



## 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 PRSAs. 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 total expense ratio 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 July 2020.

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	Total Expense Ratio
Aberdeen Asian Inc	GB00B0P6J834	1.080%
Aberdeen Std Eu Logi	GB00BD9PXH49	1.890%
Allianz Eurp Eqty Grw	LU0256881474	1.000%
Axa Im FIIS-US	LU0224434372	0.590%
Axa Im Fixed Income	LU0194345913	0.590%
Bankers Invest Trust	GB0000767003	0.520%
BB Biotech AG-REG	CH0038389992	1.140%
BB Healthcare Trust	GB00BZCNLL95	1.160%
BGF Euro Markets	LU0252966485	1.070%
Blackrock MiningTrus	GB0005774855	1.020%
Blackrock Str Emer	LU0949128226	1.040%
BNY Mellon Glob Real	IE00B4Z6MP99	1.110%
CVC Credit Part. Eur	JE00B9G79F59	1.180%
CVC Credit Partners	JE00BKF1X420	2.810%
DB Plat IV DBX Sys A	LU0462954396	1.000%
Dimensional Funds II	IE00B3M0BZ05	0.300%
Dimensional Glb Sht	IE00B3QLOY14	0.270%
Dimensional2 GLB	IE00B6897102	0.550%
Diverse Income Trust	GB00B65TLW28	1.150%
DJ Stox 600 EX	DE0002635307	0.200%
Edinburgh Investment	GB0003052338	0.550%
EP Global Op Trust	GB0033862573	0.940%

Name	ISIN	Total Expense Ratio
ETFS Brent 1mth Oil	GB00B0CTWC01	0.490%
Fidelity Asian Value	GB0003322319	1.060%
Fidelity China Speci	GB00B6223C74	0.990%
Fidelity Euro Values	GB00BK1PKQ95	0.870%
Fin Select Sec SPDR	US81369Y6059	0.130%
Finsbury Gr&Inc trus	GB0007816068	0.660%
First Trust NASD Tec	US3373451026	0.570%
Frank TP GLB Tot Rt	LU0316493237	0.860%
Franklin Templeton	LU0476945406	1.090%
Fundsmith EQ FD SICA	LU0690374029	1.050%
Grayscale Bitcoin	US3896371099	2.000%
Greencoat Renewables	IE00BF2NR112	1.190%
Health Care Select	US81369Y2090	0.130%
Hermes GL Em Mkt	IE00BZ4C8G84	0.810%
HICL Infrastructure	GB00BJLP1Y77	1.090%
HSBC GIF India Eq A	LU0066902890	1.900%
IS. DJ EURO STOXX 50	DE0005933956	0.130%
IShare FTSE EPRA EUR	IE00B1FZS350	0.590%
IShares Core MSCI W	IE00B4L5Y983	0.200%
ISHARES DJ US CNSMER	US4642875805	0.420%
IShares Edge MSCI US	US46432F3881	0.150%
IShares Euro Stoxx D	DE000A0D8Q07	0.200%
IShares FTUK Div Plu	IE00B0M63060	0.400%
IShares JPM USD Emrg	US4642882819	0.394%
IShares MSCI AC FarE	IE00B0M63730	0.740%
ISHARES MSCI India	US46429B5984	0.646%
IShares MSCI Japan	IE00B02KXH56	0.590%
IShares MSCI Jpn USD	US46434G8226	0.495%
IShares MSCI Wor Isl	IE00B27YCN58	0.600%
IShares MSCI World	IE00B0M62Q58	0.500%
IShares S&P GI Consu	US4642887370	0.462%
IShares S&P Global	US4642873412	0.462%
IShs ST 600 Oil&Gas	DE000A0H08M3	0.460%
JPMorgan Global Emer	GB00B5ZZY915	1.260%
JPMorgan Indian Inv	GB0003450359	1.060%
JPMorgan Mid Cap Inv	GB0002357613	0.870%
Jupiter Dynamic Bond	PPBB92QY	1.250%
Jupiter European Opp	GB0000197722	0.900%
Jupiter JGF-Dyn Bond	LU0853555380	1.450%
Legg Mason Martin	IE00BYWVKX11	1.800%
Lyxor MSCI Russia	LU1923627092	0.650%
M&G Lx GLB Div-EUR	LU1670710232	0.960%
Medicx Fund	GG00B1DVQL92	2.430%
Merrion Global Equit	IE00BYX7S230	0.600%
Miton UK MicroCap Tr	GB00BWFQ085	1.500%
Monks Invest Trust	GB0030517261	0.500%
Montanaro Euro Trust	GB0004543517	1.170%
Morgan Stan Inv Fund	LU0360482987	0.900%
MS Inv Global Qual	LU0955011258	0.900%
Pershing Sq Holding	GG00BPFJTF46	1.410%
Polar Capital Tech	GB0004220025	0.950%

Name	ISIN	Total Expense Ratio
Powershares KBW Bank	US46138E6288	0.350%
Powershares QQQ	US46090E1038	0.200%
Powershares S&P SC I	US46138E1156	0.290%
Ruffer Inv Comapny	GB00B018CS46	1.130%
Schroder AsiaPacific	GB0007918872	0.930%
Schroder Euro REIT	GB00BY7R8K77	2.750%
Schroder Japan Grow	GB0008022849	1.030%
Scottish American IN	GB0007873697	0.770%
Scottish Mortgage IN	GB00BLDYK618	0.360%
Sisf Asian Tot Ret	LU0326949186	1.300%
Smithson Investment	GB00BGJWTR88	1.000%
SPDR Gold Trust	US78463V1070	0.400%
SPDR S&P GL DVD	IE00B9CQXS71	0.450%
SPDR S&P Global Div	US78463X4593	0.400%
SPDR S&P500 ETF Trus	US78462F1030	0.095%
SQN Asset Finance	GG00BN56JF17	2.240%
Standard LF-GLOB	LU0548153104	1.740%
Std LifeGlbAbs-04PPB	LU0548153799	0.950%
Templeton Emerg Mkts	GB0008829292	1.010%
Templeton Global	LU0563143774	1.100%
Vaneck Vectors Vietn	US92189F8178	0.660%
Vanguard FTSE AW ETF	IE00B3RBWM25	0.221%
Vanguard Info TecETF	US92204A7028	0.100%
Vanguard Russell	US92206C6646	0.080%
Vanguard S&P 500 ETF	US9229083632	0.030%
Vanguard World ETF	US9220427424	0.080%
Vontobel Fund Twenty	LU1325137245	1.410%
Vontobel Strategic	LU1325134226	0.660%
Vontobel STRT I-HNG	LU1325133921	0.660%
Baillie Gifford Japa	GB0000485838	0.700%
Baillie Gifford Shin	GB00BFXYH242	0.730%
Baillie Gifford US	GB00BDFGHW41	0.880%

**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.**

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