

## Volatility is to be expected – don't let it derail you!

In life, every year is not without its ups and downs and investment markets are no different. Investors should be aware that markets can have a bad week, month or even a year. However, history suggests that those who stay the course will find they are much more likely to benefit as opposed to those who don't.

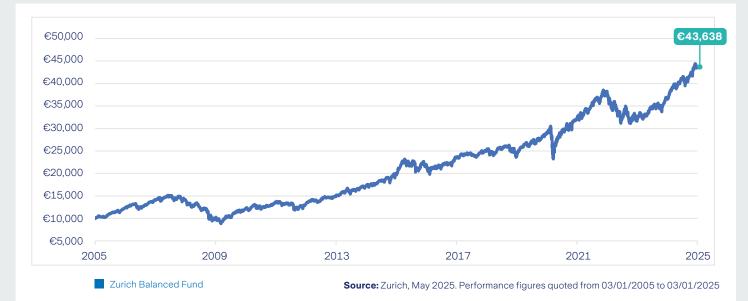
The table below shows the wide spectrum of yearly returns from one of Zurich's longstanding funds, the Balanced Fund.

<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
23.3%	14.4%	0.8%	-30.4%	22.3%
<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
11.0%	-2.0%	13.1%	16.1%	15.3%
<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
10.0%	6.7%	6.3%	-3.6%	19.8%
<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
12.3%	18.0%	-17.0%	16.8%	17.7%

## Zurich Balanced Fund over 20 years\*

Source: Zurich, April 2025. Yearly Return (as of 03/01/2025).

## The growth of €10,000 invested over the same 20 year period\*



\*Annual management charges (AMC) apply. The fund returns shown are net of the AMC deducted by Zurich Life in our unit prices. The fund returns are based on an investment in the funds and do not represent the returns achieved by individual policies linked to the funds. These fund returns may be before the full AMC is applied to a policy. The actual returns on policies linked to the specified fund will be lower because of the effects of charges and in some cases a higher management charge.



While there can be years with negative returns the graph shows that those who stay invested could reap the rewards!

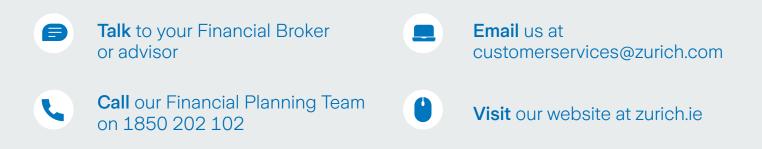
Warning: The value of your investment may go down as well as up. Warning: Past performance is not a reliable guide to future performance. Warning: If you invest in this product you may lose some or all of the money you invest. Warning: This product may be affected by changes in currency exchange rates.



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