

Balanced Fund



Fund Description

Indicative equity range: 50% - 75% of the value of the fund

The Balanced Fund seeks to achieve growth through capital gains and income from a well-diversified portfolio of global equities and equity-based financial instruments. This fund will also invest in bonds issued by governments, supranational bodies and other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. In terms of currency, the fund is managed from the point of view of a eurozone investor. As this fund invests some of its assets outside the eurozone, a currency risk arises for a euro investor. This fund is managed by Zurich Life.

Investment Aim

The aim of this fund is to offer investors competitive returns through participation in an actively managed fund. The investor can benefit from the performance of a well-diversified portfolio of investments (equities, bonds and cash), together with active management of the asset classes with reference to a clearly defined indicative equity range.

Who should invest in the Fund?

The fund is available as part of the Prisma range for both pension and investment clients. It will appeal to investors who are seeking competitive returns from a fund with a balanced, but well-diversified, equity content. The asset mix of the fund (equity, bonds and cash) and the specific stocks held are actively managed and constantly reviewed by Zurich Life.

Managed Fund Expertise

Zurich Life has a strong commitment to equity investment and we have proven expertise in this area. We are also an established leader in successful fixed interest investment. Our active management of equity and fixed income investments has added significant value to investors in the Balanced Fund.

Zurich Life has a disciplined top-down investment process, the key inputs to which are the assessment of the economic and asset cycle. We believe that the macroeconomic environment is the key driver for investment market themes. We are business cycle investors, portfolios being constructed to take advantage of opportunities over all parts of the economic cycle. Portfolios may at any time show either a growth or a value bias depending on prevailing macroeconomic views.

Further Information

A fund factsheet which includes data updated quarterly on the

Balanced Fund

is available on

www.zurichlife.ie



In today's ever-changing investment climate, stability of an investment team is crucial to delivering consistent, superior performance. The leaders of the Zurich Life team have worked together for over 16 years. This closely-knit team, integrated across asset classes, ensures the implementation of investment strategy quickly and effectively.



Significant features of the Fund

- Actively managed fund with investments in equity, bonds and cash.
- Indicative equity range of 50% - 75% of the value of the fund.
- Managed from the point of view of a eurozone investor.

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

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurichlife.ie

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

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