

Why choose Zurich for Investments?

A little more risk is proving
popular with savers



Over the last number of years, strong, positive investment market returns, coupled with record low interest rates for money held on deposit, has seen many people taking a little more risk in order to increase their chance of making a better return on their money.

With figures from the Central Bank showing that people have in excess of €110bn¹ held on cash 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.

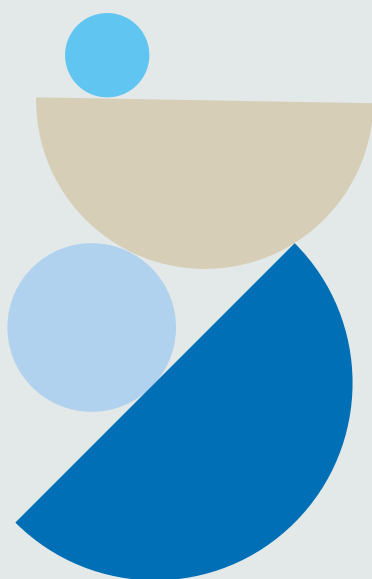
Putting some of your money in an Investment Bond over the medium to long-term has the potential to give you a better chance of achieving your financial goals.



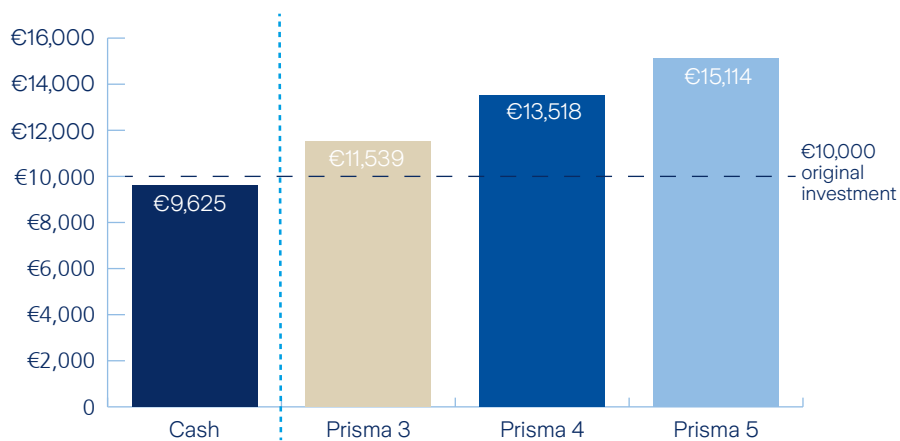
What is an Investment Bond?

The key features and benefits

- It's a medium to long-term investment option for your savings – ideally you should consider it for five 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 between €5,000 and €200,000 and you choose the investment fund you want to invest in.
- It has an excellent investment fund choice, 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.
- 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 Returns²



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.

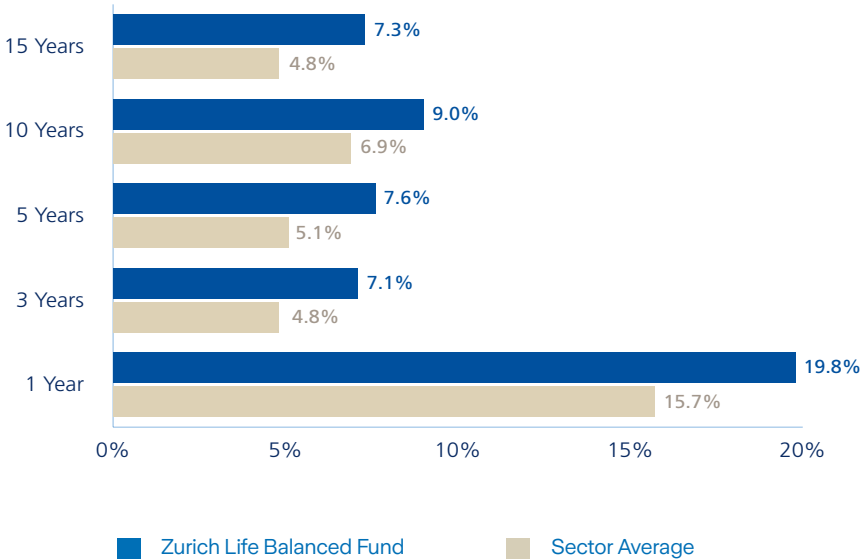


Market leading investment performance

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 and make investment decisions every day that they think will lead to better outcomes for our customers. For example, our flagship Balanced Fund has delivered an average of 10% per annum return over its 30 year history, and in 2019 alone, it delivered a return of 19.8%³.

It's this consistent track record that has led to Financial Brokers and Advisors voting Zurich Number One for Investment Excellence⁴ for the last three years straight.

Market Beating Performance⁵



2.



Trust in the expertise of Zurich

Zurich Life has been meeting the financial needs of people in Ireland for over 40 years 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 €25.3 billion, of which pension assets amount to €12.1 billion⁶.

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

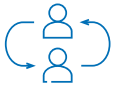
As an investment manager, Zurich Life in Ireland is conscious of the need to ensure that we invest policyholder and shareholder funds responsibly. For the Group, Responsible Investment is all about ‘doing well and doing good’. Zurich in Ireland shares this commitment and participates in group-wide practices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



For more information on the Zurich Investment Bond speak to your Financial Broker or visit zurich.ie

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.



Source:

¹ Central Bank, February 2020.

² Zurich Life, January 2020. Cumulative returns figures quoted 02/01/2015 to 02/01/2020. 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.

³ Zurich Life. Annualised performance figures quoted to 31/12/2019. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

⁴ Brokers Ireland, November 2019.

⁵ Financial Express, Annualised Performance to 1 January 2020.

⁶ Zurich Life, December 2019.

⁷ 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/

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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Intended for distribution within the Republic of Ireland.

GR: 5954 Print Ref: ZL ISA 4669 0521

