

# 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 on a little more risk when it comes to their money.

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 for 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.



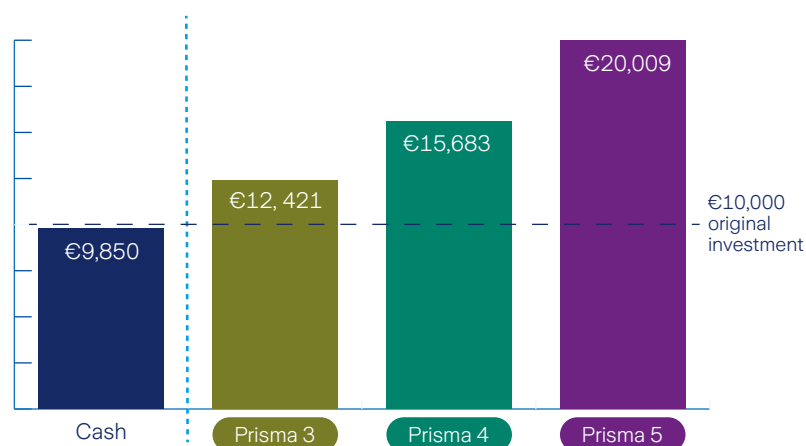
# What is an Investment Bond?

## 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 cautious about 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.

### €10,000 in the Zurich Prisma 3, 4 and 5 Funds Vs Cash Fund over 7 years<sup>1</sup>

(04/03/2019 – 03/03/2026)



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# 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.

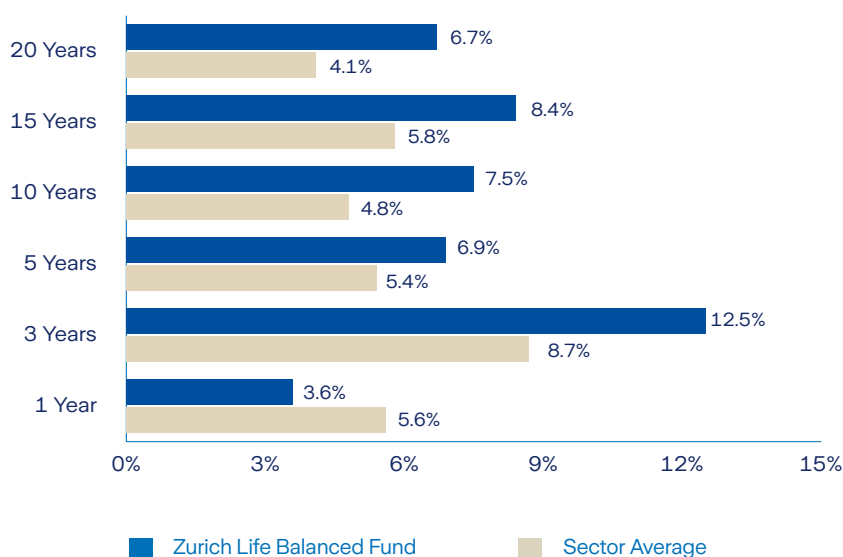


## Market leading investment performance

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 has 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 9.8% per annum return over its 37 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 and Fund Management Company of the Year for the last three years in a row.<sup>3</sup>

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 35 years. Our investment team is responsible for funds under management of approximately €46.7 billion, of which pension assets amount to €39.6 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

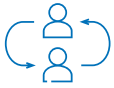
As an investment manager, Zurich Life in Ireland is conscious of the need to ensure that we invest policyholder and shareholder funds responsibly. For the Group, Responsible Investment is all about ‘doing well and doing good’. Zurich in Ireland shares this commitment and participates in group-wide practices 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, March 2026. An annual management charge of 1.25% and a contribution allocation rate of 101% with no surrender penalties has been allowed for. A government insurance levy applies, currently 1% as at January 2026 and may change in the future. The contributions above are inclusive of this levy.

The return is based on an investment in the fund and does not represent the return achieved by individual policies linked to the fund.

It is assumed that on death, encashment, partial encashment, assignment of a policy or on the 8th policy anniversary, tax is deducted on the gains made at the current rate of taxation (38%). These assumptions and figures quoted are for illustrative purposes only and are not an offer of contract.

<sup>2</sup> Zurich Life. Annualised performance figures quoted to 03/02/2026. 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 Provider Awards and Business and Finance Financial Services Awards, 2025

<sup>4</sup> FE fundinfo, March 2026., Annualised performance since launch (01/11/1989 to 03/02/2026).

<sup>5</sup> Zurich Life, December 2025.

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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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life’s understanding of current Revenue practice and may change in the future.

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