

# Prisma Multi-Asset Funds

The range of risk  
targeted multi-asset  
funds



# Prisma Funds - putting risk and return centre stage.

Recognising that customers require investment solutions that match their needs, we developed the Prisma Multi-Asset Funds. The Prisma Funds aim to generate long-term capital growth and target specific levels of volatility appropriate to your clients' calculated risk profiles.





Customers  
require investment  
solutions that  
match their needs.



### **Risk Targeted**

Investment funds designed to target volatility bands to match your customer risk/return preferences.

### **Built on Expertise**

The award winning team at Zurich Investments consists of experienced and highly-qualified investment specialists, with a proven track record\* of making the right asset allocation decisions at the right times.

### **Actively Managed**

The Prisma Funds are actively managed which means that it is our fund managers that make the specific investments within each fund. It also means our investment managers can respond to market movements as and when they happen.

### **Diversified**

Each multi-asset fund is diversified and can include equities, bonds, property, cash and alternatives. Alternatives includes a range of commodity exposures including energy, industrial metals, precious metals, soft commodities amongst others. It can also incorporate other diversifying asset classes.

### **Great Value**

The Prisma Funds are competitively priced at the normal Zurich product annual management charge.

\* Source: Fund Management Company of the Year, Business & Finance FS Awards 2025

# Risk targeted solutions

No one wants to take unnecessary risks with their investment but there is an important trade-off between risk and return. Exposure to appropriate levels of risk is paramount and the use of risk profile tools can help you to determine the level of risk acceptable to individual customers.

The Zurich Platform provides a direct route into investment solutions that can target the calculated risk profile of your customer. Zurich's Prisma Funds are designed to target defined volatility bands within asset class ranges.

And so we've categorised our range of investment funds using a 1-7 scale. Our ratings are based on a scale that looks at a fund's volatility over a 12 year period, 1 being the lowest risk (lowest volatility) and 7 being the highest risk (highest volatility).

## Zurich's risk scale



For more information on our range of investment funds visit [zurichbroker.ie](https://zurichbroker.ie)

# Volatility Bands: How They Work in Relation to Global Equity Market Ranges

The volatility bands use a seven-point scale to classify funds based on the past twelve years of market movements of the fund relative to the risk of global equity markets. The table below illustrates the various risk ratings associated with the volatility bands.

Risk Rating	Volatility Ranges	
	Equal to or above	Less than
1	0%	5%
2	5%	17.5%
3	17.5%	40%
4	40%	80%
5	80%	120%
6	120%	160%
7	160%+	

Source: Zurich, April 2026.

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

# Diversification across a global market



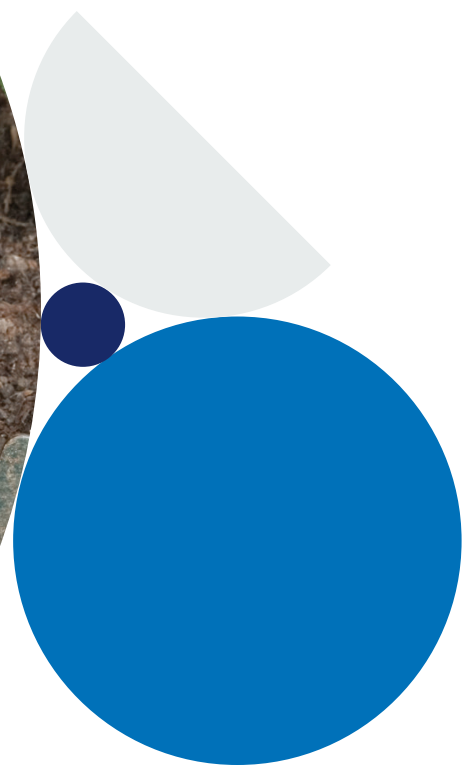
The investment universe of the Prisma Funds has a global reach - extending across global equities, bonds, property, cash and alternatives. Each asset class will tend to deliver different levels of performance at different stages of the economic cycle.

Many of these asset classes have lower correlations to movements in equity prices and, hence, can help to dampen the long-term volatility of the fund's return. For example, with Prisma 5, the addition of alternatives, such as gold, to the fund mix helps to ensure diversification as gold returns can have a low correlation with equity returns.

The Zurich Investments team makes asset allocation decisions on a continuous basis, and these decisions will impact the allocation to each asset class within the funds.

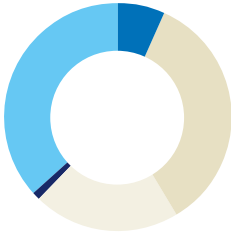
Equity Ranges	Min	Max
Prisma 2	0%	15%
Prisma 3	15%	30%
Prisma 4	30%	60%
Prisma 5	60%	85%
Prisma Max	85%	95%

Source: Zurich, April 2026.



# Prisma Asset Allocation\*

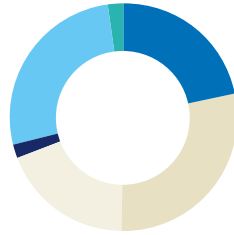
## Prisma 2



- Equities 7%
- Gov Bonds 35%
- Corp Bonds 21%
- Property 1%
- Cash 37%

Prisma 2 is designed for the low risk, defensive investor that is looking for better returns than cash over the longer term and takes on some investment risk to achieve this.

## Prisma 3



- Equities 22%
- Gov Bonds 29%
- Corp Bonds 19%
- Property 2%
- Cash 27%
- Alternatives 2%

Prisma 3 is designed for the low to medium risk, cautious investor that is looking for a broadly balanced globally diversified portfolio that is designed to perform throughout differing market conditions.

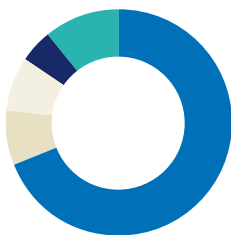
## Prisma 4



- Equities 43%
- Gov Bonds 24%
- Corp Bonds 18%
- Property 3%
- Alternatives 5%

Prisma 4 is designed for the medium risk, growth investor that is looking for a globally diversified portfolio with an emphasis on long-term capital growth.

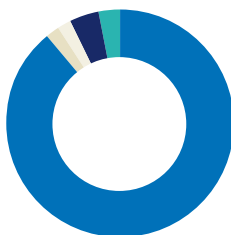
## Prisma 5



- Equities 71%
- Gov Bonds 8%
- Corp Bonds 8%
- Property 5%
- Alternatives 11%

Prisma 5 is designed for the medium to high risk investor that is comfortable with a higher level of risk for the potential of higher long-term investment returns.

## Prisma Max



- Equities 89%
- Gov Bonds 2%
- Corp Bonds 2%
- Property 4%
- Alternatives 3%

Prisma Max is designed for the high risk investor that is comfortable with a high level of investment risk for the potential of high long-term investment returns.

For more information see individual fund factsheets on [zurichbroker.ie](https://zurichbroker.ie).

\* Source: Zurich, March 2026. Asset Allocations as at 28/02/2026.

# Zurich Investments - an investment manager you can believe in

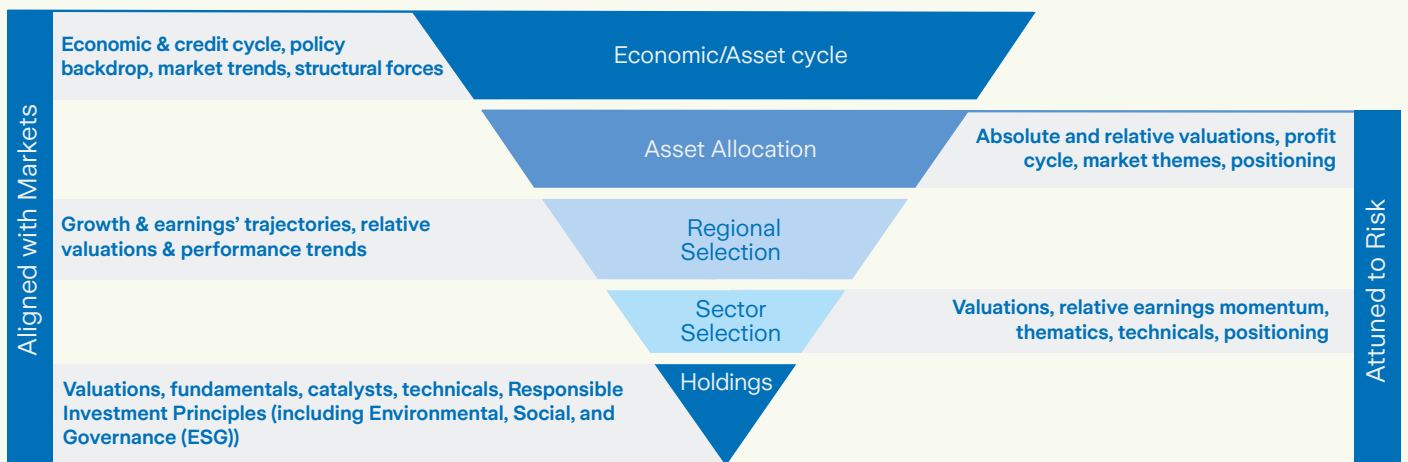
At Zurich Investments, we believe that it is the close co-operation of our investment managers in making decisions across assets, markets and sectors that make the Prisma Funds stand out from the crowd.

## Our Philosophy

We believe that the macro economic environment is the key driver for investment market themes. We are business cycle investors constructing our portfolios to allow us to take advantage of opportunities over all parts of the economic cycle. Portfolios may at any time show either a growth or a value bias depending on prevailing macro economic views.

## Our Process

We believe that market inefficiencies justify an active management approach to all levels of the investment process - asset allocation, geographical bias, sector preference and stock selection. We use a 'top-down' or 'big picture' investment approach to identify the best investment opportunities.



Source: Zurich, April 2026.

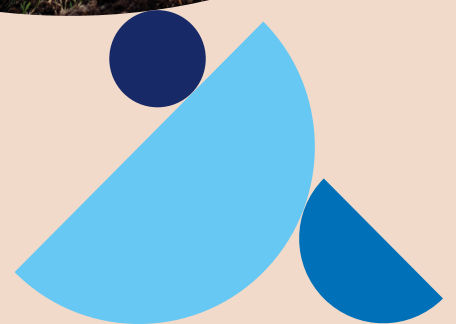
# A team based approach



The most senior members of the team have worked together for well over ten years.

Our process emphasises teamwork rather than individual flair. Asset allocation decisions are made by the Asset Allocation Group, which meets on a weekly basis. However, as all members work together in the same dealing room, discussion is ongoing, which allows for immediate analysis of, and reaction to, pertinent market changes. Changes to asset allocation are made within an agreed timeframe, depending on key drivers which the group feels dictate the change.

Our investment team combines extensive knowledge with experience and longevity; the most senior members of the team have worked together for well over ten years, while others, who have joined the team in more recent years, have worked in the industry for a significant length of time.



# Active asset management to match investors' needs



It is widely accepted that the key driver to long-term investment returns within an investor's portfolio is asset allocation. Asset allocation decisions have become increasingly complex over the years due to market volatility and an ever changing global economic landscape. Financial markets can change fast and be volatile. This can provide opportunities to investment managers who take a 'hands-on' active approach to making the right decision at the right time.



## Award Winning Expertise



**Investment Provider Award<sup>1</sup>**



**Pension Provider Award<sup>1</sup>**



**Fund Management Company of the year<sup>2</sup>**



**Pensions & Life Assurance Company of the Year<sup>3</sup>**

Source:

1 Brokers Ireland Provider Awards 2025.

2 Business and Finance Financial Services Awards 2025.

3 InBUSINESS Recognition Awards 2025.

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

# Create tailored portfolios for your clients

Zurich has a range of tools and supports to help you during the advice process with your clients.



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



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



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

Visit  
**zurichbroker.ie**  
to access our full  
range of advisor  
tools.

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