

# Investment and Unit Price dates

Our processes around switches and unit price dates remains the same as it always has and there is no change in that regard.

## **Zurich Fund Prices and how they relate to close of markets**

For Zurich managed funds (Balanced, PRISMA etc), what happens in the marketplace today is reflected in tomorrow's published unit price (This is usually published by 5pm).

Example: Policy invested in the Balanced Fund

At 3pm on a Wednesday, the unit prices have not been published for the day and the policy value online represents close of markets on Monday.

At 8pm on a Wednesday, the unit prices should have been published for the day and the policy value online represents close of markets on Tuesday.

Please note, this can be different in some externally managed funds and funds with significant Asian holdings.

Our unit prices are published daily on the website:  
[www.zurich.ie/broker-centre/fund-range/fund-price-calculator/](http://www.zurich.ie/broker-centre/fund-range/fund-price-calculator/)

Further information on this is found on the Fund Performance and Fund Price calculator pages under 'important information about dates'

## **Zurich unit price date received by transactions and how they relate to close of markets**

For Zurich managed funds (Balanced, PRISMA etc), when a request is received before 5pm, it will transact at the next day's unit prices, which reflect close of markets of the day the request is received. Please note, this can be different in

some externally managed funds and funds with significant Asian holdings.

Requests are only valid when all required information is included and is received from someone with the appropriate authority to do so.

## **New policies**

Once the money and fund choice are received for a new policy, Zurich invests in the funds selected by the policyholder. The policy may take a number of days/weeks to be issued, but the money has been invested during that period.

## **Change to Fund choice before policy documentation is issued**

Should you wish to change your fund choice after an investment is made, but before the policy is issued, this can be processed as a fund switch on the date of the instruction. The policy will have been invested in the original fund choice from the policy start date until the date the switch is made.

## **Cancellation of new policy within cooling off period**

Should you wish to cancel your investment within the cooling off period, Zurich Life will refund the premium paid on your policy, and Zurich Life's liability for any benefits will cease. There may be an adjustment made to the refund to cover any losses incurred on your premium as a result of a fall in the Unit Account between the Start Date of your policy and the date Zurich Life receives satisfactory written confirmation of your instruction to cancel the policy.

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

**Warning: Benefits may be affected by changes in currency exchange rates.**

**Warning: If you invest in this fund you may lose some or all of the money you invest.**

## **Zurich Life Assurance plc**

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