Launch Date:	06/07/2009
Fund Size	€1,209m
SFDR Class	Article 6

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

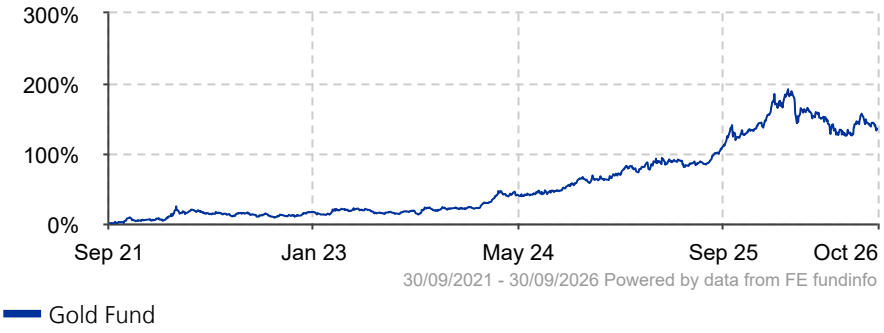
The Gold Fund is a unit-linked fund that gives you the opportunity to gain exposure to movements in the price of gold. The fund currently invests in an Exchange Traded Certificate (ETC) managed by Invesco. The Invesco ETC aims to track the spot price of gold in US dollars, but may not track it exactly. A currency risk arises for a euro investor.

Gold Fund

Yearly Investment Performance

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	3.4	-31.4	12.8	-2.3	12.3	-2.6	3.0	19.7	13.0	3.6	5.7	9.4	33.1	47.6

Fund Performance



Cumulative Performance (to 30/09/2026)

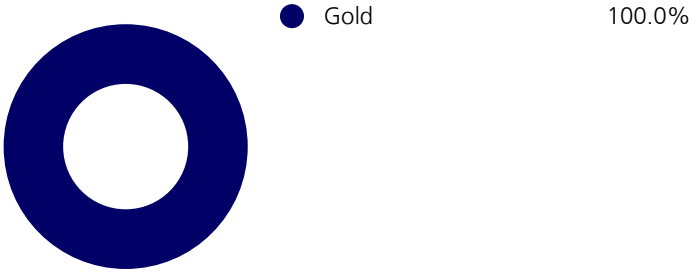
	3 Months	6 Months	1 Year	3 Years	5 Years
Gold Fund	3.7%	-8.8%	11.4%	106.0%	134.8%

Annualised Performance (to 30/09/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
Gold Fund	27.2%	18.6%	11.4%	9.7%

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 0.08% p.a.
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



*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.

Visit zurich.ie for regular fund commentary.

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