

Launch Date	1st October 1981
Fund Size	€1,330 million



Risk Rating



The Fund has a risk rating of 2. Please see the Fund Guide for more details.

Fund Description

The SuperCAPP Fund is a Unitedised With-Profits fund that aims to deliver a regular return to policyholders consistent with prevailing medium-term interest rates while maintaining the potential for higher growth than a bank deposit account over time. Investment earnings on the SuperCAPP Fund are distributed to policyholders through Annual Dividends that aim to provide a steady accumulation of policy benefits from year to year. A Special Dividend may also be paid on withdrawal of money invested in the fund for five or more years. The SuperCAPP Fund achieves this by investing in equities, bonds and cash and using other financial instruments that seek to mitigate some of the associated investment risk of those assets. The fund's exposure to equity volatility is normally controlled by limiting maximum losses and gains for the majority of the equity portfolio. Although the percentage of investment earnings distributed to individual SuperCAPP policyholders will vary, SuperCAPP policyholders in aggregate will receive at least 95% of the earnings on their collective investment in the fund. In certain circumstances, such as a period of sustained market underperformance, encashment values may be reduced by the application of a Market Level Adjustment (MLA). The fund is managed prudently and Zurich Life does not expect to apply an MLA other than in exceptional circumstances. However, an MLA may be applied if the Head of Actuarial Function judges it necessary to balance the interests of all policyholders in the SuperCAPP Fund. An MLA will not be applied on death. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.

SuperCAPP Fund

Year	2007	2008	2009	2010	2011	2012
Dividend	4.00	4.00	4.00	4.00	3.25	2.75
CPI	4.9	4.1	-4.5	-1.1	2.6	1.7

Year	2013	2014	2015	2016	2017	2018
Dividend	2.00	2.00	1.00	1.00	0.75	0.75
CPI	0.5	0.2	-0.3	0.0	0.4	0.7

Year	2019	2020	2021	2022	2023	2024
Dividend	0.75	0.00	0.00	0.00	1.00	2.00
CPI	1.3	-1.0	5.5	8.2	4.6	N/A

The dividend shown above for 2024 is an interim dividend; the annual dividend for 2024 will be declared in 2023 and may be different to the interim dividend. Any encashments during 2023 will be based on the interim dividend.

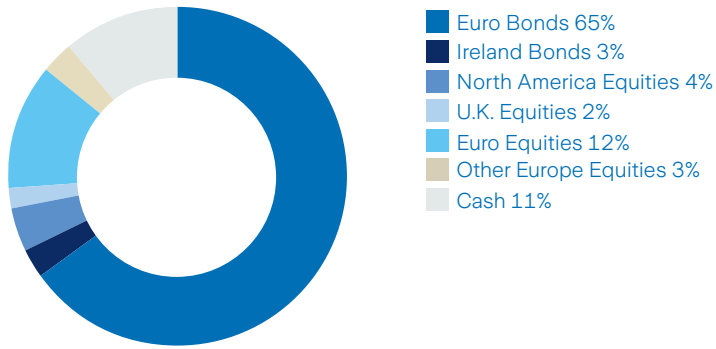


Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.

Source: Zurich Life & CSO. Dividends shown are those declared on investment accounts and do not represent the returns on premiums paid. The dividends shown are gross dividends before annual management charge has been deducted.

Asset Distribution (%)

as at 30/06/2024



Source: Zurich Life

Due to rounding some totals might not equal 100%.

The fund's exposure to equity volatility is normally controlled by limiting maximum losses and gains for the majority of the equity portfolio.

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](https://www.zurich.ie) for weekly and monthly fund manager comments.

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