November 2026

ZURICH

The Fund Guide

Investing your money with confidence



Allow us to introduce ourselves.

We are Zurich. We are part of a global insurance group with Swiss roots. We are one of Ireland's most successful life and pension providers.

We believe in building a life long trust with our customers. We are passionate about protecting our customers and the things they truly value.

At Zurich, you are at the heart of what we do.

This guide is designed to give you a clear understanding of the investment choices available to you. If you have any questions please get in touch.

Talk to a financial broker, advisor or call us today and see how we can help you.



Zurich's Headquarters, Blackrock, Co. Dublin

Welcome

Once you have decided to save with Zurich, it is important to understand a little more about the types of investment you can make.

This guide informs you about the investment choices available and how they work. It contains information about Zurich investment funds, funds available from other managers and pension lifestyle strategies. It should be read in conjunction with the relevant Brochure and Customer Guide for the Pension, Personal Retirement Savings Account (PRSA), Investment or Savings product that you are considering investing in.

If you are not sure which investment funds are suitable for you, or if you are not confident in making a decision, then you should contact your Financial Broker or Advisor.

How do you feel about investment risk and reward?

It is important to decide how you feel about risk and reward before you make an investment. Your aim should be that over the long term any investment you make will go up in value.

But of course the value could also go down and, for high risk investments in particular, there is always the risk that your investment will be worth less than it was when you originally made it.

Find out what type of investor you are

You may have to accept some level of risk when you make an investment but how much depends on what you want to achieve. Only you know what your goals are and how much risk you are prepared to accept to reach them.

Deciding what you want to achieve with your investment is important because it will help you make decisions about where to put your money. Usually, your decision will be based on three things:

1. What do you want to achieve with your money?

2. What levels of investment risk are you comfortable with?

3. For how long would you be happy to invest your money?

Understanding your risk/reward profile

With your Financial Broker or Advisor, you can access the online Zurich Risk Profiler, which can help you understand more about investment risk and what levels of risk you feel comfortable with.

Zurich's risk profile categories

Once you answer the risk profiler questions, you will be categorised into one of the seven risk profiles. With the help of your Financial Broker or Advisor, you will then be able to choose investments that match your risk profile.

Lower risk and reward

1 If you are a '**very low risk**' investor, you are not willing to accept any significant risks with your money, accepting the prospect of low returns to achieve this.

2 If you are a '**low risk**' investor, you are likely to accept limited risks with your money and will want to try to avoid large fluctuations in the value of your investment, accepting the prospect of more modest returns to achieve this.

3 If you are a '**low to medium risk**' investor you are likely to accept some risk in return for the potential of higher investment gains over the long term. You will want to try to avoid large fluctuations in the value of your investment, but accept there will be some fluctuation, particularly over the short term.

4 If you are a '**medium risk**' investor, you are likely to accept significant risk in return for the potential of good investment gains over the long term. You accept there will be significant fluctuations in the value of your investment, particularly over the short term. However, you will want to limit the amount of your money held in more risky investments.

5 If you are a '**medium to high risk**' investor, you are likely to understand that the value of your investment can go down and up sharply with the potential for greater returns over the long term.

6 If you are a '**high risk**' investor, you are likely to aim for high possible returns and accept higher levels of risk, recognising that the value of your investment may fluctuate very sharply, particularly over the short term.

7 If you are a '**very high risk**' investor, you are likely to aim for the highest possible returns and accept the highest levels of risk, recognising that the value of your investment may fluctuate very widely, particularly over the short term.

Higher risk and reward

Risk/Reward Rating

Lower — Higher

1 2 3 4 5 6 7

What options are available?

When you have decided what level of investment risk you are willing to take, you can think about which type of investment suits you.

Most people choose to invest in a 'fund' which means their money is pooled with other investors.

What is a fund?

A fund will typically invest in a portfolio of individual stocks and shares. The fund manager decides which types of investments will be held by the fund. There are four main types of asset classes (described on page 4 and 5) and it is important to understand which assets the fund you choose invests in. You also need to decide which type of fund management expertise you would like, active or passive.

Active Funds

Active funds, as the name suggests, are 'actively' managed by a fund manager. They will buy and sell investments with the intention of maximising gains and minimising losses. As the fund is actively managed, the fund managers can react to market situations and take advantage of insights and opportunities as they arise. Active funds aim to outperform the benchmark they are measured against.

Passive Funds

In contrast to active funds, a passive fund follows a different set of guidelines. Rather than trying to anticipate and identify growth opportunities, a passive fund will aim to mirror the performance of a particular stock market index.

Why choose to invest in a fund?

There are several advantages to investing in funds compared to choosing individual assets or investments:

- The fund manager picks investments for you.
- There is less administration as the fund manager does it all for you.
- It costs less than buying investments individually.
- You have more choice and, as part of a group of investors, you will get access to a wider range of investment opportunities.

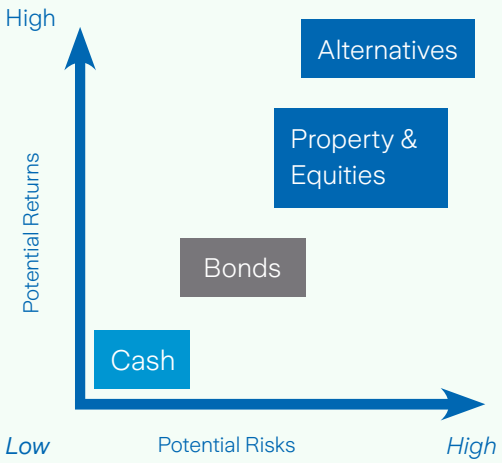
Understanding a little more about what is in each fund can help you make choices that suit your goals, and your attitude to risk.

What is an asset class?

There are four main types of investment, which are often called ‘asset classes’. Each one works in a different way and carries its own particular rewards and risks. It is important to understand how they work before you make any investment decisions.

- Cash: money on deposit (e.g. cash in a bank).
- Bonds: loans to companies or governments.
- Property: bricks and mortar, or property equities.
- Equities: investment in an individual company.

Fund managers buy and sell these asset classes on your behalf, hoping that their value will increase over time. The diagram below shows the higher or lower risks attached to the asset classes, and the potential to give higher or lower returns on your initial investment.



Cash

Cash funds invest in cash deposits, for example, in a bank account, or short-term (normally less than one year) near cash assets. In some circumstances, when interest rates are low, the returns on cash funds may be less than the charges on the fund. The returns on a cash fund may not keep pace with inflation, and they are not typically suitable for long-term investments.

Bonds

Many governments and companies borrow money from investors to raise funds and they do so by issuing securities known as ‘bonds’. In return for the loan or bond, interest is paid to the investor until an agreed end date.

Funds holding bonds tend to produce lower but more stable returns than funds holding higher risk assets such as equities, but there is still a risk that these investments could go down in value.

There are many different types of bonds, from lower risk government backed bonds to higher risk bonds issued by companies. However, investing solely in bonds for the longer term may result in a lower return than equities. The rate of income on bonds will not keep pace with inflation unless they are index-linked. So, over time, if the rate of inflation is higher than the return generated by bonds, the real value of the bond could fall.

Property

Investing in commercial property is sometimes seen as an alternative to investing in equities and bonds. As well as aiming for capital growth on a property, rental income on property is also a source of return.

At times, the value of your investments in these funds could fall quite sharply. In more uncertain market conditions, it may be necessary to delay your exit from these funds.

Alternatives

Alternatives is a broad term that covers what could be considered 'non-traditional' investments. This means they wouldn't fall into one of the conventional definitions, such as equities or bonds. Alternative investments would include commodity investments such as gold, oil, or copper. Alternatives can help to provide further diversification to an investor's portfolio.

Equities

One of the most traditional ways to invest is to buy shares in a company, which form the asset class more commonly known as equities. Historically, equities have outperformed safer investments like cash and bonds and can act as the real driver for growth in your investment portfolio.

Direct investment in a single company can be risky, as you are reliant on the performance of just one company. Therefore, you may want to consider buying equities through an investment fund, which invests in a range of shares in different companies. Equity funds tend to focus their investment on various countries, regions, industries and investment styles as a way of diversifying, or spreading risk. There are a number of different types of equity funds, each with their own characteristics and riskiness.

Over time, a fund which invests mostly in equities is likely to offer greater potential for higher returns but with it comes greater changes in value. This is because equities are volatile in nature meaning their value can rise and fall quickly. While they carry the greatest risk, they may provide the greatest return over the long term (ten years or more).

If you choose to invest in funds with non-Euro assets, changes in exchange rates between currencies may also cause the value of your investments to rise or fall.

Managed and multi-asset funds

Some funds may invest in a mix of assets (for example, equities and bonds). These include managed and multi-asset funds. These funds allow you to invest in a range of assets, countries and market sectors, spreading your investment across many different companies and bonds. The fund manager is able to adjust the asset allocation of the fund in anticipation of changing market conditions.

Funds which specialise or concentrate their investment in specific regions, sectors (such as smaller companies or emerging markets) or in a smaller number of shares can result in greater fluctuations in value. Funds that invest in a wide range of sectors or shares generally carry less risk as they are well diversified.

Who will look after your investment?

When you put your money into a fund, it will be invested by a fund manager in the hope that it will grow over time. We believe that talented, experienced and well resourced fund managers are able to improve investment returns over the long term.

At Zurich, we offer you funds from an extensive range of global fund managers, including our own investment team, ensuring that you have a world-class choice of funds from which to choose.

ZURICH

Our investment team, based in Blackrock, Co. Dublin, is responsible for funds under management of approximately **€52.8 billion***. The most senior members of the investment team have been together for more than twenty years.

It is the close co-operation of our fund managers in making investment decisions across assets, sectors and markets that differentiates us from other fund managers. We have an integrated team-based investment process which ensures that we implement our investment strategy quickly and effectively.

We are active investment managers with a macro-economic approach, which is top-down and asset allocation driven. We construct our portfolios to allow us to take advantage of opportunities over all parts of the economic cycle. Zurich has an excellent reputation for long-term investment performance*.

*Source: Zurich, 30 September 2026.

BlackRock is a truly global firm that combines the benefits of worldwide reach with local service and relationships. BlackRock employs more than 21,000 professionals and maintains offices in 42 countries. BlackRock's assets under management total $11.6 trillion across equity, fixed income, cash management, alternative investment, multi-asset and advisory strategies

*Source: BlackRock as of January 2026.

J.P. Morgan has expertise across every key asset class and investment market so it can offer clients the widest range of investment solutions. Its business is asset management and it has investment teams networked across more than 15 cities across the world, connected by investment hubs in London, New York, Tokyo and Hong Kong. With assets under management of $3.4 trillion, it is one of the largest asset and wealth managers in the world.

Source: J.P. Morgan Asset Management as of January 2026.

Invesco is a leading independent global investment manager, committed to helping investors achieve their financial objectives. They have more than 8,500 employees operating in over 25 countries. By delivering the combined power of their distinctive global investment management capabilities, Invesco provides a wide range of investment strategies and products to clients and investors around the world and has over $2.0 trillion* in assets under management.

*Source: Invesco as of January 2026

Columbia Threadneedle Investments is an international asset manager offering a range of investment funds. Their reach is expansive, with 2,400 people – including more than 600 investment specialists – spanning the world. Columbia Threadneedle Investments has $678 billion in assets under management.

Source: Columbia Threadneedle Investments as of January 2026.

Dimensional Fund Advisors is a leading global investment firm that has been translating academic research into practical investment solutions since 1981. Guided by a strong belief in markets, they work to implement compelling ideas in finance for the benefit of clients. An enduring philosophy, strong client commitment, and a strong connection with the academic community underpin their approach. Dimensional manages $944 billion in firmwide assets.

Source: Dimensional as of January 2026.

Sustainability-related disclosures

Zurich's Pension, PRSA, Investment and Savings products offer a range of underlying investment funds which are managed internally by Zurich or by one of our external fund manager partners. These funds are classified as either Article 6 or Article 8 under Sustainable Finance Disclosure Regulation (SFDR). Only the funds that are listed as Article 8 below promote environmental or social characteristics and invest in companies with good governance practices, and the product you purchase will only promote environment or social characteristics if you remain invested in Article 8 funds for the duration of the holding period of the financial product. Further pre-contractual information as required by SFDR on these investments funds is available via the relevant hyperlinks below. The relevant Article 6 disclosures for the below funds are contained on the following pages.

Article 8 (22 out of 58 funds)

- Prisma Low
- Prisma 2
- Prisma 3
- Prisma 4
- Prisma 5
- Prisma Max
- Balanced
- Performance
- Dynamic
- Dynamic Diversified Growth (BlackRock)
- Cautiously Managed
- Short Duration Corporate Bond
- Medium Duration Corporate Bond
- International Equity
- Indexed Climate Focus World Equity
- Global Government Bond (J.P. Morgan)
- Global Corporate Bond (J.P. Morgan)
- Emerging Markets Opportunities (J.P Morgan)
- Global Core Equity Lower Carbon ESG Screened (Dimensional)
- American Select (Columbia Threadneedle)
- European Select (Columbia Threadneedle)
- Global Select (Columbia Threadneedle)

Article 6 (36 out of 58 funds)

- Cash
- Global Short-term Investment Grade Fixed Income (Dimensional)
- Global Short Fixed Income (Dimensional)
- World Allocation 20/80 (Dimensional)
- Active Fixed Income
- Euro Inflation Linked Int Duration Fixed Income (Dimensional)
- Indexed Inflation-linked Bond
- Indexed Eurozone Government Bond (BlackRock)
- World Allocation 40/60 (Dimensional
- Protected 80
- Long Bond
- World Allocation 60/40 (Dimensional)
- Active Asset Allocation
- Protected 70
- World Allocation 80/20 (Dimensional)
- Gold
- Indexed Global Energy and Metals
- Indexed Commodities
- Indexed Global Equity (BlackRock)
- Dividend Growth
- 5*5 Europe
- Indexed Australasia Property
- World Equity (Dimensional)
- Eurozone Equity
- 5*5 Americas
- 5*5 Asia Pacific
- Asia Pacific Equity
- Indexed TopTech 100
- Property Fund
- Indexed Developed World Property
- Indexed European (Ex-UK) Property
- 5*5 Global
- Indexed Eurozone Equity (BlackRock)
- Indexed Emerging Markets Equity (BlackRock)
- Global Small Companies (Dimensional)
- Global Value Fund (Dimensional)

The consideration of Principle Adverse Impacts on sustainability factors

The below statement relates to investment funds available on Zurich's products which are managed by Zurich's internal investment team. Information for external funds, including on whether and, if so how, their financial product considers principal adverse impacts on sustainability factors is available via the relevant hyperlinks.

Zurich's internally managed funds (with the exception of the Dividend Growth fund) all consider the principal adverse impacts on sustainability factors. Principle adverse impacts can include indicators such as carbon emissions, board diversity, and corporate governance. These principle adverse impacts are considered via Zurich's Responsible Investment framework which applies to all internally managed funds, and is founded on the below pillars:

a. ESG Integration

b. Active Ownership (Voting & Engagement)

c. Exclusions

d. Carbon Ambition

Where applicable, information on principal adverse impacts on sustainability factors is available in the information to be disclosed pursuant to Article 11(2) (transparency of the promotion of environmental or social characteristics and of sustainable investments in periodic reports for any Art. 8 or Art. 9 SFDR products, respectively).

* The Article 8 Pre-Contractual documents for internally managed funds were updated in March 2023 to take account of the updated requirements in relation to fossil gas and nuclear energy investments

How sustainability risks are integrated into investment decisions.

Sustainability risks are environmental, social and corporate governance management risks (so-called "ESG" risks), which have the potential of negatively impacting the value of an investment.

Detailed information about our policies on the integration of sustainability risks in our investment decision-making process is available at www.zurich.ie/responsibleinvestment. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

For funds managed by Zurich, sustainability risks are integrated into our investment decisions in the following ways:

ESG Integration

ESG integration can be a valuable input into investment analysis and security selection. It is a means to help highlight risks and to help ensure that the securities are priced accordingly. This represents a sound economic approach to investment. In order to regularly monitor sustainability risks and their effects on returns, we use data from a third-party data provider who have specialised in ESG information. Zurich sources ESG data from Morgan Stanley Capital International (MSCI), a third-party specialist data vendor. All of our in-house portfolio managers have access to ESG data on MSCI's 'ESG Manager' online platform. This information is also integrated directly into our security selection process via the Bloomberg system. Performing ESG integration is an incremental process and is another valuable metric in the active investment decision making process.

Active Ownership

Active management is more than just active selection, it is also about the concept of active ownership. As a shareholder, Zurich has a clear voting policy and exercises these voting rights actively to ensure that companies are encouraged to focus on questions of long-term sustainability. Zurich actively executes voting across its entire portfolio of directly managed equity investments with agreed approaches across a wide range of issues such as corporate governance and other key ESG factors. We do this in a transparent way, and in the spirit of the Shareholder Rights Directive II, we fully publish our voting records on our website **here**.

Selective Exclusions

There are certain situations where Zurich believes exclusions are justified. Hence, we do not engage in any business with, or directly invest in companies involved in the production of cluster munitions and anti-personnel landmines. Additionally, recognising the particularly harmful impact of coal on climate, we have begun excluding investments in thermal coal companies and have divested from equity holdings in companies that derive more than 30%[1] of their revenues from mining thermal coal, or utility companies that generate more than 30%[1] of their energy from coal.

Assessment of the likely impacts of sustainability risks on investment returns

We examine the effects of sustainability risks on the returns of unit-linked funds managed by Zurich. Zurich's responsible investment approach and ESG integration guidelines aim to avoid or reduce negative effects on investment returns as a result of the occurrence of sustainability risks. The diversification of asset classes can also lead to a reduction in sustainability risks.

Externally managed funds

Fund options are available on our products where the investments are not managed directly by the internal Zurich investment management team. Information on the integration of sustainability risks for these investments are detailed below:

Passive Funds

Within its fund range, Zurich offers a range of funds with a passive investment style. Rather than trying to anticipate and identify growth opportunities, a passive fund will aim to mirror the performance of a particular stock market index.

Zurich does not consider the integration of sustainability risks when selecting passive funds because these funds are designed to target the return on an index.

Active Funds

Zurich also partner with a number of global fund managers to offer funds across a variety of multi-asset and individual asset investment themes. When conducting due diligence on these underlying investments, a number of metrics and risks are considered. Zurich does not currently consider the integration of sustainability risks when selecting these funds. However, information on the underlying fund managers and their disclosures under the Sustainable Finance Disclosure Regulation can be found at the below links:

BlackRock
Invesco
Dimensional
JP Morgan
Columbia Threadneedle

Self-Directed Products

In our "Self-Directed Products", you can manage your pension fund investments yourself by selecting your own stocks, shares and other assets from the range we make available via one of our stockbroker partners. Within these products Zurich does not have any influence on the investments made and does not restrict access to securities based on sustainability risks. Therefore, there is no allowance or influence from Zurich in relation to the integration of sustainability risks with respect to these products.

[1] This was updated in 2022 to reflect the enhancement of Zurich's exclusions policy.

13 internally managed funds, with a combined **€25bn in assets** under management, classified as Article 8 according to SFDR.

For more information visit zurich.ie/responsibleinvestment

10,243
resolutions we voted on

99%
of equity holdings covered by MSCI for ESG factors

832
resolutions we voted against management on

207
company engagements across our equity regions

Source: Zurich Life.
Figures in above graphic are as at 31 December 2025.

Integrating sustainability preferences into the distribution process

Since August 2022, when carrying out the sale and distribution of Insurance Based Investment Products, insurance intermediaries and insurance undertakings are required to integrate a customer's sustainability preferences into the process. Known as the Insurance Distribution Directive (IDD), this applies to financial brokers/advisors and to Zurich's pension, savings, and investment products.

There are three categories in relation to these customer sustainability preferences:

(a) Products that consider **principal adverse impacts** on sustainability factors

(b) Products for which a minimum proportion shall be invested in sustainable activities according to SFDR

(c) Products for which a minimum proportion shall be invested taxonomy-aligned

Under **category (a)** above, for funds managed internally by Zurich's investment management team (with the exception of the Dividend Growth Fund), principle adverse impacts are considered. Principle adverse impacts can include indicators such as carbon emissions, board diversity, and corporate governance.

Under **category (b)** and **category (c)** above, currently Zurich do not establish and/or report on the specific proportion of internally managed assets which meet the criteria to be defined as a sustainable investment according to SFDR or taxonomy aligned. Therefore, the percentage of assets within internally managed Zurich funds that invest in sustainable activities according to SFDR is reported as 0% and the percentage of assets within internally managed Zurich funds which are taxonomy-aligned is also reported at 0%.

Please note that the above information relates to IDD sustainability categorisations and are independent to any SFDR product classifications (e.g., Article 6, 8 or 9). Classifications for internally managed Zurich funds can be found separately in this document.

Information relating to IDD sustainability categorisations for externally managed funds can be found on the respective fund manager websites:

- BlackRock
- JP Morgan
- Dimensional
- Columbia Threadneedle
- Invesco



Our range of funds

At Zurich we offer you an extensive range of funds, from a selection of fund managers. You can find more information on each fund by visiting **zurich.ie/funds**

Risk Rating (as at 30/09/26)	SFDR Article (as at 30/09/26)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 30/09/26)	Other Ongoing Costs* (as at 30/09/26)	Savings & Investments	Pensions
1	A6	Cash	-	0.00%	✓	✓
2	A8	Prisma Low	-	0.01%	✓	✓
	A8	Prisma 2	-	0.01%	✓	✓
	A8	Short Duration Corporate Bond	-	0.01%	✓	✓
	A6	Global Short Fixed Income (Dimensional)[1]	0.21%	0.04%	✓	✓
	A6	Global Short-term Investment Grade Fixed Income (Dimensional)[1]	0.21%	0.04%	✓	✓
3	A8	Prisma 3	-	0.02%	✓	✓
	A6	Active Fixed Income	-	0.01%	✓	✓
	A8	Medium Duration Corporate Bond	-	0.01%	✓	✓
	A6	Indexed Eurozone Government Bond (BlackRock)[1]	-	0.03%	✗	✓
	A8	Dynamic Diversified Growth (BlackRock)[1]	0.70%	0.37%	✓	✓
	A6	World Allocation 20/80 (Dimensional)[1]	0.24%	0.07%	✓	✓
	A8	Global Corporate Bond (J.P. Morgan)[1]	0.40%	0.16%	✗	✓
	A8	Global Government Bond (J.P. Morgan)[1]	0.25%	0.20%	✗	✓
4	A8	Prisma 4	-	0.04%	✓	✓
	A8	Balanced	-	0.03%	✓	✓
	A6	Active Asset Allocation	-	0.05%	✓	✓
	A8	Cautiously Managed	-	0.01%	✓	✓
	A6	Long Bond	-	0.01%	✓	✓
	A6	Protected 70	0.50%	0.02%	✓[3]	✓[3]
	A6	Protected 80	0.50%	0.01%	✓[3]	✓[3]
	A6	World Allocation 40/60 (Dimensional)[1]	0.26%	0.06%	✓	✓
	A6	World Allocation 60/40 (Dimensional)[1]	0.28%	0.05%	✓	✓
	A6	Euro Inflation Linked Int Duration Fixed Income (Dimensional)[1]	0.15%	0.06%	✓	✓
	A6	Indexed Inflation-linked Bond	0.09%	0.01%	✗	✓

Warning: Past performance is not a reliable guide to future performance
Warning: The value of your investment may go down as well as up.
Warning: This product may be affected by changes in currency exchange rates.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: The income you earn from this investment may go down as well as up.

Risk Rating (as at 30/09/26)	SFDR Article (as at 30/09/26)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 30/09/26)	Other Ongoing Costs* (as at 30/09/26)	Savings & Investments	Pensions
5	A8	Prisma 5	-	0.05%	✓	✓
	A8	Prisma Max	-	0.04%	✓	✓
	A8	Performance	-	0.03%	✓	✓
	A8	Dynamic	-	0.03%	✓	✓
	A8	International Equity	-	0.03%	✓	✓
	A8	Indexed Climate Focus World Equity	0.05%	0.16%	✓	✓
	A6	5*5 Global	-	0.03%	✓	✓
	A6	5*5 Europe	-	0.03%	✓	✓
	A6	5*5 Asia Pacific	-	0.04%	✓	✓
	A6	Dividend Growth	-	0.01%	✓	✓
	A6	Gold	0.08%	0.02%	✓	✓
	A6	Asia Pacific Equity	-	0.04%	✓	✓
	A6	Indexed Global Equity (BlackRock)[1]	-	0.01%	✓	✓
	A6	World Allocation 80/20 (Dimensional)[1]	0.29%	0.06%	✓	✓
	A6	World Equity (Dimensional)[1]	0.30%	0.05%	✓	✓
	A6	Global Small Companies (Dimensional)[1]	0.33%	0.05%	✓	✓
	A6	Global Value (Dimensional)[1]	0.27%	0.05%	✓	✓
	A8	Global Core Equity Lower Carbon ESG Screened (Dimensional)[1]	0.22%	0.04%	✓	✓
	A6	Indexed Global Energy and Metals	0.26%	0.15%	✗	✓
	A6	Indexed Commodities	0.12%	0.02%	✗	✓
	A8	Global Select (Columbia Threadneedle)	0.50%	0.18%	✗	✓
	A8	European Select (Columbia Threadneedle)	0.50%	0.10%	✗	✓
	A6	Indexed Eurozone Equity (BlackRock)[1]	-	0.17%	✓	✓
	A6	Indexed Australasia Property	0.59%	0.01%	✗	✓
	A6	Indexed Developed World Property	0.15%	0.09%	✓	✓
6	A6	Indexed TopTech 100	0.14%	0.02%	✓	✓
	A6	5*5 Americas	-	0.03%	✓	✓
	A8	American Select (Columbia Threadneedle)	0.50%	0.10%	✗	✓
	A6	Indexed Emerging Markets Equity (BlackRock)[1]	-	0.17%	✓	✓
	A8	Emerging Markets Opportunities (J.P Morgan)[1]	0.70%	0.28%	✓	✓
	A6	Eurozone Equity	-	0.03%	✓	✓
	A6	Indexed European (Ex-UK) Property	0.40%	0.01%	✗	✓
	A6	Property Fund[2]	0.25%	0.11%	✓[2]	✓[2,4]

For PRSA funds see overleaf.

Other Ongoing Costs

These costs include costs incurred by investing in collective investment vehicles, costs incurred in the management, repair, valuation and maintenance of the assets of each Unit Fund and any other costs which have been charged to the Unit Fund. Dealing/transaction cost and stamp duties are not included.

If the costs shown are added to the annual management charge stated on your policy certificate, the resulting figure is comparable to a Total Expense Ratio (TER) or to an Ongoing Charges figure (OCF) used by UCITs on their KIIDs. All costs shown in the table are already included within our quoted fund performance.

Example of total costs

If you have an investment policy with a management charge of 1.00%, the following are the total ongoing costs that apply for a selection of funds:

• Cash = 1.00% • Balanced = 1.03% • World Equity (Dimensional) = 1.35%

*Other Ongoing Costs are calculated annually. The Other Ongoing Costs figures are based on our latest available data, and will vary over time.

Please note that fund risk ratings are recalculated periodically using Zurich's Risk Rating methodology and may change over time.

1 These are "two stage switch" funds, further details of which are available in your policy document from Zurich.

2 Additional Terms and Conditions apply for investments in the Property Fund. Further details are available from your Financial Broker or Advisor and on the Fund Centre at www.zurich.ie. Please note that there is a temporary suspension in place for withdrawals from, and investments into, the Zurich Property Fund.

3 The Protected Funds are not available on regular premium pensions, regular premium savings or via the Zurich Master Trust.

4 The Property Fund is not available on Group Pensions or via the Zurich Master Trust.

Annual Management Charges (AMC) apply.

PRSA Funds

Risk Rating (as at 30/09/26)	SFDR Article (as at 30/09/26)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 30/09/26)	Other Ongoing Costs* (as at 30/09/26)	Standard PRSA	Advice PRSA
1	A6	Cash	-	0.00%	✓	✓
2	A8	Prisma Low	-	0.01%	✓	✓
	A8	Prisma 2	-	0.01%	✓	✓
	A8	Short Duration Corporate Bond	-	0.01%	✓	✓
	A6	Global Short Fixed Income (Dimensional)[1]	0.21%	0.04%	✗	✓
	A6	Global Short-term Investment Grade Fixed Income (Dimensional)[1]	0.21%	0.04%	✗	✓
3	A8	Prisma 3	-	0.01%	✓	✓
	A6	Active Fixed Income	-	0.01%	✓	✓
	A8	Medium Duration Corporate Bond	-	0.01%	✓	✓
	A6	World Allocation 20/80 (Dimensional)[1]	0.24%	0.07%	✗	✓
4	A8	Prisma 4	-	0.02%	✓	✓
	A8	Balanced	-	0.03%	✓	✓
	A6	Active Asset Allocation	-	0.02%	✓	✓
	A8	Cautiously Managed	-	0.01%	✓	✓
	A6	Long Bond	-	0.01%	✓	✓
	A6	World Allocation 40/60 (Dimensional)[1]	0.26%	0.06%	✗	✓
	A6	World Allocation 60/40 (Dimensional)[1]	0.28%	0.05%	✗	✓
	A6	Euro Inflation Linked Int Duration Fixed Income (Dimensional)[1]	0.15%	0.06%	✗	✓
5	A8	Prisma 5	-	0.03%	✓	✓
	A8	Prisma Max	-	0.03%	✓	✓
	A8	Performance	-	0.03%	✓	✓
	A8	Dynamic	-	0.03%	✓	✓
	A8	International Equity	-	0.03%	✓	✓
	A6	5*5 Global	-	0.03%	✓	✓
	A6	5*5 Europe	-	0.03%	✓	✓
	A6	5*5 Asia Pacific	-	0.04%	✓	✓
	A6	Dividend Growth	-	0.01%	✓	✓
	A6	Gold	0.08%	0.02%	✗	✓
	A6	Asia Pacific Equity	-	0.04%	✓	✓
	A6	World Allocation 80/20 (Dimensional)[1]	0.29%	0.06%	✗	✓
	A6	World Equity (Dimensional)[1]	0.30%	0.05%	✗	✓
	A6	Global Small Companies (Dimensional)[1]	0.33%	0.05%	✗	✓
	A6	Global Value (Dimensional)[1]	0.27%	0.05%	✗	✓
	A8	Global Core Equity Lower Carbon ESG Screened (Dimensional)[1]	0.22%	0.04%	✗	✓
6	A6	Indexed TopTech 100	-	0.02%	✗	✓
	A6	5*5 Americas	-	0.03%	✓	✓
	A6	Eurozone Equity	-	0.03%	✓	✓
	A6	Indexed Emerging Markets Equity (BlackRock)[1]	-	0.17%	✗	✓

Other Ongoing Costs

These costs include costs incurred in the management, repair, valuation and maintenance of the assets of each Unit Fund and any other costs which have been charged to the Unit Fund. Dealing/transaction cost and stamp duties are not included.

If the costs shown are added to the annual management charge stated on your policy certificate, the resulting figure is comparable to a Total Expense Ratio (TER) or to an Ongoing Charges figure (OCF) used by UCITs on their KIIDs. All costs shown in the table are already included within our quoted fund performance.

Example of total costs

If you have an investment policy with a management charge of 1.00%, the following are the total ongoing costs that apply for a selection of funds:

• Cash = 1.00% • Balanced = 1.03% • World Equity (Dimensional) = 1.35%

*Other Ongoing Costs are calculated annually. The Other Ongoing Costs figures are based on our latest available data, and will vary over time.

Please note that fund risk ratings are recalculated periodically using Zurich's Risk Rating methodology and may change over time.

[1] These are "two stage switch" funds, further details of which are available in your policy document from Zurich. Annual Management Charges (AMC) apply.

Warning: The value of your investment may go down as well as up.
Warning: This product may be affected by changes in currency exchange rates.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: Past performance is not a reliable guide to future performance
Warning: The income you earn from this investment may go down as well as up.

Charges and Costs for funds closed to new business

Risk Rating (as at 30/09/26)	SFDR Article (as at 30/09/26)	Fund Name	Additional Cost Information	
			Additional AMC (as at 30/09/26)	Other Ongoing Costs* (as at 30/09/26)
1	A6	Fixed Term Funds	0.00%	0.00%
2	A8	SuperCAPP	See below*	0.03%
3	A6	50/50 Retirement Option	0.00%	0.01%
4	A6	75/25 Retirement Option	0.00%	0.01%
	A6	Diversified Assets	0.00%	0.14%
	A6	Protected Dynamic (Series B)	0.00%	0.05%
6	A6	Indexed Eurozone Property	0.40%	0.01%

* The SuperCAPP Fund may declare an annual dividend that will represent at least 95% of the distributable earnings of the assets backing the fund.
Any difference between the distributable earnings and the monetary amount of the dividend declared is a charge made by Zurich Life.

PRSA Funds funds closed to new business

Risk Rating (as at 30/06/26)	SFDR Article (as at 30/06/26)	Fund Name	Additional Cost Information	
			Additional AMC (as at 30/06/26)	Other Ongoing Costs* (as at 30/06/26)
1	A6	Fixed Term Funds	0.00%	0.00%
2	A8	SuperCAPP	0.25%	0.03%
4	A6	Diversified Assets	0.00%	0.14%

Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: This product may be affected by changes in currency exchange rates.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: The income you earn from this investment may go down as well as up.

Risk Rating

Lower — Higher

1 2 3 4 5 6 7

Cash

1

Fund Description	Investment Style
The Cash Fund is invested in deposits and money market instruments, as well as short-dated fixed income securities issued by governments of the euro currency bloc. The cash fund is intended to be a low risk investment option which may not be appropriate for longer term investment due to the relatively low returns associated with low risk assets. Customers should consider their investment objectives prior to selecting this fund. There is no capital security in the fund and the value of the fund may fall if, for example, a bank that the fund has placed a deposit with cannot repay all or part of that deposit. The value of the fund may also fall if the charges applying to the fund are higher than the returns earned by the fund. The low risk associated with this fund is, in part, managed by diversifying the fund's assets across a range of counterparties which are subject to a minimum allowable credit rating. Further managing the risk associated with the fund, no non-euro exposure is permitted. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Cash SFDR Class Article 6

Prisma Low

2

Fund Description	Investment Style
Prisma Low is an actively managed fund which aims to achieve returns consistent with those available from investing across a diversified range of global asset classes - equities, short term bonds (government and corporate), medium term bonds (government and corporate) and cash. The strategic and tactical asset allocation strategies employed by the fund managers aim to deliver returns above prevailing Euro cash rates over time. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8

Prisma 2

2

Fund Description	Investment Style
The Prisma 2 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of asset classes - global equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth. The risk of the fund is measured relative to the risk of global equity markets and Prisma 2 has an expected volatility range of 5% to 17.5% of global equity volatility over the long term. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8



Short Duration Corporate Bond

Fund Description	Investment Style
The Short Duration Corporate Bond Fund is an actively managed bond fund. It primarily invests in investment grade corporate bonds. The average duration of the bonds will typically be 1 to 3 years, but may extend down to 0 years or up to 5 years. It may also invest in supranational bonds and sovereign bonds. This fund may invest some of its assets outside of the eurozone subject to currency and duration exposure limits. Corporate bonds are subject to increased liquidity risk compared to sovereign bonds. This means that the fund may not always be able to sell its assets for full value, and this could significantly impact your returns if you exit or enter the fund at these times. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Bond
	SFDR Class
	Article 8

2

Global Short Fixed Income (Dimensional)

Fund Description	Investment Style
The Global Short-term Fixed Income Fund (Dimensional) aims to maximise current income while preserving the value of investments. The fund is managed on a discretionary basis and invests in high quality debt such as bonds, commercial paper, bank and corporate debt. This debt is issued by governments, other public bodies and companies from developed countries and, at the time of purchase, this debt is generally rated at least AA- or Aa3 long-term by the major rating agencies. The fund will generally maintain an average maturity of its investments to five years or less. The fund may use derivatives to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Bond
	SFDR Class
	Article 6

2

Global Short-term Investment Grade Fixed Income (Dimensional)

Fund Description	Investment Style
The Global Short-term Investment Grade Fixed Income Fund (Dimensional) aims to maximise total returns from the universe of debt obligations in which the fund invests. The fund is managed on a discretionary basis and invests in investment grade debt instruments such as, without limitation, bonds, commercial paper, bank and corporate debt. This debt is issued by governments, other public bodies and companies from developed countries and, at the time of purchase, this debt is generally rated at least BBB- or Baa3 by the major rating agencies. In addition to investment grade instruments, the fund may invest in unrated instruments which are deemed to be of similar quality. The fund will generally maintain an average duration of its investments to five years or less. The fund may use derivatives to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Bond
	SFDR Class
	Article 6

2

Risk Rating

Lower — Higher

1 2 **3** 4 5 6 7

Prisma 3

3

Fund Description	Investment Style
The Prisma 3 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of asset classes - global equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth. The risk of the fund is measured relative to the risk of global equity markets and Prisma 3 has an expected volatility range of 17.5% to 40% of global equity volatility over the long term. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Multi-Asset
	SFDR Class
	Article 8

Active Fixed Income

3

Fund Description	Investment Style
The Active Fixed Income Fund is an actively managed bond fund. It primarily invests in bonds issued by eurozone governments and bond-based financial instruments. It may also invest in supranational bonds and other investment grade corporate and non-sovereign bonds. The investment parameters allow for up to 30% of the fund to be invested overseas with the core invested in eurozone bonds. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Bond
	SFDR Class
	Article 6

Medium Duration Corporate Bond

3

Fund Description	Investment Style
The Medium Duration Corporate Bond Fund is an actively managed bond fund. It primarily invests in investment grade corporate bonds. The average duration of the bonds will typically be 5 to 7 years, but may extend down to 2 years or up to 10 years. It may also invest in supranational bonds and sovereign bonds. This fund may invest some of its assets outside of the eurozone subject to currency and duration exposure limits. Corporate bonds are subject to increased liquidity risk compared to sovereign bonds. This means that the fund may not always be able to sell its assets for full value, and this could significantly impact your returns if you exit or enter the fund at these times. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Bond
	SFDR Class
	Article 8



Indexed Eurozone Government Bond (BlackRock)

Fund Description	Investment Style
The Indexed Eurozone Government Bond Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of the euro-denominated EMU government bond market. The fund currently invests in the iShares Euro Government Bond Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but will not track it exactly.	Passive
	Fund Manager
	BLACKROCK
	Asset Class
	Bond
	SFDR Class
	Article 6

3

Dynamic Diversified Growth (Blackrock)

Fund Description	Investment Style
The Dynamic Diversified Growth Fund (BlackRock) seeks to deliver long-term capital growth with a low tolerance for capital loss. To achieve this, the fund invests in the BlackRock Dynamic Diversified Growth Fund which is an actively managed fund with a transparent and well-diversified portfolio. It seeks to achieve performance from a diversified portfolio of global equities, government and non-government bonds, alternative assets, financial derivatives and cash to provide growth, diversification and protection strategies. The alternative assets may include commodities, hedge funds & volatility strategies, high yield bonds, investment grade corporate bonds, emerging market equities, asset backed securities, mortgage backed securities and distressed securities. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by BlackRock.	Active
	Fund Manager
	BLACKROCK
	Asset Class
	Multi-Asset
	SFDR Class
	Article 8

3

World Allocation 20/80 (Dimensional)

Fund Description	Investment Style
The World Allocation 20/80 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 80% of its net assets in debt and approximately 20% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Multi-Asset
	SFDR Class
	Article 6

3



Global Corporate Bond (J.P. Morgan)

3

Fund Description	Investment Style
The Global Corporate Bond Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to gain exposure to corporate bonds. The fund seeks to achieve a return in excess of global corporate bond markets by investing primarily in global investment grade corporate debt securities, using derivatives where appropriate. The fund invests at least 67% of assets, either directly or through derivatives, in investment grade corporate debt securities from issuers anywhere in the world, including emerging markets. The Fund may also invest global debt securities issued by governments excluding supranationals, local governments and agencies and may invest in below investment grade and unrated debt securities to a limited extent. The fund may invest up to 10% in contingent convertible bonds. The fund may hold up to 5% in equities, typically as a result of events relating to its debt holdings such as conversions or restructures. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by J.P. Morgan.	Active
	Fund Manager
	J.P.Morgan Asset Management
	Asset Class
	Bond
	SFDR Class
	Article 8

Global Government Bond (J.P. Morgan)

3

Fund Description	Investment Style
The Global Government Bond Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to gain exposure to government bonds. The fund invests primarily in global government debt securities with at least 67% of assets invested in debt securities issued or guaranteed by governments globally, including agencies and local governments guaranteed by such governments. The Fund will not invest in convertible bonds, equities or other participation rights. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by J.P. Morgan.	Active
	Fund Manager
	J.P.Morgan Asset Management
	Asset Class
	Bond
	SFDR Class
	Article 8



Prisma 4

Fund Description	Investment Style
The Prisma 4 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of asset classes - global equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth. The risk of the fund is measured relative to the risk of global equity markets and Prisma 4 has an expected volatility range of 40% to 80% of global equity volatility over the long term. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8

4

Balanced

Fund Description	Investment Style
Indicative equity range: 50% - 75% of the value of the fund. The Balanced Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of global equities and equity-based financial instruments. This fund will also invest in bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8

4

Active Asset Allocation

Fund Description	Investment Style
The Active Asset Allocation Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of global equities, government bonds, property shares, cash and alternative assets. The alternative assets currently may include oil, gold, inflation-linked government bonds, water, soft commodities, industrial metals and corporate bonds. Many of the asset classes in this fund have historically had low correlations to movements in equity prices and hence are expected to dampen the volatility of the fund's returns. Zurich Life's award-winning team of fund managers actively manage the allocation between the different asset classes. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 6

4



Cautiously Managed

4

Fund Description	Investment Style
Indicative equity range: 20% - 50% of the value of the fund. The Cautiously Managed Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of bonds, equities and cash. The bond portion of the fund is comprised of bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. The equity portion of the fund is invested in global equities and equity-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Multi-Asset
	SFDR Class
	Article 8

Long Bond

4

Fund Description	Investment Style
The Long Bond Fund aims to achieve growth by investing mainly in longer-dated bonds with over ten years to maturity primarily issued by eurozone governments. The minimum duration of the fund may not be less than 75% of its investment universe. The managers may also invest in supranational bonds, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Bond
	SFDR Class
	Article 6

Protected 70

4

Fund Description	Investment Style
Protected price: Equal to 70% of its highest ever unit price. Indicative allocation to the Dynamic Fund: 90% to 0% of the value of the fund. Indicative equity range of the Dynamic Fund: 75% - 100% of the value of the fund. The aim of the Protected 70 Fund is to offer you the potential to earn real investment returns while limiting your exposure to risk. The fund is an actively managed fund which invests up to 90% in the equity based Dynamic Fund and the balance in a cash fund. The fund has a Protected Price equal to 70% of its highest ever unit price. The protection to the fund from falling below this Protected Price is provided by Barclays Bank plc* and not by Zurich Life. The allocation to the Dynamic Fund varies between a target maximum exposure of 90%** and a minimum of 0% depending on investment conditions and how close the Fund's price is to its Protected Price. The fund will reduce its allocation to the Dynamic Fund when the Dynamic Fund unit price is falling, protecting the Fund from further falls. It will increase its allocation when the Dynamic Fund unit price is rising, allowing the fund to benefit from future rises. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor.	Active
	Fund Manager
	ZURICH
	Asset Class
	Multi-Asset
	SFDR Class
	Article 6



Protected 80

Fund Description	Investment Style
Protected price: Equal to 80% of its highest ever unit price. Indicative allocation to the Dynamic Fund: 70% to 0% of the value of the fund. Indicative equity range of the Dynamic Fund: 75% - 100% of the value of the fund. The aim of the Protected 80 Fund is to offer you the potential to earn real investment returns while limiting your exposure to risk. The fund is an actively managed fund which invests up to 70% in the equity based Dynamic Fund and the balance in a cash fund. The fund has a Protected Price equal to 80% of its highest ever unit price. The protection to the fund from falling below this Protected Price is provided by Barclays Bank plc* and not by Zurich Life. The allocation to the Dynamic Fund varies between a target maximum exposure of 70%** and a minimum of 0% depending on investment conditions and how close the Fund's price is to its Protected Price. The fund will reduce its allocation to the Dynamic Fund when the Dynamic Fund unit price is falling, protecting the Fund from further falls. It will increase its allocation when the Dynamic Fund unit price is rising, allowing the fund to benefit from future rises. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 6

4

World Allocation 40/60 (Dimensional)

Fund Description	Investment Style
The World Allocation 40/60 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 60% of its net assets in debt and approximately 40% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active Fund Manager Dimensional Asset Class Multi-Asset SFDR Class Article 6

4

World Allocation 60/40 (Dimensional)

Fund Description	Investment Style
The World Allocation 60/40 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 40% of its net assets in debt and approximately 60% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active Fund Manager Dimensional Asset Class Multi-Asset SFDR Class Article 6

4



Euro Inflation Linked Int Duration Fixed Income (Dimensional)

4

Fund Description	Investment Style
The Euro Inflation-linked Intermediate Duration Fixed Income Fund (Dimensional) aims to provide the return of medium-term debt, which is protected from inflation in the Eurozone. The fund is managed on a discretionary basis and invests in high quality debt such as bonds, commercial paper and bank debt. This debt is issued by governments, other public bodies and companies from developed countries and, at the time of purchase, this debt is generally rated at least P1, A-1 or F1 short term or A- or A3 long-term by the major rating agencies. Generally, the fund will maintain an average duration of its investments with a range between five and ten years. The fund may use derivatives to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Bond
	SFDR Class
	Article 6

Indexed Inflation-linked Bond

4

Fund Description	Investment Style
The Indexed Inflation-linked Bond Fund is a unit-linked fund that gives you the opportunity to participate in the performance of Eurozone government inflation-linked bonds. The fund currently invests in an iShares Exchange Traded Fund (ETF) managed by Blackrock. The iShares ETF is passively managed and aims to track an index, but will not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. The unit-linked fund can have exposures to cash as part of the management of the fund.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Bond
	SFDR Class
	Article 6



Prisma 5

Fund Description	Investment Style
The Prisma 5 Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of asset classes - global equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth. The risk of the fund is measured relative to the risk of global equity markets and Prisma 5 has an expected volatility range of 80% to 120% of global equity volatility over the long term. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8

5

Prisma Max

Fund Description	Investment Style
The Prisma Max Fund is an actively managed fund which aims to achieve growth through capital gains and income from investing across a diversified range of global asset classes - equities, bonds, property, commodities, cash and alternative assets. The strategic and tactical asset allocation strategies employed by the fund managers aim to generate long-term capital growth with an equity range of 85% to 95%. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8

5

Performance

Fund Description	Investment Style
Indicative equity range: 65% - 90% of the value of the fund. The Performance Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of global equities and equity-based financial instruments. This fund will also invest in bonds issued by governments, supranational bodies and other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the Eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich.	Active Fund Manager ZURICH Asset Class Multi-Asset SFDR Class Article 8

5

Risk Rating

Lower — Higher

1 2 3 4 **5** 6 7

Dynamic

5

Fund Description	Investment Style
Indicative equity range: 75% - 100% of the value of the fund. The Dynamic Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified global portfolio of quality equities and equity-based financial instruments. It may also include from time to time some bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Multi-Asset
	SFDR Class
	Article 8

International Equity

5

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The International Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a portfolio of international equities and equity-based financial instruments. For tactical reasons, the fund may also invest in cash or international bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 8

Indexed Climate Focus World Equity

5

Fund Description	Investment Style
The Indexed Climate Focus World Equity Fund is a unit-linked fund which gives you the opportunity to participate in the performance of companies that are working towards a climate neutral economy by seeking to align with the climate goals of the Paris Agreement on carbon reduction and the recommendations of the Task Force on Climate Related Financial Disclosures. Additionally, the Fund seeks to offset the estimated carbon footprint of the Fund's portfolio of investments. The fund invests in the Zurich Climate Focus World Equity Fund, a sub-fund of the Zurich Invest ICAV. The Zurich Climate Focus World Equity Fund is passively managed and aims to track an index, but will not track it exactly. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 8



5*5 Global

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The 5*5 Global Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in global equities, normally holding up to fifty global equities across five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Equity SFDR Class Article 6

5

5*5 Europe

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The 5*5 Europe Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selections in the Europe region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Equity SFDR Class Article 6

5

5*5 Asia Pacific

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The 5*5 Asia Pacific Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the Asia Pacific region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active Fund Manager ZURICH Asset Class Equity SFDR Class Article 6

5

Risk Rating

Lower — Higher

1 2 3 4 **5** 6 7

Dividend Growth

5

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The Dividend Growth Fund is an actively managed fund which aims to achieve growth through capital gains and income, from participation in a managed portfolio of equities, the dividend yields of which tend to be higher than their markets' dividend yield and, in addition, have the capacity to further increase dividends. The fund, which will be well diversified, will seek to invest in high calibre equities. It will seek to avoid companies where the dividend payments are deemed to be unsustainable. Dividends received by the fund are reinvested in the fund. For tactical reasons the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 6

Gold

5

Fund Description	Investment Style
The Gold Fund is a unit-linked fund that gives you the opportunity to gain exposure to movements in the price of gold. The fund currently invests in an Exchange Traded Certificate (ETC) managed by Invesco. The Invesco ETC aims to track the spot price of gold in US dollars, but may not track it exactly. A currency risk arises for a euro investor.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Alternative
	SFDR Class
	Article 6

Asia Pacific Equity

5

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The Asia Pacific Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well diversified portfolio of Asia Pacific equities and equity-based financial instruments. For tactical reasons, the fund may hold cash or cash equivalents. The fund has the scope to invest in the full universe of the Asia Pacific region, excluding Japan. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 6

Risk Rating

Lower — Higher

1 2 3 4 **5** 6 7

Indexed Global Equity (BlackRock)

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The Indexed Global Equity Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in the developed world. The fund seeks to provide a total return, taking into account both capital and income returns. The fund currently invests in the iShares Developed World Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but will not track it exactly. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor.	Passive
	Fund Manager
	BLACKROCK
	Asset Class
	Equity
	SFDR Class
	Article 6

5

World Allocation 80/20 (Dimensional)

Fund Description	Investment Style
The World Allocation 80/20 Fund (Dimensional) aims to achieve long-term total return. The fund aims to invest approximately 20% of its net assets in debt and approximately 80% of its net assets in shares. For debt, the fund invests to gain exposure to high quality debt, such as bonds, money market instruments and commercial paper and certificates of deposits issued by governments, other public bodies and companies in developed countries. For shares, the fund invests to gain exposure to developed and emerging markets using a core strategy meaning that the fund has a general exposure to the stock-market with a greater allocation towards shares of small sized companies and value companies. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Multi-Asset
	SFDR Class
	Article 6

5

World Equity (Dimensional)

Fund Description	Investment Style
The World Equity Fund (Dimensional) aims to achieve long-term total return. The fund is managed on a discretionary basis and primarily invests in shares of companies with exposure to developed and/ or emerging markets. The fund uses a core strategy that has a general exposure to the stock-market with a greater allocation to shares of smaller sized companies and value companies. Value companies are those where, at the time of purchase, the price is low compared to the accounting value of the company. The fund may invest up to 20% of its net assets in emerging markets countries. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Equity
	SFDR Class
	Article 6

5

Risk Rating

Lower — Higher

1 2 3 4 **5** 6 7

Global Small Companies (Dimensional)

5

Fund Description	Investment Style
The Global Small Companies Fund (Dimensional) aims to achieve long-term total return. The fund is actively managed and invests in shares of companies listed on the principal stock exchanges in developed countries around the world. The fund invests in a broad and diverse group of smaller sized companies. No more than 20% of the fund's net assets will be invested in countries that are considered to be emerging markets. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Equity
	SFDR Class
	Article 6

Global Value (Dimensional)

5

Fund Description	Investment Style
The Global Value Fund (Dimensional) aims to achieve long-term total return. The fund is actively managed and primarily invests in shares of companies listed on the principal stock exchanges of developed countries around the world. The fund invests using a value strategy, meaning it invests, either directly or indirectly, in shares of companies where, at the time of purchase, the Investment Manager believes that the share price is low compared to the accounting value of the company. No more than 20% of the fund's net assets will be invested in countries that the Investment Manager considers to be emerging markets. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Equity
	SFDR Class
	Article 6

Global Core Equity Lower Carbon ESG Screened (Dimensional)

5

Fund Description	Investment Style
The Global Core Equity Lower Carbon ESG Screened (Dimensional) fund aims to achieve long-term total return. The fund is actively managed and primarily invests in shares of companies listed on the principal stock exchanges in developed countries around the world. The fund's portfolio is generally overweighted in shares of smaller sized companies and value companies. Value companies are companies where, at the time of purchase, the Investment Manager believes that the share price is low compared to the accounting value of the company. The composition of the fund may be adjusted based on environmental and sustainability impact considerations. No more than 20% of the fund's net assets will be invested in countries that the Investment Manager considers to be emerging markets. The fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.	Active
	Fund Manager
	Dimensional
	Asset Class
	Equity
	SFDR Class
	Article 8

Risk Rating

Lower — Higher

1 2 3 4 **5** 6 7

Indexed Global Energy and Metals

Fund Description	Investment Style
The Indexed Global Energy and Metals Fund (formerly Global Commodities Fund) is a unit-linked fund that gives you the opportunity to participate in the performance of energy and metal commodities, including oil, gas, industrial metals and precious metals. The fund currently invests in an Exchange Traded Fund (ETF) managed by BNP Paribas. The BNP Paribas ETF is passively managed and aims to track an index indirectly using derivative instruments, but will not always track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Alternative
	SFDR Class
	Article 6

5

Indexed Commodities

Fund Description	Investment Style
The Indexed Commodities Fund is a unit-linked fund that gives you the opportunity to participate in the performance of commodities including energy, grains and industrial and precious metals. The fund currently invests in an Invesco Exchange Traded Fund (ETF). The Invesco ETF is passively managed and aims to track an index, but will not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Alternative
	SFDR Class
	Article 6

5

Global Select (Columbia Threadneedle)

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The Global Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by investing in equities issued by companies worldwide. The 'Select' investment approach means that the fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle.	Active
	Fund Manager
	COLUMBIA THREADNEEDLE INVESTMENTS
	Asset Class
	Equity
	SFDR Class
	Article 8

5

Risk Rating

Lower — Higher

1 2 3 4 **5** 6 7

European Select (Columbia Threadneedle)

5

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The European Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by investing in a relatively concentrated portfolio of equities of companies domiciled in Continental Europe or which have significant Continental European operations. The 'Select' investment approach means that the fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle.	Active
	Fund Manager
	COLUMBIA THREADNEEDLE INVESTMENTS
	Asset Class
	Equity
	SFDR Class
	Article 8

Indexed Eurozone Equity (BlackRock)

5

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The Indexed Eurozone Equity Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in the eurozone. The fund seeks to provide a total return, taking into account both capital and income returns. The fund currently invests in the iShares EMU Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but will not track it exactly.	Passive
	Fund Manager
	BLACKROCK
	Asset Class
	Equity
	SFDR Class
	Article 6

Indexed Australasia Property

5

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The Indexed Australasia Property Fund is a unit-linked fund that gives you the opportunity to participate in the performance of some of Australasia's leading real estate companies. The fund currently invests in an iShares Exchange Traded Fund (ETF) managed by BlackRock. The iShares ETF is passively managed and aims to track an index, but will not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Property
	SFDR Class
	Article 6



Indexed Developed World Property

Fund Description	Investment Style
The Indexed Developed World Property Fund is a unit-linked fund that gives you the opportunity to participate in the performance of the largest listed real estate companies and real estate investment trusts (REITS) in developed markets worldwide. The fund currently invests in a HSBC Exchange Traded Fund (ETF). The HSBC ETF is passively managed and aims to track an index, but will not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Property
	SFDR Class
	Article 6

5

Indexed TopTech 100

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The Indexed TopTech 100 Fund is a unit-linked fund that gives you the opportunity to participate in the performance of some of the largest American and Global non-financial companies listed in the US. Information technology companies make up a significant proportion of the fund. The fund currently invests in an Invesco Exchange Traded Fund (ETF). The Invesco ETF is passively managed and aims to track an index, but will not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 6

6

5*5 Americas

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The 5*5 Americas Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the American region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund offers the opportunity to invest in the US and may also have holdings in Canada and Latin America. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 6

6

Risk Rating

Lower — Higher

1 2 3 4 5 **6** 7

American Select (Columbia Threadneedle)

6

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The American Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by investing in companies domiciled in North America or which have significant North American operations. There will be no particular sector specialisation. The 'Select' investment approach means that the fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. On occasion, the fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle.	Active Fund Manager COLUMBIA THREADNEEDLE INVESTMENTS Asset Class Equity SFDR Class Article 8

Indexed Emerging Markets Equity (Blackrock)

6

Fund Description	Investment Style
Indicative equity exposure: 100% of the value of the fund. The Indexed Emerging Markets Equity Fund (BlackRock) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in emerging markets. The fund aims to achieve a return on your investment, through a combination of capital growth and income on the fund's assets. The fund currently invests in the iShares Emerging Markets Equity Index Fund managed by BlackRock. The iShares Fund is passively managed and aims to track an index, but will not track it exactly. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor.	Passive Fund Manager BLACKROCK Asset Class Equity SFDR Class Article 6

Emerging Markets Opportunities (J.P Morgan)

6

Fund Description	Investment Style
The Emerging Markets Opportunities Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in emerging markets. The fund seeks to provide long-term capital growth by investing primarily in an aggressively managed portfolio with at least 67% of assets invested in equities of companies that are domiciled, or carrying out the main part of their economic activity, in an emerging market country. The fund may invest in certain securities listed in China which can involve significant regulatory constraints that may affect the liquidity and/or the investment performance of the fund. The fund may invest in assets denominated in any currency and currency exposure may or may not be hedged. As a result, a currency risk arises for a euro investor. This fund is managed by J.P. Morgan.	Active Fund Manager J.P.Morgan Asset Management Asset Class Equity SFDR Class Article 8



Eurozone Equity

Fund Description	Investment Style
Indicative equity range: 80% - 100% of the value of the fund. The Eurozone Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well- diversified portfolio of eurozone equities and equity-based financial instruments. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund is managed by Zurich Life.	Active
	Fund Manager
	ZURICH
	Asset Class
	Equity
	SFDR Class
	Article 6

6

Indexed European (Ex-UK) Property

Fund Description	Investment Style
Indicative equity exposure: Up to 100% of the value of the fund. The Indexed European (Ex-UK) Property Fund is a unit-linked fund that gives you the opportunity to participate in the performance of some of Europe's leading real estate companies. The fund currently invests in an iShares Exchange Traded Fund (ETF) managed by BlackRock. The iShares ETF is passively managed and aims to track an index, but will not track it exactly. Zurich Life reserves the right to replace this ETF with another fund at any stage. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. The unit-linked fund can have exposure to cash as part of the management of the fund.	Passive
	Fund Manager
	ZURICH
	Asset Class
	Property
	SFDR Class
	Article 6

6

Property Fund

Fund Description	Investment Style
Please note that there is a temporary suspension in place for withdrawals from, and investments into, the Zurich Property Fund. The Property Fund is a unit-linked fund that gives access to property and property related investments. The fund primarily invests in a commercial property trust, which currently invests in offices, retail, industrial and mixed use assets in Ireland and the UK (investment in Europe and any other part of the world is permitted). The fund will also invest in property related securities and cash instruments. The fund may hold a significant proportion of assets in cash while seeking suitable investment opportunities. State Street Global Advisors Ireland Limited manage the commercial property trust in which the fund invests. Withdrawals and switches out of this fund can be deferred. If you invest in this fund there may be extended periods when you do not have any access to your money. For an Approved Retirement Fund (ARF) policy, periods with no access to your money may be of particular importance if you are relying on the Property Fund to provide income in retirement. Tax implications may also apply as you will be taxed on income from an ARF even if you do not draw it down.	Active
	Fund Manager
	ZURICH
	Asset Class
	Property
	SFDR Class
	Article 6

6

Personalised GuidePath

The most flexible investment strategy in the market.

Personalised GuidePath is an innovative investment strategy that provides greater flexibility, catering for different risk profiles and retirement benefit plans.

Personalised GuidePath makes your investment choices clearer and smarter. It is the first investment strategy in the Irish market which allows you to **personalise it in three ways** to suit your needs.

1 Personalised risk preference

By answering some simple questions you can understand your preferred level of risk from Low to High.

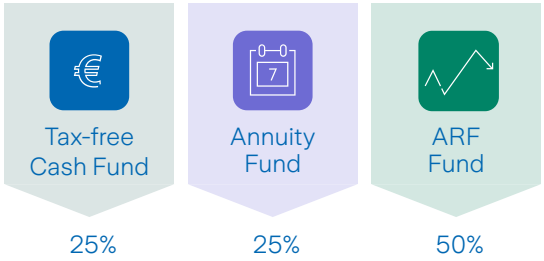
Once you have your risk profile, you can then adjust your investment strategy to match. This can be done online in a few easy steps.



2 Personalised retirement planning stage

It is likely that many customers will want to use their accumulated pension fund in different ways depending on their personal preferences.

There is no formula to predict what benefit mix an individual will choose at retirement – but with the right education and tools at your disposal, Personalised GuidePath makes the decision easy for you.



3 Personalised strategy end date

If you are planning on retiring early or late, Personalised GuidePath gives you the flexibility to adjust your 'strategy end date' at any stage over the course of your working life. This means your pension will de-risk to the date you are actually planning to take your benefits, regardless of whether it's earlier or later than your normal retirement date.

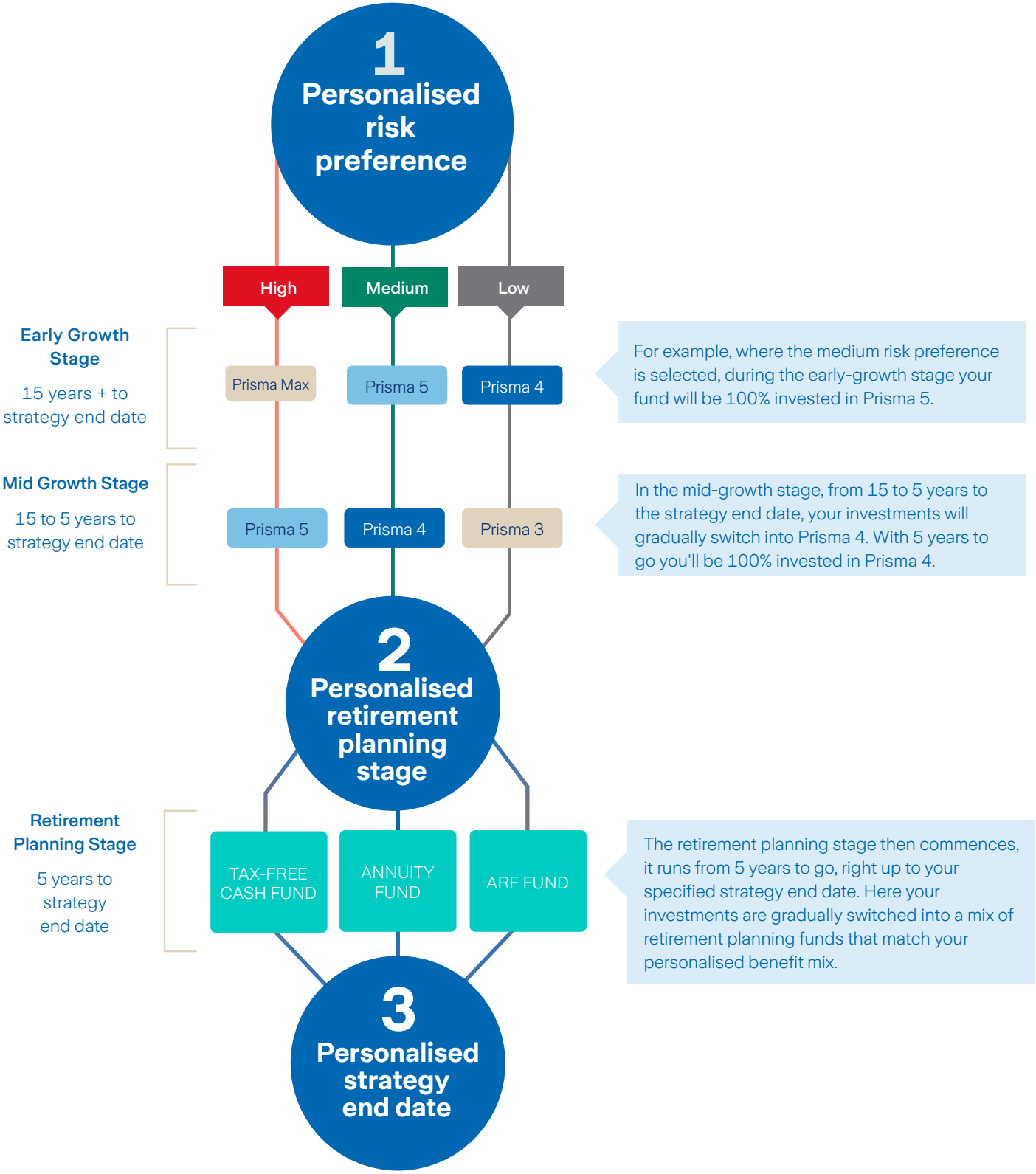


Unique online portal

Personalisation can be done online through a dedicated Personalised GuidePath portal, which is both educational and engaging.

You can personalise at the outset or at any stage before retirement. Zurich will also prompt you to go online and adjust your settings at key points in time.





Personalised Guide Path is not available on PRSA products.

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

PensionSTAR

PensionSTAR is a structured lifestyle investment strategy designed to manage the transition of an individual's retirement fund to less risky assets as the selected retirement age is approached.

PensionSTAR builds your retirement fund using up to four Zurich pension funds, the Dynamic, Performance, Balanced and Active Fixed Income Funds.

Fund	Indicative Equity Range (% of the value of the fund)	Potential Return/ Risk Profile
Dynamic	75% - 100%	High
Performance	65% - 90%	High
Balanced	50% - 75%	Medium to High
Active Fixed Income	0%	Medium

PensionSTAR combines investments in these funds on an ongoing basis to build your retirement fund, taking account of:

- your selected retirement age;
- your current age;
- whether you intend to invest in an Annuity or an Approved Retirement Fund (ARF) when you retire.

PensionSTAR will operate differently depending on whether you want to fund for an Annuity or an ARF.

PensionSTAR gradually reduces investment risk by redirecting new contributions and gradually switching money you have already invested into lower risk funds as you approach retirement. With more than 25 years to retirement, your regular contributions are invested in the Dynamic Fund. With between 25 and 15 years to go, your contributions are invested in the Performance Fund, and so on (see tables below).

PensionSTAR (Annuity)	
Years to Retirement	Contribution Direction
25 or more	Dynamic Fund
Less than 25, at least 15	Performance Fund
Less than 15, at least 5	Balanced Fund
Less than 5	Active Fixed Income Fund

Five years before your selected retirement age, the money you have already invested in the Dynamic, Performance, and Balanced Funds will be gradually switched into the Active Fixed Income Fund – a proportion of the value of each fund will be switched each month into the Active Fixed Income Fund (i.e. 1/60th, 1/59th, 1/58th, etc.).

PensionSTAR (ARF)	
Years to Retirement	Contribution Direction
25 or more	Dynamic Fund
Less than 25, at least 15	Performance Fund
Less than 15	Balanced Fund

Five years before your selected retirement age, the money you have already invested in the Dynamic and Performance Funds will be gradually switched into the Balanced Fund – a proportion of the value of each fund will be switched each month into the Balanced Fund (i.e. 1/60th, 1/59th, 1/58th, etc.).

Funding for an Annuity at retirement

If you intend to fund for an Annuity at retirement, when you are within five years of your selected retirement age, your existing retirement fund will gradually transfer to the Active Fixed Income Fund. The value of the fund will change broadly in line with changes in the cost of annuities as interest rates fluctuate, thus helping to protect you against the risk of a sudden rise in the price of annuities close to retirement. At retirement, 100% of your retirement fund is invested in the Active Fixed Income Fund.

Funding for an ARF at retirement

If you intend to fund for an ARF at retirement, when you are within five years of your selected retirement age, PensionSTAR will gradually transfer your existing retirement fund to the Balanced Fund. This will reduce your exposure to equities as you get older. At retirement, 100% of your retirement fund is invested in the Balanced Fund (indicative equity range: 50% - 75%), which is typical of the type of fund used for an ARF investment.

Advantages over 'individualised' strategies

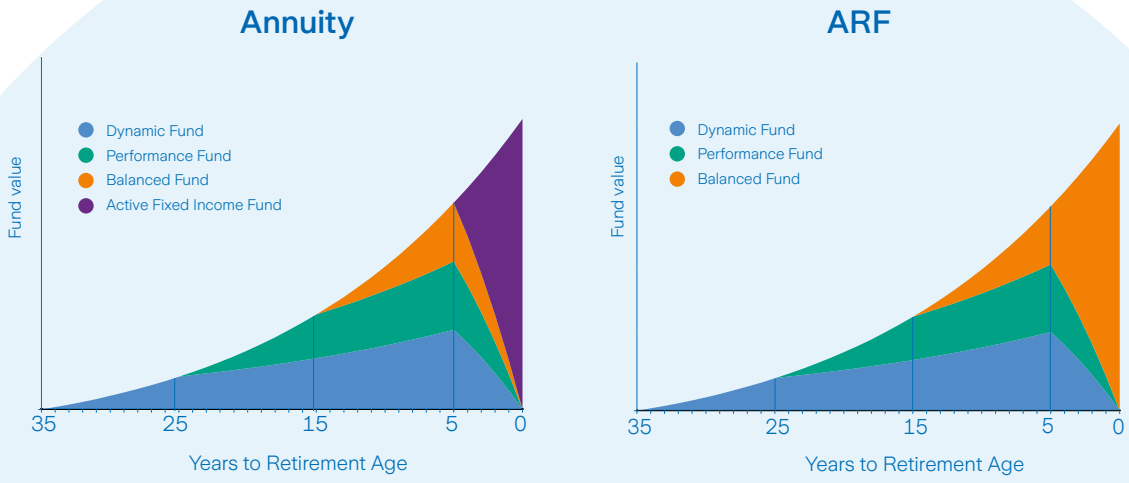
Other providers offer individualised strategies using numerous funds that are each targeted at a group of investors retiring at the same time. This approach assumes that the same fund is appropriate to everyone in the group. The PensionSTAR approach is different because it only uses a maximum of four well-established funds, adjusts your individual retirement fund as you move closer to retirement and is tailored to what you intend to do with your pension fund at retirement.

With PensionSTAR you know exactly where your retirement fund is invested. Information on the individual performance and the asset distribution of each of the four Zurich funds is available on **www.zurich.ie**

Building returns with protection

The graphs below show how a retirement fund will be initially built up in the Dynamic, Performance and Balanced Funds and then transferred gradually to the Active Fixed Income or Balanced Fund, depending on whether you select to fund for an Annuity or an ARF.

Whether you are funding for an Annuity or an ARF at retirement, the transfer takes place on a monthly basis, ensuring a smooth reduction in the equity content of your retirement fund.



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RetireRight

An investment strategy for your Approved Retirement Fund

Today, more and more people are choosing to use an Approved Retirement Fund (ARF) as the means to provide their income in retirement. This involves continuing to invest your pension fund in investment funds when you retire and you 'draw-down' your income as you need it. One important decision you'll need to make at outset is to decide how your money will be invested.

The ideal scenario is to find a solution that balances investment risk with reward - giving your money the potential to grow while not overly exposing it to the volatility of investment markets. Now there is a new investment strategy that can automatically do this for you allowing you to get on and enjoy your retirement.

RetireRight – a solution built on Prisma

Zurich has a reputation for excellence in developing investment strategies from PensionStar to the award winning Personalised GuidePath*. Zurich's RetireRight is a new innovative way of managing ARF investment once a person retires. It is built on Zurich's market leading Prisma Funds and it offers three investment options, each one catering to customers with different risk appetites. As a person gets older, it will automatically transition their ARF investment from higher risk assets into lower risk assets over a 15 year period, helping to balance income requirements with the need to preserve the capital in later life.

Each RetireRight option will gradually move money from its starting point (in the Prisma 5, Prisma 4 or Prisma 3 Fund) into the Prisma 2 Fund over a 15 year period beginning when they reach age 75. The initial starting point is dependent on which RetireRight option is selected at outset.

From the start, you are fully invested in the Prisma 5, Prisma 4 or Prisma 3 Funds until you reach age 75.

From age 75, you gradually de-risk into the Prisma 2 Fund over a 15 year investment period to age 90.



* Best Innovation by a Life Assurance Company, 2017
Longboat Analytics Financial Services Awards.

RetireRight – 3 options for customers

RetireRight 5 2

Your ARF investment is initially 100% invested in the medium to high risk Prisma 5 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 5 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

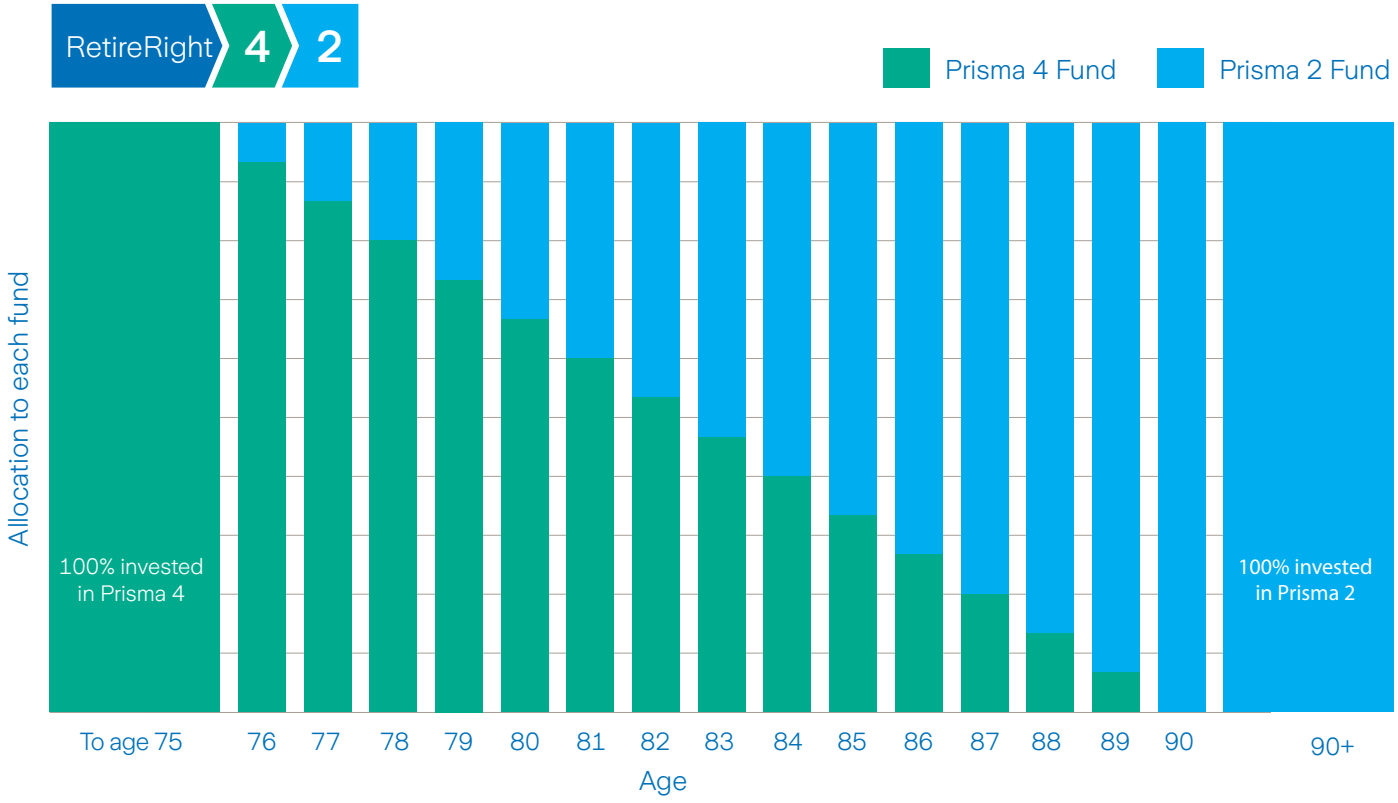
RetireRight 4 2

Your ARF investment is initially 100% invested in the medium risk Prisma 4 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 4 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

RetireRight 3 2

Your ARF investment is initially 100% invested in the low to medium risk Prisma 3 Fund until age 75. Then, over the next 15 years, your ARF investment will gradually move from Prisma 3 into the low risk Prisma 2 Fund, so that by the end of year 15, your capital will be 100% invested in Prisma 2.

How the transition works – an example



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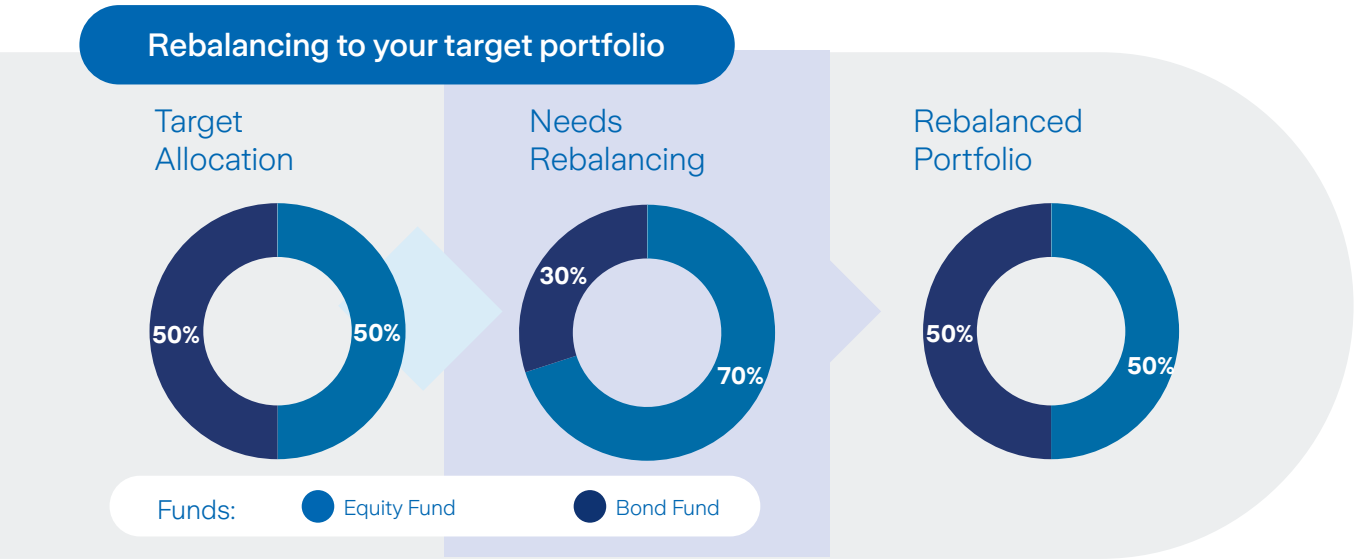
Fund Rebalancing

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%.



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.

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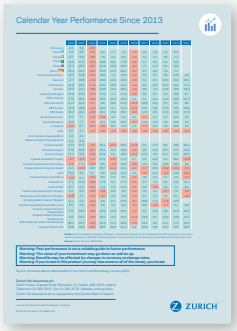
The next step

As you can see, it is important to understand the level of investment risk you are prepared to take before you make an investment. There is a wide range of investments to choose from and each one can have a different investment strategy, level of risk and potential returns.

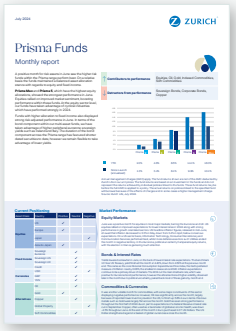
Keep in control of your investments

Once you have invested with Zurich, you will be able to see how your investment is performing at any time.









Weekly & Monthly Investment Bulletins

Monthly Fund Reports

Regular Webinars & Investment Updates

Monthly Fund Factsheets

Useful Tools

You will find a wide range of useful tools and calculators on the Fund Centre at **www.zurich.ie**

Your Investment

You can keep track of your investment through your PC, Tablet or Smartphone. It is always a good idea to keep a regular eye on your finances.

You can view your investments' performance and decide whether you would like to make any changes, add money, or move money – it is up to you.

If you are not sure which investments are suitable for you, or if you are not confident in making a decision, then you should talk to your Financial Broker or Advisor.

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For more information

When it comes to investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.

Talk to your Financial Broker or Advisor
Call our Financial Planning Team directly on 0818 202 102
Email us at customerservices@zurich.com
Visit our website at zurich.ie

Create tailored portfolios

Zurich has a range of tools and supports **to help you on your investment journey.**

Our Risk Profiler tool is designed to assist you in understanding your attitude to risk. This is an important step before making an investment decision.



Zurich's Portfolio Builder helps you work with your financial broker to create an investment portfolio that is tailored to your individual risk profile and financial needs.



Keep track of your investments and pensions with the secure dashboard.

















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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

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GR: 21776 Print Ref: ZL IB 165 1126