

Explore a low risk investment option for your money

The Prisma Low fund from Zurich is a low-risk alternative to holding money in cash or on deposit.

In the current economic environment, the yield available across asset classes, including cash, is low versus history. This has led to negative cash deposit rates and resulted in low-risk investors seeking potential for returns in other areas. A low-risk diversified multi-asset portfolio can offer better protection against inflation than cash deposits. Prisma Low offers an excellent alternative at a time when more and more deposit offerings are charging the investor for holding cash.

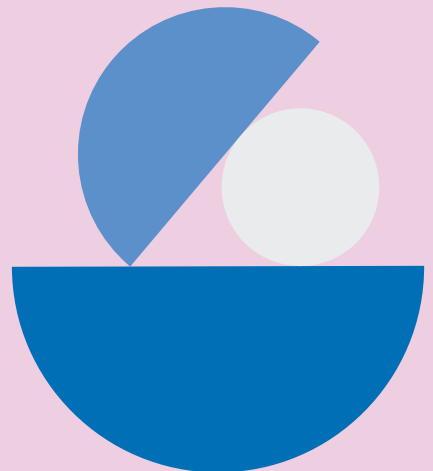
What is Prisma Low?

Prisma Low is the latest fund addition to Zurich's popular range of multi-asset investment funds. The new Prisma Low fund has the lowest risk profile of the six funds in the Prisma range - with a maximum potential equity holding of between just 0% - 10% and the majority of the fund invested in lower risk short duration corporate and government bonds.

While Prisma Low is specifically targeted at the low risk end of the investment spectrum, it is managed using the same proven, top-down active investment process of the other funds in the Prisma range. Each of the Prisma funds reflect a risk-targeted version of Zurich's Active

Asset Allocation Fund (AAA) and the equity holding of the different Prisma funds will mirror Zurich Investments current view as per the AAA fund. If we are at the upper end of the AAA equity range (15% - 65%), then each Prisma fund will also be at the upper end of its equity range.

For example, the Prisma 4 fund which has an equity range of 30% - 60% would have an equity holding closer to 60% to reflect Zurich Investments view as per the AAA fund. Depending on Zurich's outlook on equities we may change our positioning and the Prisma Low equity content ranges will fall in line with this view.



| Zurich equity position scenario | Typical Prisma Low equity content range in this case | Full equity range |
|---------------------------------|------------------------------------------------------|-------------------|
| Positive | 6-10% | 0-10% |
| Neutral | 5% | 0-10% |
| Negative | 0-4% | 0-10% |



Who might Prisma Low be suitable for?

- Corporate investors
- Self-administered pension scheme members
- Low risk investors

If you have significant cash on deposit at negative rates of interest, Prisma Low may offer a solution by replacing a portion of these deposits with an element of investment risk to improve the overall portfolio return.

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.

The Prisma Low fund and Zurich's Prisma fund range is available across the Zurich suite of Pensions, Savings and Investment products.



Talk to your Financial Broker or advisor



Email us at: customerservices@zurich.com



Call our Financial Planning Team directly on 1850 202 102



Visit our website at Zurich.ie



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