

Earth Resources Fund



Fund Description

Indicative Allocation to each Asset (Oil, Alternative Energy, Precious Metals, Agriculture):
20% to 30% of the value of the fund

The Earth Resources Fund is a unit-linked fund that invests in and targets equal exposure to a range of diverse assets: oil, alternative energy, precious metals and agriculture. This fund has been designed to offer investors exposure to the world's physical resources. The increasing demand for physical resources, resulting from an expanding population and economic growth in emerging markets, underpins the potential for this fund to provide strong investment returns. To maintain a balanced portfolio the fund will be monitored and rebalanced if any asset moves significantly outside its guideline exposure. Exposure to each asset will be reset to 25% on rebalancing. A currency risk arises as the majority of the investments held are currently transacted in US\$.

Investment Aim

The aim of this fund is to offer investors exposure to the world's physical resources. The increasing demand for physical resources, resulting from an expanding population and economic growth in emerging markets underpins the potential for this fund to provide strong investment returns.

Who should invest in the Fund?

The fund is available as part of the Prisma range for both pension and investment clients (excluding PRSAs). The fund is designed to appeal to investors who wish to gain exposure to assets that offer a potential for high long-term real returns but are also prepared to accept that these investments may be subject to a high level of volatility. This fund will generally appeal to investors with a high risk preference.

Further Information

A fund factsheet which includes data updated quarterly on the **Earth Resources Fund** is available on www.zurichlife.ie



Significant features of the Fund



- Opportunity to invest in a diversified portfolio of non-traditional investments including oil, alternative energy, precious metals and agriculture.
- The fund currently invests in the following Exchange Traded Funds (ETFs): ETFS Crude Oil, PowerShares Wilderhill Clean Energy Portfolio, ETFS Physical Precious Metals Basket and EasyETF S&P GSAL.
- Low entry and exit charges.
- The fund offers access to a diversified portfolio of physical resources without incurring large costs.
- Within the Prisma range of funds, this is a higher risk fund.
- A currency risk arises as the majority of the investments held are currently transacted in US\$.

Warning: The value of your investment may go down as well as up.
Warning: Benefits may be affected by changes in currency exchange rates.