

# Zurich's Active Asset Allocation Fund

Delivering strong multi-asset returns.

## Navigating volatile markets

It was against a turbulent backdrop for financial markets that Zurich's Active Asset Allocation fund was launched in 2010. Since then, the fund has adapted to the ever-changing market conditions and successfully navigated the highs and lows of markets, including Brexit, the COVID-19 pandemic, and the recent spike in inflation.

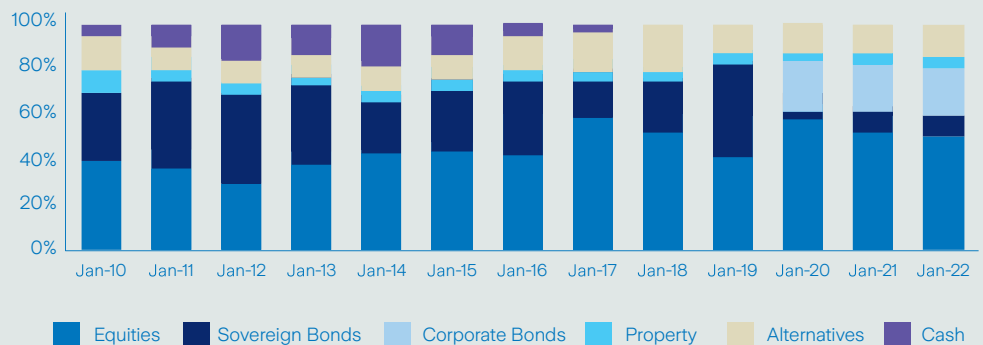
## Consistent performance

Now, 12 years on, our economy is undergoing another structural change with rising interest rates on the horizon. It has been a volatile year for investment markets, but the fund continues to consistently deliver strong multi-asset returns for investors over the long term.

## Zurich's Prisma Funds

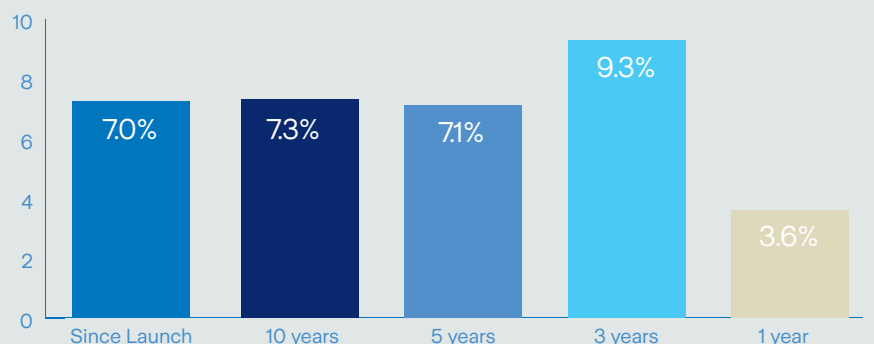
Zurich's range of five Prisma multi-asset funds aim to deliver risk targeted versions of the Active Asset Allocation (AAA) Fund. The asset allocation decisions made for the AAA Fund are replicated proportionately across the Prisma Funds.

## Active Asset Allocation in Action



Source: Zurich Life, June 2022

## Annualised Investment Performance to 01/06/2022



Source: Zurich Life, June 2022

The Active Asset Allocation fund and Zurich's Prisma fund range are available across the Zurich suite of Pensions, Savings and Investment products.



Caroline,  
age 76\*

- Caroline's advisor recommended an **Approved Retirement Fund (ARF) with Zurich as she approached retirement in 2012.**
- Caroline invested her €500,000 ARF in the Active Asset Allocation fund with Zurich, as she felt this was an appropriate fund for her risk-reward appetite.
- In 2022, Caroline and her advisor reviewed her position, and she still had a current fund value of **€610,457**, on top of that she's been able to take imputed distribution totalling **€257,438 over the 10-year time frame.**



Liam,  
age 50\*\*

- Liam began **saving for his child's education in 2012.**
- Liam had a 9 year old daughter and his advisor recommended a savings plan to cover the costs of sending her to college as part of Liam's overall financial plan. **According to the Cost of Education calculator on Zurich's website Liam would need around €40,000 to cover the costs.**
- Liam was lucky enough to be able to contribute **€250 each month to a Zurich Regular Savings plan** invested in the Active Asset Allocation fund **over a 10-year time frame.**
- In 2022, Liam's daughter received an offer to attend college in another County and **Liam had enough saved to contribute towards the cost of her education** and to pay for her student accommodation.
- His premiums totalled **€32,108** and the final fund value was **€39,668.**

You can find more information by speaking to your Financial Broker or visiting [zurich.ie](https://www.zurich.ie)

**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.**  
**Warning: The income you get from this investment may go down as well as up.**

Performance figures provided are examples only and not real policies.

Annualised performance: Performance figures are gross of tax with date ranges from 20/10/2010 to 01/06/2022. Annual management fees apply. The actual returns on policies linked to these funds will depend on the charges on the individual policies that invest and may be different than illustrated here.

\* ARF: assumed lump sum of €500,000 on 31/05/2012 until 31/05/2022. An allocation rate of 100% and an annual management charge of 1.0% per annum are assumed to apply. The figure shown is before surrender penalties. Imputed Distribution assumes that withdrawal starts immediately at 4% p.a. (paid monthly), and increases to 5% p.a. (paid monthly) in the year that the individual turns 71.

\*\* Savings Plan: a regular contribution of €250 per month from 31/05/2012 until 31/05/2022. An allocation rate of 101% and an annual management charge of 1.0% and indexation of 1.5% are assumed to apply. Figure is net of tax. Exit tax of 41% applies to the gains.

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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 as at November 2022 and may change in the future.

Intended for distribution within the Republic of Ireland.

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