

Prisma Multi-Asset Funds

A new name, same great performance



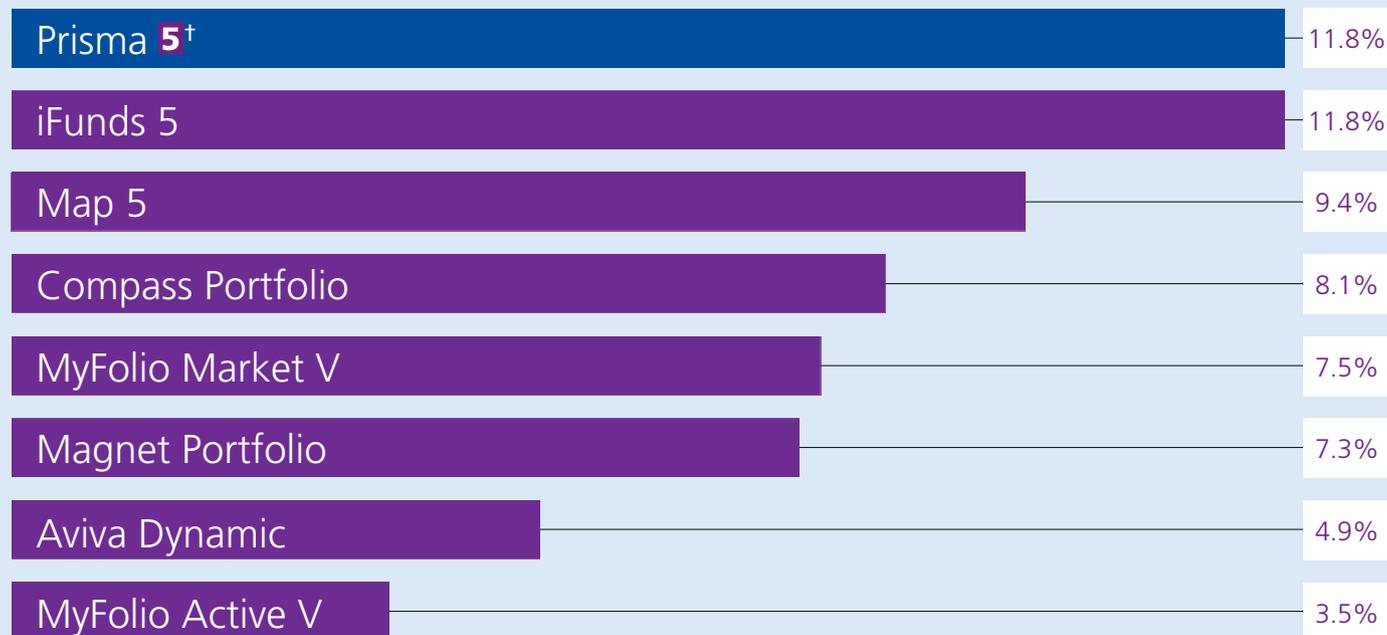
A new name, same great process and performance

This year we changed the name of the Pathway Funds to the Prisma Funds. Under the bonnet though, everything remains the same.

The Prisma Multi-Asset Funds are built on Zurich Investments market leading multi-asset expertise and the team bring 27 years of experience to these funds. The five Prisma Funds are designed to achieve ESMA* risk profiles 2 through to 6. Each of the Prisma Funds is diversified and can include equities, bonds, property, cash and alternatives.

2016 – A stellar year for performance

Prisma **5** versus the market



Source: MoneyMate, January 2017. Chart shows the performance of Zurich's Prisma **5** Fund versus other providers in the Irish market for the 1-year period to the end of 2016. Figures quoted are gross of Annual Management Charges. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the funds.

* European Securities and Markets Authority. † The Prisma Multi-Asset Funds were previously known as the Pathway Multi-Asset Funds.

Prisma Multi-Asset Funds[†] – over €1 billion invested

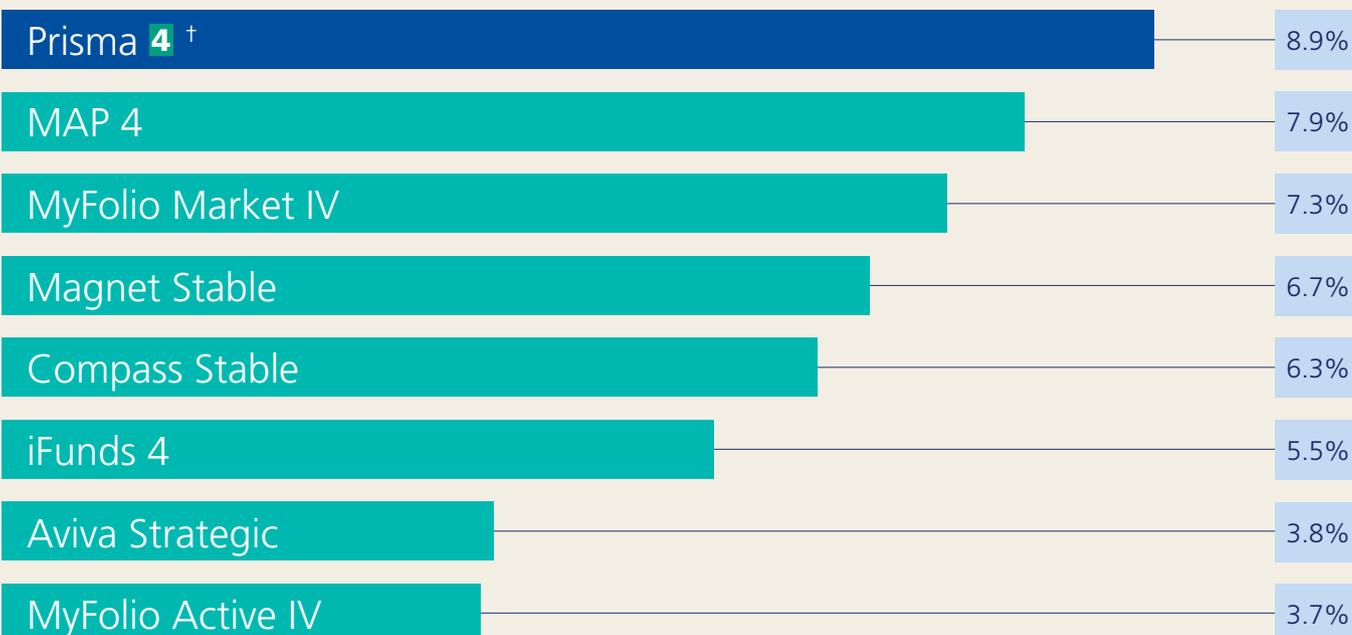
The Prisma Multi-Asset Funds have proven to be extremely popular with customers and financial brokers with over €1 billion invested across the five funds.

Available across pensions, regular savings and lump sum investments, customers have benefitted from strong investment performance, great active management and low cost pricing, all backed by the strength and security of the Zurich Group.

Building on Zurich's 27 year performance track record, the Prisma Funds had another stellar year in 2016.

2016 – A stellar year for performance

Prisma **4** versus the market



Source: MoneyMate, January 2017. Chart shows the performance of Zurich's Prisma **4** Fund versus other providers in the Irish market for the 1-year period to the end of 2016. Figures quoted are gross of Annual Management Charges. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

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Delivering consistent investment performance

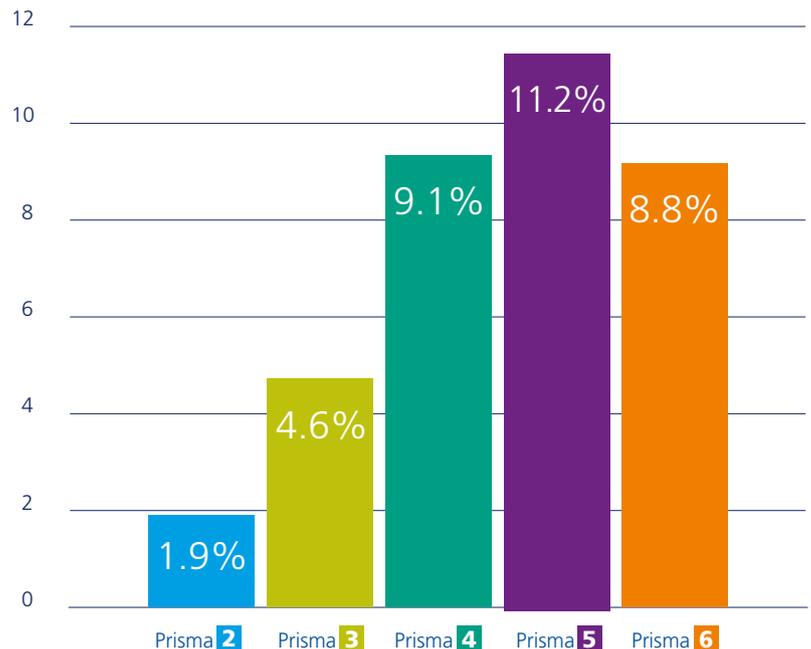
At Zurich we are proud of our track record in managing customers' investments. Financial markets change fast but it's this rapid change that provides opportunities to investment managers who take an active approach to making the right decision at the right time.

We believe that good active investment managers are best placed to deliver consistent long term investment performance. Since 1989, Zurich has been managing diversified multi-asset funds for customers throughout Ireland.

Prisma Multi-Asset Funds

Annualised performance since launch

Source: Zurich Life, January 2017. Returns are from 11/10/2013 - 13/01/2017. Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.



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 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.

27 years of active outperformance



Source: Zurich and MoneyMate, November 2016. Performance figures quoted are for 01/11/1989 – 01/11/2016. Annual management fees apply; the fund growth shown above is gross of any annual management charge. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

Consistent performance needs a robust process

At Zurich Investments, our fund managers take a hands-on approach to selecting the right assets and stocks at the right time. We have a tried and tested formula in place for managing money; we call it the three Ps.

Philosophy	Zurich is an active investment manager – that is we make investment decisions every day about what to buy and when best to sell.
Process	Zurich's top-down investment process is driven by in-depth analysis of the economic cycle and valuation metrics. The key to successful multi-asset investing is making timely asset allocation decisions and Zurich has excelled in this domain.
People	Zurich's investment team is long-established and highly experienced. This close knit team of investment professionals share market insights on a daily basis to help them make better decisions.

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