

Fund Rebalancing

Fund Rebalancing is an investment strategy which periodically rebalances the weighting of the funds in your investment portfolio. The portfolio will rebalance at a frequency of your choice and in accordance with the fund split you selected. Funds can be rebalanced monthly, quarterly, half yearly or yearly.

The strategy rebalances your funds to your selected fund split throughout the lifetime of the policy. Rebalancing will occur automatically and will not reduce the number of free switches allowed per year. It will continue to occur automatically until the cessation of the policy or until your earlier instruction to Zurich to turn off rebalancing.

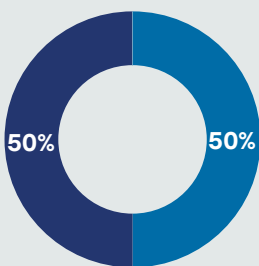


How does it work?

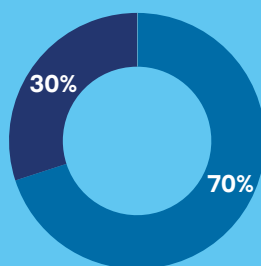
Let's look at a simple example. If your target asset split was 50% Equity Fund and 50% Bond Fund and equity markets performed well during the period, the weighting in your Equity Fund may have increased. In this example, your Equity Fund weighting has increased to 70%. In this scenario, the Fund Rebalancing strategy will automatically reduce the weighting in the Equity Fund and increase the weighting in the Bond Fund to get the portfolio back to the target asset split of 50%/50%.

Rebalancing to your target portfolio

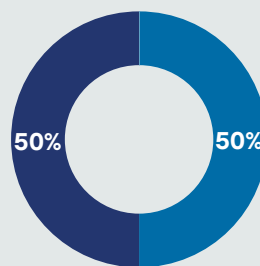
Target Allocation



Needs Rebalancing



Rebalanced Portfolio



Funds:  Equity Fund  Bond Fund

What are the benefits of our Fund Rebalancing Strategy?

Fund Rebalancing ensures you stick to your plan. Fund Rebalancing gives you greater control over your target asset splits, keeping them aligned to your original risk profile. As Fund Rebalancing will happen automatically, it also reduces the need for you to continually monitor your investments to ensure they are aligned to your risk preferences.

For more information



Talk to your Financial Broker or Advisor



Email us at customerservices@zurich.com



Call our Financial Planning Team on 0818 202 102



Visit our website at zurich.ie

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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