

Launch Date:	17/10/2000
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.

Indicative equity exposure: 100% of the value of the fund

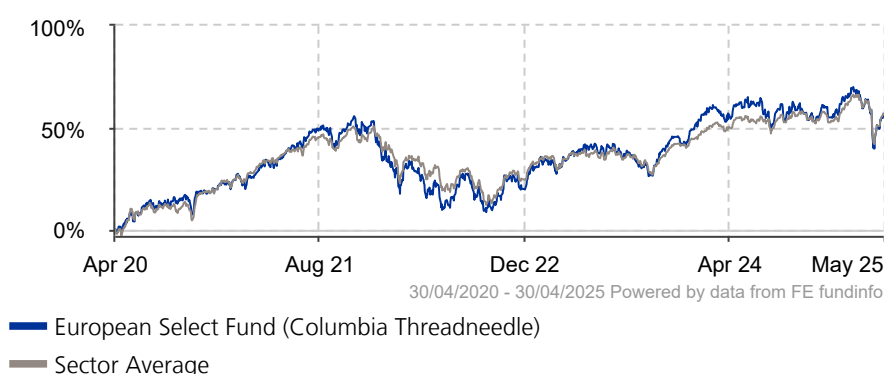
The European Select Fund (Columbia Threadneedle) aims to achieve growth through capital gains and income by investing in a relatively concentrated portfolio of equities of companies domiciled in Continental Europe or which have significant Continental European operations. The 'Select' investment approach means that the fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund may invest in fixed interest securities and money market instruments, when deemed appropriate. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. This fund is managed by Columbia Threadneedle.

European Select Fund (Columbia Threadneedle)

Yearly Investment Performance

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Return %	-1.1	26.3	15.8	12.9	13.9	0.1	13.9	-11.0	33.7	9.3	26.2	-21.8	22.0	6.8

Fund Performance



Cumulative Performance (to 30/04/2025)

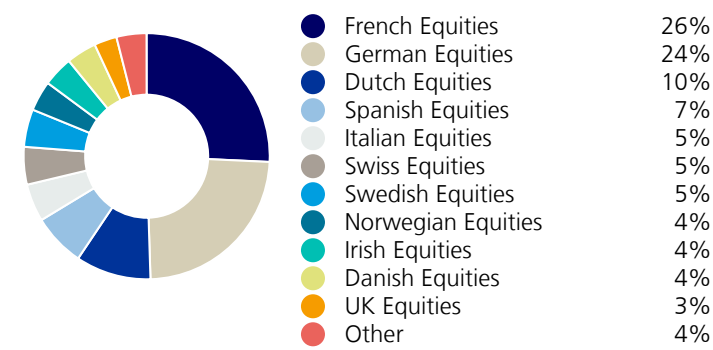
	3 Months	6 Months	1 Year	3 Years	5 Years
European Select Fund (Columbia Threadneedle)	-5.8%	1.4%	0.4%	23.0%	55.8%
Sector Average	-3.0%	2.1%	4.7%	18.5%	56.9%

Annualised Performance (to 30/04/2025)

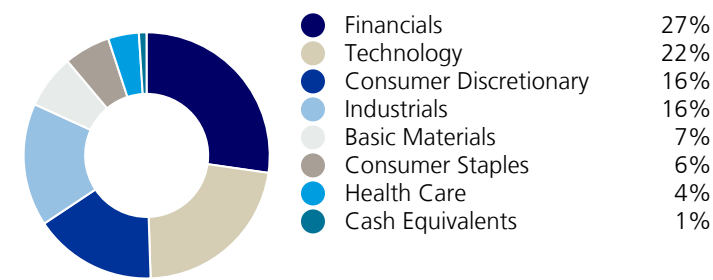
	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
European Select Fund (Columbia Threadneedle)	7.2%	9.3%	6.2%	6.1%
Sector Average	5.8%	9.4%	4.7%	4.0%

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 charge, this fund is subject to an additional management charge of 0.5% p.a. Threadneedle Investment Services Limited UK is authorised and regulated by the Financial Conduct Authority (FCA).
Source: FE fundinfo. Irish Domestic Pension European Equity Sector. 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 31/03/2025



Sector Distribution (%)* as at 31/03/2025



Top Holdings* as at 31/03/2025

Stock
SAP SE
Munchener Ruckversicherungs-Gesellschaft AG
Hannover Rueck SE
Deutsche Boerse AG
Amadeus IT Group SA Class A
DNB Bank ASA
LVMH Moet Hennessy Louis Vuitton SE
Air Liquide SA
ASML Holding NV
RELX PLC

*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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