

# Risk Profiler Results

Your attitude to risk is medium – Risk Profile 4

## Risk Profile 4 – Medium risk

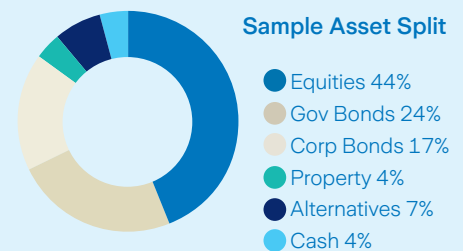
Your answers suggest that your risk appetite is Risk Profile 4. This means that you are likely to accept significant risk in return for the potential for good investment gains over the longer term. You accept there will be significant fluctuations in the value of your investment, particularly over the shorter term. However, you will want to limit the amount of your money held in more risky investments. Funds with a Risk Profile of 4 may invest in a mix of equities (company shares), and fixed interest investments such as government bonds and corporate bonds (bonds issued by companies).



## What range of values could you expect from your investment?

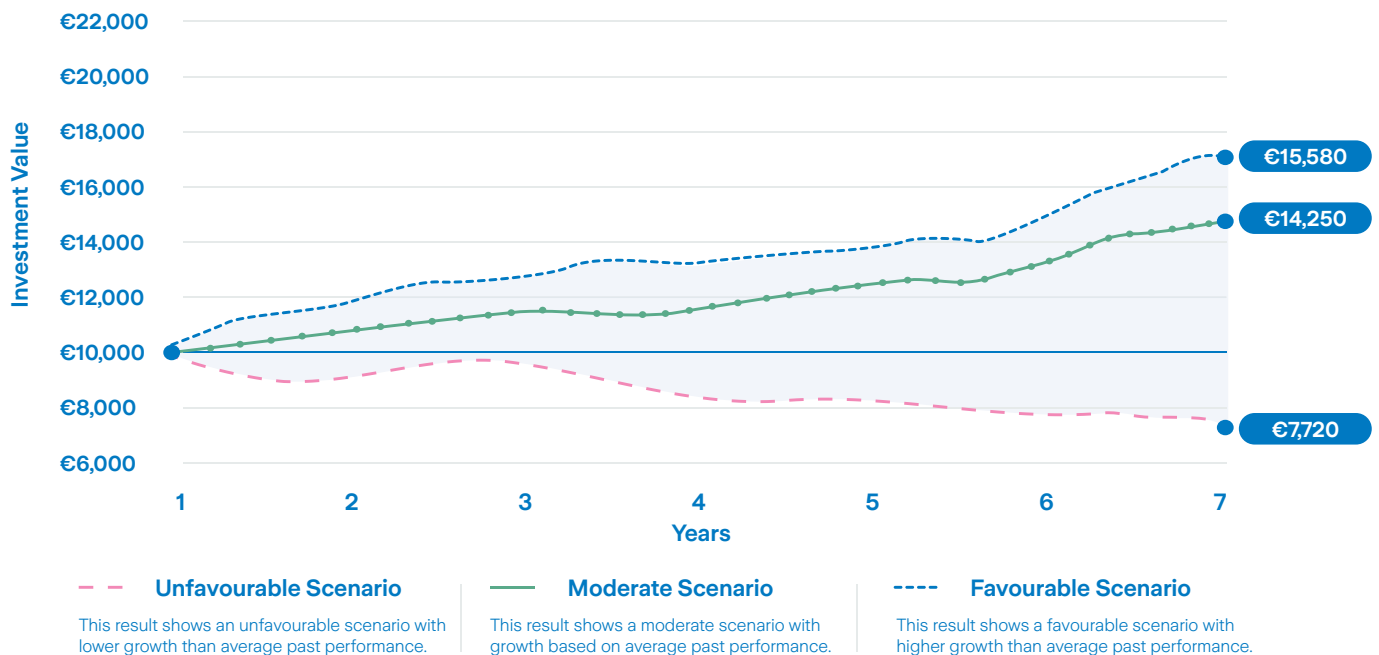
We have used Zurich's Prisma 4 fund as an example of a typical fund in the medium risk category. Zurich's range of Prisma Funds are risk-targeted multi-asset funds designed to cater for the different preferences of customers.

The below graph shows the range of values €10,000 invested today, could amount to in 7 years' time, under a range of different investment scenarios, if you invested in Zurich's Prisma 4 fund. The pie chart shows a sample asset split for Prisma 4.



Source: Zurich Life, Asset splits as at 31/12/2023

## An Example – Prisma 4 Fund



### Notes:

- Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the fund over the last 12 years. Markets could develop very differently in the future.
- Annual management charges (AMC) apply. The figures shown incorporate an assumed 1.6% AMC, which may be different to the AMC applied on your policy.
- The fund shown is selected based on your responses to the risk profile questionnaire.
- Scenarios shown are from Zurich's PRIIPs Key Information Documents as at 31/12/2023.
- The return is based on an investment in the fund and does not represent the return achieved by individual policies linked to the fund.



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

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

**Warning:** These figures are estimates only. They are not a reliable guide to the future performance of your investment.

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

### Capacity For Loss - Medium

Based on your answers, we have assessed that you have a medium capacity for loss. This means that you have some level of emergency funds, or other investment assets you could use if necessary. Poor performance on this investment is not likely to put you in financial difficulty.

**Considering the above result, if you are choosing to invest your pension in an investment strategy the Medium risk / return GuidePath strategy would be most suitable for you.**

In general, you are likely to accept fluctuations in the value of your investments, particularly over the short-term, in order to achieve investment gain. You would like an investment strategy for your pension which offers the potential for good investment gains over the long term and you are likely to accept risk of potential losses in return for this.

Please note that high, medium or low in this context refers to the risk / return setting of the GuidePath investment strategy and not necessarily to the risk level of each of the individual funds within the strategy. Personalised GuidePath is only available on non-PRSA pension products.



### Important Information

The Zurich Risk Profiler is an illustrative tool designed to assist you in beginning to understand your attitude to risk, an important step before making an investment. The Zurich Risk Profiler does not constitute advice from Zurich Life. It is very important that you review your overall situation and investment needs with a Financial Advisor prior to making an investment.

### Risk Profiler - Your Answers

- Question 1:

Your Age  
**31 Years**
- Question 2:

Length of Investment  
**10 Years**
- Question 3:

Your knowledge of investing  
**High: I have a good understanding of the different types of investments and their risks.**
- Question 4:

Your investment objective  
**To make good returns, with limited risk to my capital.**
- Question 5:

Concerned about short-term declines  
**Moderately concerned.**
- Question 6:

Your appetite for taking risk - if you invested €10,000 today  
**between €6,800 and €16,300.**
- Question 7:

Your approach to taking risk - if you could take more risk  
**Take a LITTLE more risk with SOME of your money.**
- Question 8:

Financial emergency  
**I have some other savings, but nothing earmarked for a financial emergency.**
- Question 9:

Financial well-being  
**It would have some impact. I would need to make some adjustments to my future plans.**



## Sustainability Assessment:

You indicated your sustainability preferences below:



### Environmentally Sustainable Investments (Also known as 'EU Taxonomy-aligned' investments)

How important it is to you that you invest in Environmentally Sustainable Investments (EU Taxonomy-Aligned Investments):

**Slightly important**

Please specify the minimum proportion that you would like invested in Environmentally Sustainable Investments (EU Taxonomy-Aligned Investments):

**48 %**



### Sustainable Investments as described by SFDR (Also known as 'SFDR-aligned' investments)

How important it is to you that you invest in Sustainable Investments (SFDR-Aligned Investments):

**Moderately important**

Please specify the minimum proportion that you would like invested in Sustainable Investments (SFDR-Aligned Investments):

**55 %**



### Principal Adverse Impacts

How important it is to you that your investment considers Principal Adverse Impacts on sustainability factors:

**Moderately important**

Please select all categories that you would like to be considered in your investment decisions from the sample list below:

- Greenhouse gas emissions
- Carbon footprint
- Activities that negatively affect biodiversity-sensitive areas
- Emissions to water
- Exposure to controversial weapons
- Gender pay gap and board gender diversity
- Adherence with the UN Global Compact
- Corruption and bribery matters
- Inadequate governance
- Tax evasion
- Breaches of regulation, international norms and conventions