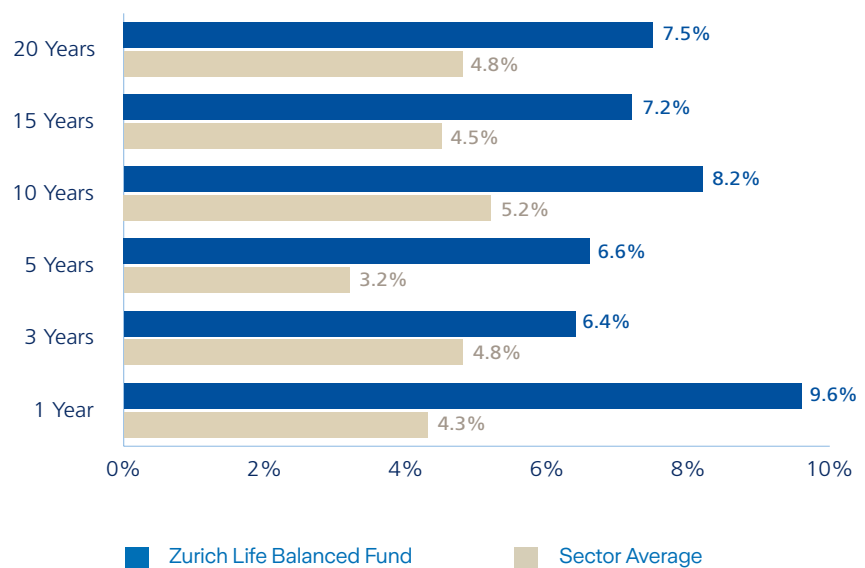


## Market leading investment performance

We believe that the funds you are invested in should be the bedrock of your pension, saving plan or investment bond. At Zurich, our Dublin based investment team have a strong track record in delivering long-term consistent fund performance. The team make investment decisions every day that they think will lead to better outcomes for our customers. For example, our Balanced Fund has delivered an average of 9.7% per annum return over its 33 year history<sup>2</sup>.

It's this consistent track record that has led to Financial Brokers and Advisors voting Zurich Number One for Investment Excellence<sup>3</sup> since 2014.

### Market Beating Performance<sup>4</sup>



# 2.



## Trust in the expertise of Zurich

Zurich Life has been meeting the financial needs of people in Ireland since 1977 and Zurich Investments has been managing diversified multi-asset funds for over 30 years. Our investment team is responsible for funds under management of approximately €32 billion, of which pension assets amount to €26.9 billion<sup>5</sup>.

# 3.



## Keep track of your money 24/7

With Zurich's online platform you can see how your investment is performing at any stage. And with a wide range of helpful tools, calculators and videos, you'll have access to everything you need to ensure you are kept fully up to date on your money.



# 4.



## Work out if you are risk averse, a risk taker – or just somewhere in between!

You can quickly work out your risk profile – the level of investment risk you are comfortable with – by using the 'risk profiler' tool with your Financial Broker. Depending on your risk profile, you should be able to find an investment fund to match you.

# 5.



## Investing responsibly for future generations

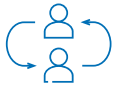
As an investment manager, Zurich Life in Ireland is conscious of the need to ensure that we invest policyholder and shareholder funds responsibly. For the Group, Responsible Investment is all about 'doing well and doing good'. Zurich in Ireland shares this commitment and participates in group-wide practices in relation to Responsible Investment.



For more information on the Zurich Investment Bond speak to your Financial Broker or visit [zurich.ie](http://zurich.ie)

## Create tailored portfolios

Zurich has a range of tools and supports to help you on your investment journey.



Our Risk Profiler tool is designed to assist you in understanding your attitude to risk. This is an important step before making an investment decision.



Zurich's Portfolio Builder helps you work with your Financial Broker to create an investment portfolio that is tailored to your individual risk profile and financial needs.



Keep track of your investments and pensions with the secure dashboard or on the go with the ZurichLife App.



Source:

<sup>1</sup> Zurich Life, July 2023. Cumulative returns figures quoted 02/07/2018 to 03/07/2023. 0.4% AMC is included in price. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

<sup>2</sup> Zurich Life. Annualised performance figures quoted to 03/07/2023. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

<sup>3</sup> Brokers Ireland, November 2022.

<sup>4</sup> Financial Express, Annualised performance since launch (11/10/1989 to 03/07/2023).

<sup>5</sup> Zurich Life, July 2023.

Important notes: Additional fees and other fund costs/charges may apply. There is a key Information Document (KID) available on this product. This document is a good source of further information and can be found at [www.zurich.ie/broker-centre/key-info-docs/](http://www.zurich.ie/broker-centre/key-info-docs/)

**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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