

# Advice Personal Retirement Savings Account

## List of available Collective Investment Vehicles

The Personal Portfolio Fund option allows you to select your own shares. This fund is created and personalised for you and facilitates access to direct equity investment. It is designed for contributors that want more flexibility and control over the assets backing their Personal Retirement Savings Account (PRSA). You have significant control over the assets in the fund by determining what securities and bonds the fund should hold; there are some restrictions, however, on what securities and bonds the fund can hold, and details of these restrictions are available from us on request. You deal directly with a stockbroker and have access to experienced staff and their research capabilities.

As well as investing in stocks and shares, you can choose to invest in Collective Investment Vehicles through the Personal Portfolio option. You may only choose from the Collective Investment Vehicles listed here, and this is also subject to your stockbroker being able to facilitate a trade in the relevant fund. Changes to this list must be requested from Zurich Life. If you choose to invest in funds, then the normal management and other charges deducted within those funds will apply. These charges are in addition to the PRSA contract charges levied by Zurich Life.

The table below sets out the Ongoing Charge Figure for each available fund, based on the information published by the relevant fund manager. This charge is in addition to the annual management charge deducted by Zurich Life. The information shown below is the latest available to Zurich Life as at March 2026.

Zurich Life is not responsible for the actual charges deducted from each fund, and you should check the details of each fund carefully to understand the charges which can be levied. Full information on all of these Collective Investment Vehicles is available from the relevant fund manager.

Name	ISIN	Ongoing Charge Figure
2Xideas Global Mid Cap Library "S" (Eur) Acc	LU2001262463	1.00%
2Xideas Ucits US Mid Cap Library Fund "P" (Eur) Acc	LU2679064597	0.80%
Allianz Europe Equity Growth "P" (Eur) Inc	LU0256881474	1.00%
Allianz Europe Equity Growth Select "Wt" (Eur) Acc	LU0256883504	0.66%
Allianz SDG Euro Credit "I" (Eur) Inc	LU0706717195	0.46%
Amundi Msci Emerging Markets Swap Ucits Etf (Eur) Acc	LU1681045370	0.20%
Aquila European Renewables Plc	GB00BK6RLF66	1.05%
Artemis Funds Short dated Global High Yield Bond Fund FI Hedged EUR Inc	LU2019397046	0.31%
Avi Global Trust Plc	GB00BLH3CY60	0.85%
Baillie Gifford European Growth	GB00BMC7T380	0.66%
Baillie Gifford Japan Trust Plc (Gbp) Inc	GB0000485838	0.71%
Baillie Gifford Japanese "B" Acc	GB0006011133	0.63%
Baillie Gifford Japanese "W1" (Gbp) Inc	GB00BFWK8H51	0.49%
Baillie Gifford Shin Nippon Plc	GB00BFXYH242	0.80%
Baillie Gifford Us Growth Trust	GB00BDFGHW41	0.72%
Baillie Gifford Worldwide Positive Change "B" (Eur) Acc	IE00BDCY2C68	0.58%
BB Biotech AG	CH0038389992	1.10%
BB Healthcare Trust (Gbp) Inc	GB00BZCNLL95	1.03%
BGF Continental European Flexible "D2" (Eur) Acc	LU0406496546	1.06%
BGF Emerging Markets "D2" (Eur) Acc	LU0252967376	1.13%
BGF Euro Markets "D2" Acc	LU0252966485	1.06%
Bitwise Physical Bitcoin ETP	DE000A27Z304	2.00%

Blackrock American Income Trust	GB00B7W0XJ61	0.73%
Blackrock Global Unconstrained Equity "D" (Eur) Acc	IE00BNG8N985	0.95%
Blackrock World Mining Trust "Ord" (Gbp) Inc	GB0005774855	0.95%
Bluebay Funds - Bluebay Impact-Aligned Bond Fund G Eur Accumulation	LU2333309065	0.39%
BNY Mellon Global Dynamic Bond "NI3" (Gbp) Inc	GB00BHRX2268	0.42%
BNY Mellon Global Dynamic Bond "W" (Eurhdg) Inc	IE00BF16L646	0.71%
BNY Mellon Global Short-Dated High Yield Bond "W" (Eurhdg) Inc	IE00BD5CVD10	0.58%
BNY Mellon Sustainable Global Dynamic Bond "W" (Eur) Acc	IE00BF5B2C87	0.64%
Brown Advisory Us Sustainable Growth "Si" (Eur) Acc	IE00BKVBVG08	0.70%
CC Japan Income & Growth Trust	GB00BYSRMH16	1.06%
CI Galaxy Ethereum ETF	CA12565N1015	0.70%
City of London Investment Trust	GB0001990497	0.37%
CQS New City High Yield Fund Ltd	JE00B1LZS514	1.17%
CT (Lux) Responsible Global Equity "P" (Eur) Acc	LU0969484764	0.97%
CVC Income & Growth Ltd	JE00B9G79F59	1.54%
Diverse Income Trust Plc	GB00B65TLW28	1.13%
Dodge & Cox Worldwide US Stock Fund "A" (Eur)	IE00B50MWL50	0.63%
Edinburgh Investment Trust PLC	GB0003052338	0.50%
Edinburgh Worldwide Investment Trust	GB00BHSRZC82	0.76%
EMQQ Emerging Markets Internet Ucits ETF	IE00BFYN8Y92	0.86%
Evenlode Global Dividend Fund "X" (Eur) Inc	IE00BG5NF440	0.75%
Federated Hermes Global Emerging Markets Equity "L" (Eur) Acc	IE00BZ4C8G84	0.81%
Federated Hermes Global Emerging Markets Equity "L2" (Eur) Inc	IE00BZ4C8J16	0.81%
Fidelity European Trust "Ord" (Gbp) Inc	GB00BK1PKQ95	0.68%
Fidelity Special Values Plc	GB00BWXC7Y93	0.68%
Finsbury Growth & Income Trust	GB0007816068	0.62%
First Sentier Global Listed Infrastructure "VI" (Eur) Inc	IE00BFY85J84	0.88%
First Trust Nasdaq Cybersecurity ETF	US33734X8469	0.59%
First Trust Nasdaq-100 Technology Sector Index Fund ETF	US3373451026	0.55%
First Trust Value Line Dividend Index Fund ETF (Usd) Dist	US33734H1068	0.61%
Fundsmith Equity "I" (Gbp) Inc	GB00B4MR8G82	0.94%
GAM Star Credit Opportunities (Eur) "Qz" (Eur) Inc	IE00BYZBRY89	0.95%
GCP Infrastructure Investments	JE00B6173J15	1.13%
Global Opportunities Trust Plc	GB0033862573	0.80%
Goodbody Dividend Income Balanced Fund "B" (Eur) Acc	IE00BYWKP999	1.25%
Grayscale Bitcoin Mini Trust ETF	US3899302075	0.15%
Grayscale Bitcoin Trust ETF	US3896371099	1.50%
Greencoat UK Wind Plc	GB00B8SC6K54	0.95%
Henderson European Focus Trust	GB00BLSNGB01	0.80%
HSBC GIF Global Infrastructure Equity "S46" (Eur) Acc	LU2532686115	0.81%
HSBC Global Government Bond Ucits ETF "Scheur" (Eur) Acc	IE00BFMN6M51	0.09%
Impax Environmental Markets "A" (Eur) Acc	IE00B04R3521	1.09%
Impax Environmental Markets PL	GB0031232498	0.84%
International Public Partnersh	GB00B188SR50	1.12%
Invesco EQQQ Nasdaq-100 Ucits ETF Acc	IE00BFZXGZ54	0.30%
Invesco EQQQ Nasdaq-100 Ucits ETF Inc	IE0032077012	0.30%
Invesco Physical Gold ETC	IE00B579F325	0.12%
Invesco Physical Silver ETC	IE00B43VDT70	0.19%
iShares Automation & Robotics Uct ETF (Usd) Acc	IE00BYZK4552	0.40%
iShares Core Eur Corp Bond Ucits ETF (Eur) Inc	IE00B3F81R35	0.09%
iShares Core Euro Gov Bond Inc	IE00B4WXJJ64	0.07%
iShares Core FTSE 100 Ucits ETF	IE0005042456	0.07%
iShares Core MSCI Em IMI Ucits ETF (Usd) Inc	IE00BD45KH83	0.18%
iShares Core MSCI Emerging Markets ETF Inc	US46434G1031	0.09%
iShares Core MSCI Emerging Markets IMI Ucits ETF Acc	IE00BKM4GZ66	0.18%

iShares Core S&P 500 Ucits ETF Inc	IE0031442068	0.07%
iShares Developed Real Estate Index "I" (Eur) Acc	IE00B83YJG36	0.22%
iShares Developed Real Estate Index "I" (Eur) Inc	IE00B7F1RC73	0.22%
iShares Edge MSCI World Quality Factor ETF	IE00BP3QZ601	0.25%
iShares Euro Investment Grade Corp Bond Index "I" (Eur) Acc	IE00B67T5G21	0.15%
iShares Euro Stoxx 50 (De) Inc	DE0005933956	0.10%
iShares Europe Ex Uk Index "I" (Eur) Inc	IE00B1W56Q79	0.17%
iShares FTSE 250 Ucits ETF (Gbp) Inc	IE00B00FV128	0.40%
iShares Global Clean Energy Transition Ucits ETF (Usd) Acc	IE000U58J0M1	0.65%
iShares Global Clean Energy Transition Ucits ETF (Usd) Inc	IE00B1XNHC34	0.65%
iShares Global Consumer Staples ETF	US4642887370	0.39%
iShares Global Govt Bond Ucits ETF (Eur) Dist	IE00BKT6FT27	0.25%
iShares Global Healthcare ETF	US4642873255	0.48%
iShares Global Inflation Linked Govt Bond UCITS ETF	IE00BKPT2S34	0.20%
iShares JPM Usd Emerging Markets Bond ETF	IE00B2NPKV68	0.45%
iShares MSCI ACWI Ucits ETF	IE00B6R52259	0.20%
iShares MSCI EM IMI Screened ETF	IE00BFNM3N12	0.18%
iShares MSCI Europe Screened Ucits ETF	IE00BFNM3F38	0.12%
iShares MSCI Eurozone ETF	US4642866085	0.49%
iShares MSCI India Ucits ETF (Usd) Acc	IE00BZCQB185	0.65%
iShares MSCI Japan ETF	US46434G8226	0.50%
iShares MSCI World Acc	IE00B4L5Y983	0.20%
iShares MSCI World ETF (Eur) Acc	IE00B441G979	0.55%
iShares MSCI World Small Cap Ucits ETF (Usd) Acc	IE00BF4RFH31	0.35%
iShares MSCI World Ucits ETF	IE00B0M62Q58	0.50%
iShares North American Tech ETF Inc	US4642875490	0.48%
iShares Russell 1000 Growth Ucits ETF	IE000NITTF2	0.18%
iShares S&P 500 Information Technology Sector ETF	IE00B3WJKG14	0.15%
iShares S&P 500 Ucits ETF Acc	IE00B5BMR087	0.07%
JPMorgan American Investment Trust	GB00BKZGVH64	0.35%
JPMorgan EUR Liquidity Lvnv "E" (Eur) Acc	LU1873127952	0.10%
JPMorgan EUR Liquidity Lvnv "E" (Eur) Inc	LU2599140279	0.10%
JPMorgan EUR Ultra Short Income Active ETF	IE00BD9MMF62	0.18%
JPMorgan European Discovery Trust	GB00BMTS0Z37	0.89%
JPMorgan European Growth & Income	GB00BPR9Y246	0.66%
JPMorgan Global Macro Opportunities "A" (Eur) Acc	LU0095938881	1.46%
JPMorgan Global Macro Opportunities "C" (Eur) Acc	LU0095623541	0.76%
JPMorgan India Growth & Income	GB0003450359	0.80%
JPMorgan Japanese Investment Trust Plc	GB0001740025	0.48%
Jupiter Dynamic Bond "I" (Eur) Acc	LU0853555893	0.65%
Jupiter Dynamic Bond "I" (Eur) Inc	LU0750223520	0.65%
L&G Multi Strategy Enhanced Commodities ETF	IE00BFXR6159	0.30%
Liontrust GF Sustainable Future US Growth "A8" (Eur)	IE000GXULFE3	0.62%
M&G (Lux) Emerging Markets Bond (Eur) Inc	LU1670632253	0.80%
M&G (Lux) Global Floating Rate High Yield (Eur) Inc	LU1670722757	0.60%
M&G (Lux) Optimal Income (Eur) Acc	LU1670724704	0.85%
M&G (Lux) Optimal Income (Eur) Inc	LU1670724886	0.85%
MAN High Yield Opportunities "I" (Eur) Acc	IE00BDTYYL24	0.82%
Monks Investment Trust Plc	GB0030517261	0.43%
Montanaro European Income (Eur)	IE00BYSRYX17	0.99%
Montanaro European Smaller Companies Trust Plc	GB00BM8H3X05	1.05%
Montanaro UK Smaller Companies	GB00BZ1H9L86	0.91%
Morant Wright Fuji Yield (Gbp) Inc	IE00BYWNV678	1.28%
Morgan Stanley Asia Opportunity "J" (Usd) Acc	LU1735751908	0.81%
Morgan Stanley Global Brands "Z" Acc	LU0360482987	0.86%

Morgan Stanley Global Quality "Z" Acc	LU0955011258	0.86%
Murray International Trust PLC	GB00BQZCCB79	0.52%
Muzinich Enhancedyield Short-Term"A" (Eur)	IE00B68XV540	0.59%
Muzinich Global Tactical Credit "G" (Eur) Acc	IE00BJTLVW56	0.65%
Muzinich Global Tactical Credit "H" (Eur) Acc	IE00BSZLQL65	0.85%
NextEnergy Solar Fund Ltd	GG00BJ0JVY01	1.12%
Ninety One GSF Global Environment (Eur) Acc	LU1939256340	1.02%
Oaktree Global High Yield Bond (Eur) Acc	LU0854925517	0.66%
Oaktree Global High Yield Bond (Eur) Inc	LU0931239056	0.66%
Pacific Assets Trust Plc	GB0006674385	1.07%
Personal Assets Trust Plc	GB00BM8B5H06	0.67%
Pictet Global Environmental Opportunities "I" (Eur)	LU0503631631	1.10%
PIMCO Dynamic Income Fund	US72201Y1010	4.46%
PIMCO Euro Bond "I" (Eur) Acc	IE0004931386	0.46%
PIMCO Euro Bond "I" Inc	IE0030554277	0.46%
PIMCO Glb Inv Grade Credit "I" (Eur) Acc	IE0032876397	0.49%
PIMCO Global Investment Grade Credit "I" (Eur) Inc	IE00B3D1YW09	0.49%
PIMCO Global Low Duration Real Return "I" (Eur) Acc	IE00BHZKQB61	0.49%
Polar Capital Technology Trust	GB00BR3YV268	0.77%
Robeco Global Credits "IBH" (Eur) Inc	LU1521666997	0.54%
Royal London Global Sustainable Equity "M" (Gbp) Acc	GB00BL6V0581	0.72%
Ruffer Investment Company Ltd	GB00B018CS46	1.07%
Ruffer Total Return International "I" (Eur) Acc	LU0638558394	1.05%
S&P 500 ESG Ucits ETF (Usd) Dis	IE00BHXMHK04	0.10%
Schiehallion Fund Ltd	GG00BJ0CDD21	0.92%
Schroder Asian Income Maximiser "L" (Gbp) Acc	GB00BDD29D99	0.82%
Schroder Asian Income Maximiser "L" (Gbp) Inc	GB00BDD29F14	0.82%
Schroder Asian Income Maximiser "Z" (Gbp) Inc	GB00B52QVQ30	0.90%
Schroder AsiaPacific Fund Plc	GB0007918872	0.87%
Schroder ISF Asian Total Return "C" (Usd) Acc	LU0326949186	1.30%
Schroder ISF Global Alternative Energy "C" (Eur) Acc	LU2016064383	1.07%
Schroder ISF Global Alternative Energy "C" (Usd) Acc	LU2016063229	1.04%
Schroder ISF Global Alternative Energy "E" (Eurhdg) Acc	LU2016064540	0.70%
Schroder ISF Global Alternative Energy "E" (Usd) Acc	LU2016063658	0.67%
Schroder ISF Global Cities "C" (Eur) Acc	LU2147986389	1.06%
Schroder ISF Global Sustainable Value "C" (Eur) Acc	LU2448034236	1.08%
Schroder Japan Trust Plc	GB0008022849	0.95%
Scottish Mortgage Investment Trust	GB00BLDYK618	0.31%
Sequoia Economic Infrastructure	GG00BV54HY67	0.96%
Smead US Value Ucits "I" (Eur) Acc	LU0979706966	1.15%
Smithson Investment Trust Plc	GB00BGJWTR88	0.90%
SPDR Gold Shares Acc	US78463V1070	0.40%
SPDR Russell 2000 US Small Cap ETF Acc	IE00BJ38QD84	0.30%
SPDR S&P 500 Low Volatility ETF Acc	IE00B802KR88	0.35%
SPDR S&P Global Dividend Aristocrats ETF Inc	IE00B9CQXS71	0.45%
SPDR S&P US Dividend Aristocrats ETF Inc	IE00B6YX5D40	0.35%
Sprott Physical Gold Trust	CA85207H1047	0.39%
Sprott Uranium Miners ETF Acc	IE0005YK6564	0.85%
State Street Global Treasury Bond Index "I" (Eur) Acc	LU0956451354	0.23%
State Street SPDR Bloomberg 1-3 Month T-Bill ETF (Usd)	US78468R6633	0.14%
State Street Spdr S&P 500 ETF Trust	US78462F1030	0.09%
State Street Technology Selct Sector SPDR ETF Inc	US81369Y8030	0.08%
Stewart Investors Asia Pacific Leaders "B" (Gbp) Acc	GB0033874768	0.85%
Stewart Investors Asia Pacific Leaders "VI" (Eur) Acc	IE00BFY85M14	0.89%
Stewart Investors Global Emerging Markets Leaders "B" (Gbp) Acc	GB0033874545	0.76%

Templeton Emerging Markets Bond "W"(Eur) Inc	LU0976565688	0.95%
Templeton Emerging Markets Investment Trust "Ord 5p" (Gbp) Inc	GB00BKPG0S09	0.95%
Templeton Global Total Return "I" (Eur) Acc	LU0316493237	0.82%
The Colchester Global Bond "R" (Gbp) Inc A	IE0000IUHZ65	0.36%
The Colchester Global Bond Fund "I" (Eur) Acc	IE00BQZJ1X35	0.61%
Trojan Fund (Ireland) "X" (Eur) Inc	IE00BF29RF37	0.94%
Trojan Global Equity Fund Acc	GB00B0ZJ5S47	0.91%
Vaneck Junior Gold Miners Ucits Etf	IE00BQQP9G91	0.55%
Vaneck Semiconductor Etf Acc	IE00BMC38736	0.35%
Vanguard Dividend Appreciation ETF Inc	US9219088443	0.06%
Vanguard EUR Corporate Bond ETF Acc	IE00BGYWT403	0.07%
Vanguard Eur Eurozone Government Bond ETF (Eur) Acc	IE00BH04GL39	0.07%
Vanguard Euro Government Bond Index (Eur) Acc	IE0007472990	0.12%
Vanguard Eurozone Inflation-Linked Bond Index (Eur) Acc	IE00B04GQR24	0.12%
Vanguard FTSE All World ETF (Usd) Inc	IE00B3RBWM25	0.19%
Vanguard FTSE Emerging Markets Index ETF Inc	US9220428588	0.10%
Vanguard Information Technology ETF Inc	US92204A7028	0.10%
Vanguard Japan Stock Index (Eur) Acc	IE0007286036	0.16%
Vanguard Pacific Ex-Japan Stock Index (Eur) Acc	IE0007201266	0.16%
Vanguard Russell 2000 ETF	US92206C6646	0.10%
Vanguard S&P 500 ETF Inc	US9229083632	0.03%
Vanguard Total World Stock ETF	US9220427424	0.08%
Vontobel Twentyfour Strategic Income "Aqhg" (Eur) Inc	LU1325134226	0.63%
Vontobel Twentyfour Strategic Income "Hng" (Eur) Acc	LU1325133921	0.63%
WisdomTree Brent Crude Oil	JE00B78CGV99	0.94%
WisdomTree Carbon	JE00BP2PWW32	0.85%
WisdomTree Emerging Markets Equity Income	IE00BQQ3Q067	0.46%
WisdomTree Physical Bitcoin	GB00BJYDH287	0.15%
WisdomTree Physical Ethereum	GB00BJYDH394	0.35%
WisdomTree Physical Gold	JE00B1VS3770	0.39%
WisdomTree Physical Precious Metals	JE00B1VS3W29	0.44%
Worldwide Healthcare Trust PLC	GB00BN455J50	0.90%
WS Lindsell Train Uk Equity (Gbp) Acc	GB00B18B9X76	0.67%

**Warning: The value of your investment may go down as well as up.**  
**Warning: If you invest in this fund you may lose some or all of the money you invest.**  
**Warning: Benefits may be affected by changes in currency exchange rates.**  
**Warning: The income you earn from this investment may go down as well as up.**

#### Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurich.ie](http://www.zurich.ie)

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.