Launch Date:	04/10/2013
Fund Size	€16m
SFDR Class	Article 8

Risk Rating

1 2 3 4 **5** 6 7

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

Fund Description

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	21.7

Fund Performance



Cumulative Performance (to 30/09/2026)

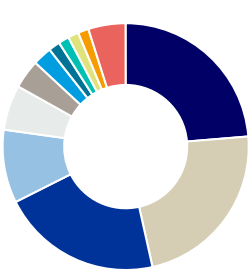
	3 Months	6 Months	1 Year	3 Years	5 Years
Emerging Market Opportunities Fund (JP Morgan)	-2.8%	24.2%	39.2%	78.6%	41.7%

Annualised Performance (to 30/09/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
Emerging Market Opportunities Fund (JP Morgan)	21.3%	7.2%	8.8%	7.6%

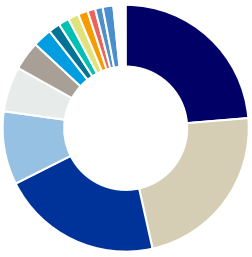
Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy. In addition to Zurich's normal AMC, this fund is subject to an additional management charge of 0.70% p.a. The Emerging Markets Opportunities Fund (J.P. Morgan) is a 'two stage switch' 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 31/08/2026



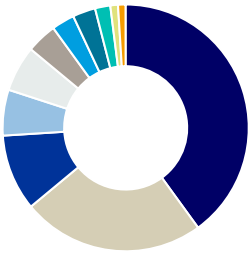
Taiwanese Equities	23.7%
Chinese Equities	22.8%
South Korean Equities	21.1%
Indian Equities	9.6%
Brazilian Equities	5.9%
Mexican Equities	3.8%
Peruvian Equity	2.5%
US Equities	1.5%
Greek Equities	1.4%
Hungarian Equities	1.4%
Money Market	1.4%
Other	4.9%

Geographic Distribution Holdings (%)* as at 31/08/2026



Taiwan	23.7%
China	22.8%
Korea	21.1%
India	9.6%
Brazil	5.9%
Mexico	3.8%
Peru	2.5%
USA	1.5%
Greece	1.4%
Hungary	1.4%
Spain	1.3%
Saudi Arabia	1.0%
South Africa	1.0%
Money Market	1.4%
Other	1.6%

Sector Distribution (%)* as at 31/08/2026



Information Technology	40%
Financials	24%
Consumer Discretionary	10%
Communication Services	6%
Industrials	6%
Materials	4%
Consumer Staples	3%
Energy	3%
Utilities	2%
Health Care	1%
Cash	1%

***Source:** FE fundinfo

Top Holdings* as at 31/08/2026

Stock
TSMC
Samsung Electronics
SK Hynix
Tencent
Delta Electronics
Hana Financial
ICICI Bank
ASE Technology
Grupo Financiero Banorte
Petroleo Brasileiro

*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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