

Range of Funds

For Pensions, Investments
and Savings



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 31/12/21)	Fund Name	Additional Cost Information		Availability in	
		Additional AMC	Other Ongoing Costs	Savings & Investments	Pensions
1	Cash	-	0.00%	✓	✓
2	Global Short-term Investment Grade Fixed Income (Dimensional) ¹	0.21%	0.05%	✓	✓
	Global Short Fixed Income (Dimensional) ¹	0.21%	0.03%	✓	✓
	Short Duration Corporate Bond	-	0.00%	✓	✓
	Prisma Low	-	0.01%	✓	✓
3	Prisma 	-	0.02%	✓	✓
	Global Government Bond (J.P. Morgan) ¹	0.25%	0.21%	✓	✓
	Indexed Eurozone Government Bond (BlackRock) ¹	-	0.03%	✓	✓
	Global Targeted Returns (Invesco) ¹	0.40%	0.19%	✓	✓
	World Allocation 20/80 (Dimensional) ¹	0.24%	0.07%	✓	✓
	Active Fixed Income	-	0.01%	✓	✓
	Medium Duration Corporate Bond	-	0.00%	✓	✓
4	Euro Inflation Linked Int Duration Fixed Income (Dimensional) ¹	0.15%	0.07%	✓	✓
	Prisma 	-	0.04%	✓	✓
	Global Corporate Bond (J.P. Morgan) ¹	0.40%	0.20%	✓	✓
	Indexed Inflation-linked Bond	-	0.25%	✓	✓
	World Allocation 40/60 (Dimensional) ¹	0.26%	0.06%	✓	✓
	World Allocation 60/40 (Dimensional) ¹	0.28%	0.07%	✓	✓
	Protected 80	0.50%	0.02%	✓ ³	✓ ³
	Cautiously Managed	-	0.03%	✓	✓
5	Long Bond	-	0.01%	✓	✓
	Dynamic Diversified Growth (Blackrock) ¹	0.70%	0.24%	✓	✓
	Prisma 	-	0.09%	✓	✓
	Active Asset Allocation	-	0.11%	✓	✓
	Protected 70	0.50%	0.04%	✓ ³	✓ ³
	World Allocation 80/20 (Dimensional) ¹	0.29%	0.06%	✓	✓
	Balanced	-	0.05%	✓	✓
	Performance	-	0.05%	✓	✓
	Gold	-	0.12%	✓	✓
	Indexed Global Energy and Metals	-	0.49%	✗	✓
Prisma 	-	0.10%	✓	✓	
Dynamic	-	0.05%	✓	✓	
Indexed Global Equity (BlackRock) ¹	-	0.01%	✓	✓	

Risk Rating (as at 31/12/21)	Fund Name	Additional Cost Information		Availability in	
		Additional AMC	Other Ongoing Costs	Savings & Investments	Pensions
6	International Equity	-	0.05%	✓	✓
	Dividend Growth	-	0.02%	✓	✓
	European Select (Columbia Threadneedle)	0.50%	0.10%	✓	✓
	Prisma Max	-	0.07%	✓	✓
	5★5 Europe	-	0.05%	✓	✓
	Indexed Australasia Property	-	0.60%	✓	✓
	World Equity (Dimensional) ¹	0.30%	0.05%	✓	✓
	Eurozone Equity	-	0.05%	✓	✓
	5★5 Americas	-	0.05%	✓	✓
	Global Select (Columbia Threadneedle)	0.50%	0.18%	✓	✓
	American Select (Columbia Threadneedle)	0.50%	0.10%	✓	✓
	5★5 Asia Pacific	-	0.07%	✓	✓
	Asia Pacific Equity	-	0.07%	✓	✓
	Emerging Markets Opportunities (J.P Morgan) ¹	0.70%	0.24%	✓	✓
	Indexed TopTech 100	-	0.20%	✓	✓
	Property Fund ²	0.25%	0.13%	✓ ²	✓ ^{2,4}
	Indexed European (Ex-UK) Property	-	0.41%	✓	✓
	Irish Equity	-	0.05%	✓	✓
	5★5 Global	-	0.05%	✓	✓
	Indexed Eurozone Equity (BlackRock) ¹	-	0.08%	✓	✓
Indexed Emerging Markets Equity (Blackrock) ¹	-	0.15%	✓	✓	
Global Small Companies (Dimensional) ¹	0.33%	0.06%	✓	✓	
Global Value Fund (Dimensional) ¹	0.27%	0.06%	✓	✓	
Global Sustainability Core Equity (Dimensional) ¹	0.22%	0.06%	✓	✓	

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 Rates (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 product management charge of 1.00%, the following are the total ongoing costs that apply for a selection of funds:

• Cash = 1.00% • Balanced = 1.05% • World Equity (Dimensional) = 1.35%

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 in line with European Securities and Markets Authority guidelines 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.

³ The Protected Funds are not available on regular premium pensions or regular premium savings.

⁴ The Property Fund is not available on Group Pensions.

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.

PRSA Funds

Risk Rating (as at 31/12/21)	Fund Name	Additional AMC	Other Ongoing Costs	Available on Standard PRSA	Available on Advice PRSA
1	Cash	-	0.00%	✓	✓
2	Global Short-term Investment Grade Fixed Income (Dimensional) ¹	0.21%	0.05%	X	✓
	Global Short Fixed Income (Dimensional) ¹	0.21%	0.03%	X	✓
	Prisma Low	-	0.01%	✓	✓
3	Prisma 2	-	0.01%	✓	✓
	World Allocation 20/80 (Dimensional) ¹	0.24%	0.07%	X	✓
	Active Fixed Income	-	0.01%	✓	✓
	Euro Inflation Linked Int Duration Fixed Income (Dimensional) ¹	0.15%	0.07%	X	✓
4	Prisma 3	-	0.02%	✓	✓
	World Allocation 40/60 (Dimensional) ¹	0.26%	0.06%	X	✓
	World Allocation 60/40 (Dimensional) ¹	0.28%	0.07%	X	✓
	Cautiously Managed	-	0.03%	✓	✓
	Long Bond	-	0.01%	✓	✓
5	Prisma 4	-	0.04%	✓	✓
	Active Asset Allocation	-	0.04%	✓	✓
	World Allocation 80/20 (Dimensional) ¹	0.29%	0.06%	X	✓
	Balanced	-	0.05%	✓	✓
	Performance	-	0.05%	✓	✓
	Prisma 5	-	0.05%	✓	✓
	Dynamic	-	0.05%	✓	✓
6	International Equity	-	0.05%	✓	✓
	Dividend Growth	-	0.02%	✓	✓
	Prisma Max	-	0.05%	✓	✓
	5*5 Europe	-	0.05%	✓	✓
	World Equity (Dimensional) ¹	0.30%	0.05%	X	✓
	Eurozone Equity	-	0.05%	✓	✓
	5*5 Americas	-	0.05%	✓	✓
	5*5 Asia Pacific	-	0.07%	✓	✓
	Indexed TopTech 100	-	0.00%	X	✓
	Irish Equity	-	0.05%	X	✓
	5*5 Global	-	0.05%	✓	✓
	Global Small Companies (Dimensional) ¹	0.33%	0.06%	X	✓
	Global Value Fund (Dimensional) ¹	0.27%	0.06%	X	✓
	Global Sustainability Core Equity (Dimensional) ¹	0.22%	0.06%	X	✓

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 Rates (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 product management charge of 1.00%, the following are the total ongoing costs that apply for a selection of funds:

• Cash = 1.00% • Balanced = 1.05% • World Equity (Dimensional) = 1.35%

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 in line with European Securities and Markets Authority guidelines 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.



Barclays Bank Plc is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

BlackRock Investment Management (UK) Limited is authorised and regulated by the Financial Conduct Authority.

Columbia Threadneedle Investment Services Limited. Columbia Threadneedle Asset Management Limited. Authorised and Regulated in the UK by the Financial Conduct Authority (FCA).

Dimensional Fund Advisors Ltd., registered address 20 Triton Street, Regent's Place, London, NW1 3BF, Company Number 02569601, which is authorised and regulated by the Financial Conduct Authority - Firm Reference No.150100.

Invesco Management S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

J.P. Morgan Asset Management Marketing Limited is authorised and regulated by the Financial Conduct Authority.

State Street Global Advisors Ireland Limited is regulated by the Central Bank of Ireland. Registered office address 78 Sir John Rogerson's Quay, Dublin 2. Registered number 145221.

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

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

Intended for distribution within the Republic of Ireland.

GR: 6830 Print Ref: ZL ISA 160 0322

