

February 2026



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 31/12/25)	SFDR Article (as at 31/12/25)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 31/12/25)	Other Ongoing Costs* (as at 31/12/25)	Savings & Investments	Pensions
1	A6	Cash	-	0.00%	✓	✓
	A8	Prisma Low	-	0.01%	✓	✓
2	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%	✓	✓
	A8	Prisma 3	-	0.02%	✓	✓
3	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%	✗	✓
	A8	Prisma 4	-	0.04%	✓	✓
4	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: 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.
Warning: Past performance is not a reliable guide to future performance

Risk Rating (as at 31/12/25)	SFDR Article (as at 31/12/25)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 31/12/25)	Other Ongoing Costs* (as at 31/12/25)	Savings & Investments	Pensions
5	A8	Prisma 5	-	0.06%	✓	✓
	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 Eurozone Equity (BlackRock) ¹	-	0.09%	✓	✓
	A6	Indexed Global Equity (BlackRock) ¹	-	0.01%	✓	✓
	A6	Indexed Emerging Markets Equity (BlackRock) ¹	-	0.17%	✓	✓
	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 Fund (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%	X	✓
	A6	Indexed Commodities	0.19%	0.02%	X	✓
	A8	Global Select (Columbia Threadneedle)	0.50%	0.18%	X	✓
A8	European Select (Columbia Threadneedle)	0.50%	0.10%	X	✓	
A8	Emerging Markets Opportunities (J.P Morgan) ¹	0.70%	0.28%	✓	✓	
A6	Indexed Australasia Property	0.59%	0.01%	X	✓	
A6	Indexed Developed World Property	0.15%	0.09%	✓	✓	
6	A6	Indexed TopTech 100	0.14%	0.02%	✓	✓
	A6	Eurozone Equity	-	0.03%	✓	✓
	A6	5*5 Americas	-	0.03%	✓	✓
	A8	American Select (Columbia Threadneedle)	0.50%	0.10%	X	✓
	A6	Indexed European (Ex-UK) Property	0.40%	0.01%	X	✓
	A6	Property Fund ²	0.25%	0.11%	✓ ²	✓ ^{2,4}

For Personal Retirement Savings Account (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 product management charge of 1.00%, the following are the total ongoing costs that apply for a selection of funds:

• Cash = 1.00% • Balanced = 1.03% • 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 31/12/25)	SFDR Article (as at 31/12/25)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 31/12/25)	Other Ongoing Costs* (as at 31/12/25)	Standard PRSA	Advice PRSA
1	A6	Cash	-	0.00%	✓	✓
	A8	Prisma Low	-	0.01%	✓	✓
2	A8	Prisma 2	-	0.01%	✓	✓
	A8	Short Duration Corporate Bond	-	0.01%	✓	✓
	A6	Global Short Fixed Income (Dimensional) ¹	0.21%	0.04%	X	✓
	A6	Global Short-term Investment Grade Fixed Income (Dimensional) ¹	0.21%	0.04%	X	✓
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%	X	✓
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%	X	✓
	A6	World Allocation 60/40 (Dimensional) ¹	0.28%	0.05%	X	✓
5	A6	Euro Inflation Linked Int Duration Fixed Income (Dimensional) ¹	0.15%	0.06%	X	✓
	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%	X	✓
	A6	Asia Pacific Equity	-	0.04%	✓	✓
	A6	Indexed Emerging Markets Equity (BlackRock) ¹	-	0.17%	X	✓
	A6	World Allocation 80/20 (Dimensional) ¹	0.29%	0.06%	X	✓
	A6	World Equity (Dimensional) ¹	0.30%	0.05%	X	✓
	A6	Global Small Companies (Dimensional) ¹	0.33%	0.05%	X	✓
	A6	Global Value Fund (Dimensional) ¹	0.27%	0.05%	X	✓
A8	Global Core Equity Lower Carbon ESG Screened (Dimensional) ¹	0.22%	0.04%	X	✓	
6	A6	Indexed TopTech 100	0.00%	0.02%	X	✓
	A6	Eurozone Equity	-	0.03%	✓	✓
	A6	5*5 Americas	-	0.03%	✓	✓

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.

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