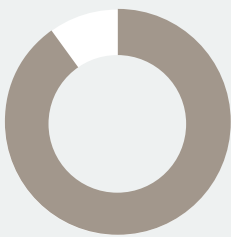


Limit your level of investment risk with Zurich's Protected Funds

Zurich's range of Protected Funds offers you the potential to earn real investment returns while limiting your exposure to risk. There are two funds with two different levels of protection to suit your needs. If your attitude to risk changes over time you are free to switch in and out of the Protected Funds at any time into any other fund, with no restrictions.

1. Protected 70 Fund

Investment risk limited to 30% of your initial investment.



Strong
Growth Potential ↑

Protection[†]: Equal to 70% of the fund's highest ever unit price.

Equity Investment:

Up to 90% is invested in an equity-based fund*, with the balance invested in cash.



2. Protected 80 Fund

Investment risk limited to 20% of your initial investment.



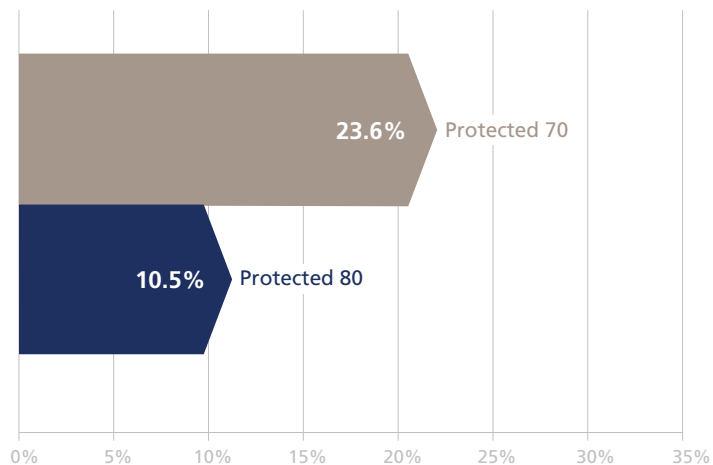
Good
Growth Potential ↑

Protection[†]: Equal to 80% of the fund's highest ever unit price.

Equity Investment:

Up to 70% is invested in an equity-based fund*, with the balance invested in cash.

How have the Protected Funds performed over the last 5 years?



Cumulative Performance

Source: Zurich, September 2019. Performance figures quoted are for 18/09/2014 - 18/09/2019. Annual management fees apply; the fund growth shown above is gross of any annual management charge. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

[†] The protection is provided by Barclays Bank plc.

* Equity-based fund is the Dynamic Fund managed by Zurich. For more information on the Dynamic Fund, visit www.zurich.ie/funds

Learn more about Zurich's Protected Funds. Visit www.zurich.ie/funds or contact your Financial Broker.

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: Past performance is not a reliable guide to future performance.

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