

# Personalised GuidePath

Peace of mind & flexibility – an award winning combination

Investment Strategies that manage the transition of your retirement fund to less risky assets as you near retirement are becoming increasingly popular as more and more people opt for them as opposed to investing in individual funds.

However, at Zurich we've recognised that most investment strategies focus take a 'one size fits all' approach which can leave some customers invested in a fund that is inappropriate for their personal circumstances.



Personalised GuidePath Investment Strategy gives you the peace of mind of knowing your retirement fund is invested appropriately for you while also giving you the flexibility to ensure you have total control of your retirement pot.



## Investment track record

Personalised GuidePath is built on Zurich's successful Prisma Multi-asset Funds. These funds are managed by Zurich Investments, Ireland's leading multi-asset experts and the team bring over 27 years of experience to these funds. Our track record for delivering superior performance speaks for itself.



## Peace of mind

As you move towards retirement age, your money will gradually move into less risky assets to help cushion your retirement fund from any shocks or falls as retirement beckons. This process is automatic so you don't have to worry about it.



## Flexibility gives you greater control

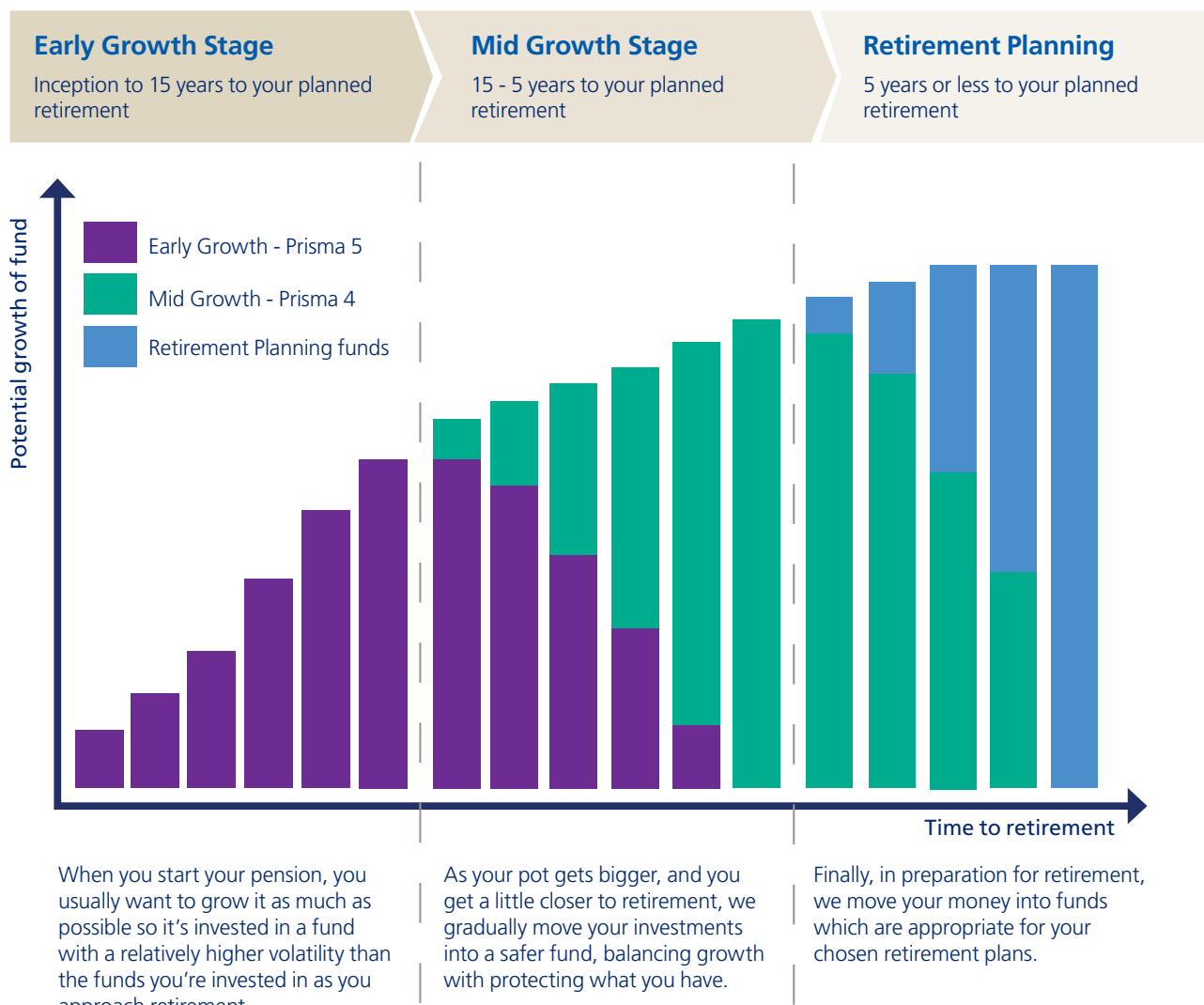
Personalised Guidepath lets you customise your journey to retirement in three key ways.

- Personalised Risk/Return preference
- Personalised Retirement planning
- Personalised Retirement date.

# Peace of mind

A strong default suitable for the average member.

At the heart of Personalised GuidePath is an automatic process that gradually moves your money into less risky investments as you move towards your chosen retirement age. This process happens gradually over the course of your working life. In the example below you can see what happens if the default setting chosen by your Trustee is the medium risk / return growth stage and a retirement planning stage of 75% Annuity and 25% Tax Free Cash. Initially your Personalised GuidePath moves your money from the Prisma 5 fund to the Prisma 4 fund in the growth stages. In the retirement planning stage your money moves into funds which match how you intend to take your retirement benefits.



Your Scheme Trustee can tell you what the default setting of Personalised GuidePath for your scheme is. In most cases and if your Scheme Trustees are Zurich Trustee Services Limited (ZTSL) the default setting is the medium risk / return growth stage, a retirement planning stage of 75% Annuity and 25% Tax Free Cash, with a strategy target end date of your normal retirement age.

**Warning: The value of your investment may go down as well as up.**  
**Warning: Benefits 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.**

# Flexibility gives you greater control

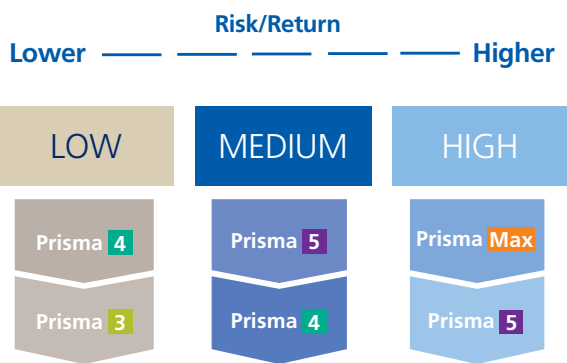
Personalised GuidePath is an innovative investment strategy that provides greater flexibility, catering for different risk profiles and retirement benefit plans.

It allows you to personalise your journey to retirement in three ways to suit your needs. And by the way once you choose to personalise your GuidePath you will no longer be invested in the default investment option chosen by your Trustee.

## 1. Personalised risk/return preference in the growth stage

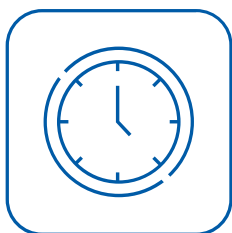
By answering some simple questions you can understand your preferred level of risk and return from Low to High.

Once you have your risk profile, you can then adjust your investment strategy to match. This can be done online in a few easy steps and will adjust the funds that are used in the Early and Mid-growth Stages.



## 3. Personalised strategy end date

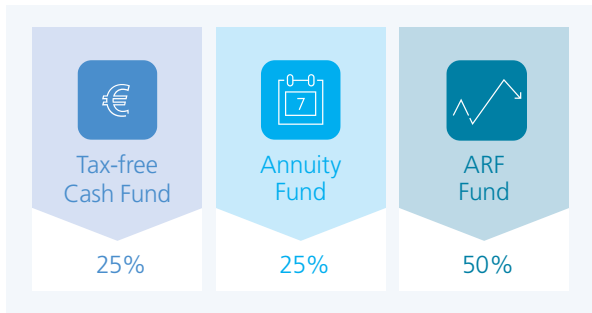
If you are planning on retiring early or late, Personalised GuidePath gives you the flexibility to adjust your 'strategy end date'. This means your pension will de-risk to the date you are actually planning to take your benefits, regardless of whether it's earlier or later than your normal retirement date.



## 2. Personalised retirement planning stage

It is likely that many people will want to use their accumulated pension fund in different ways depending on their personal preferences.

So whether you are looking to maximise your tax-free cash, invest in an ARF or have the certainty of an annuity you can rest assured that Personalised GuidePath will give you the flexibility you need to tailor your strategy to suit your choice.



## Unique online dashboard

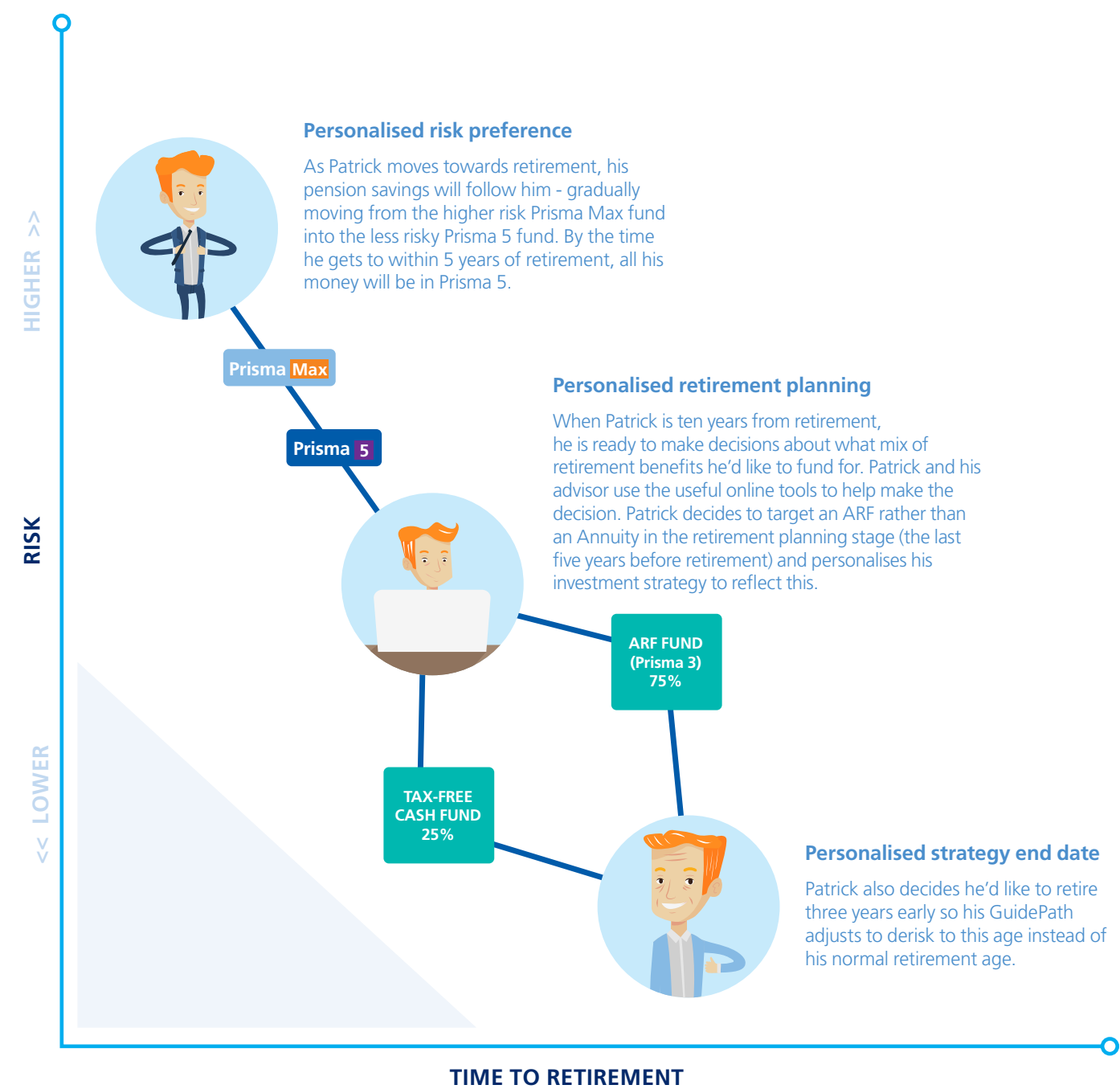
Personalisation can be done online through your online 'Customer Dashboard', which is both educational and engaging.

You can personalise at the outset or at any stage before retirement. Zurich will also prompt you to go online and adjust your settings at key points throughout your working life.



# Patrick's Personalised GuidePath

Patrick is 30 and has just started out on his retirement journey. He took Zurich's online risk questionnaire and worked out that he's a high risk/return investor so he chose the High Risk GuidePath Strategy.



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