

Launch Date:	04/10/2013
Fund Size	€8m
SFDR Class	Article 8

Risk Rating



The Fund has a risk rating of 5. Please see the Fund Guide for more details.

Fund Description

How Zurich calculate risk ratings has changed; for details see communication.

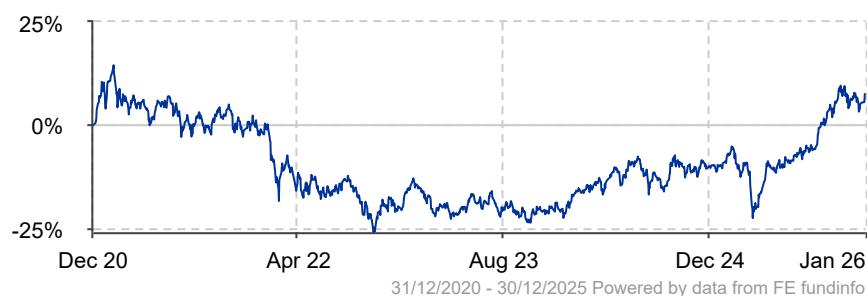
The Emerging Markets Opportunities Fund (J.P. Morgan) is a unit-linked fund that gives you the opportunity to participate in the performance of companies in emerging markets. The fund seeks to provide long-term capital growth by investing primarily in an aggressively managed portfolio with at least 67% 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.

Emerging Market Opportunities Fund (JP Morgan)

Yearly Investment Performance

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	-	-	12.5	-11.4	17.1	28.6	-9.7	27.6	8.8	0.8	-21.3	2.3	11.1	21.8

Fund Performance



Cumulative Performance (to 31/12/2025)

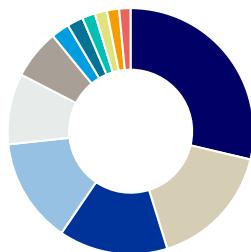
	3 Months	6 Months	1 Year	3 Years	5 Years
Emerging Market Opportunities Fund (JP Morgan)	6.1%	17.7%	19.3%	35.6%	7.6%

Annualised Performance (to 31/12/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
Emerging Market Opportunities Fund (JP Morgan)	10.7%	1.5%	7.3%	5.7%

Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy. In addition to Zurich's normal AMC, this fund is subject to an additional management charge of 0.70% p.a. The Emerging Markets Opportunities Fund (J.P. Morgan) is a 'two stage switch' fund, further details of which are available in your policy document or from Zurich Life. JPMorgan Asset Management (Europe) S.à r.l. is authorised and regulated by the Commission de Surveillance du Secteur Financier (CSSF). **Source:** FE fundinfo. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

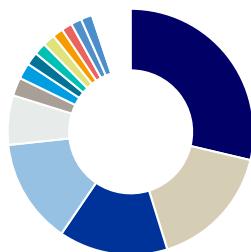
Asset Distribution (%)* as at 30/11/2025



Top Holdings* as at 30/11/2025

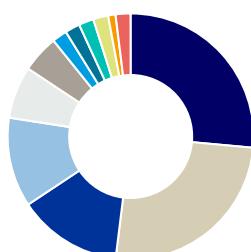
Stock
TSMC
Tencent
Samsung Electronics
Alibaba
SK Hynix
HDFC Bank
ICICI Bank
Hana Financial
NetEase
Reliance Industries

Geographic Distribution Holdings (%)* as at 30/11/2025



China	28.7%
Taiwan	16.5%
India	14.3%
Korea	13.8%
Brazil	6.5%
Mexico	2.4%
Indonesia	2.1%
Peru	1.7%
Argentina	1.6%
Hungary	1.6%
Saudi Arabia	1.4%
Spain	1.4%
United Arab Emirates	1.4%
Money Market	1.5%
Other	5.1%

Sector Distribution (%)* as at 30/11/2025



Financials	27%
Information Technology	26%
Consumer Discretionary	14%
Communication Services	12%
Industrials	7%
Energy	5%
Materials	2%
Real Estate	2%
Consumer Staples	2%
Utilities	2%
Health Care	1%
Cash	2%

*Source: FE fundinfo

*Due to rounding some totals might not equal 100%

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: This product/service 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.

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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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