

Gold Fund



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. It does this by investing in an Exchange Traded Commodity (ETC), which aims to track the spot price of gold in US dollars. A currency risk arises for a euro investor.

Investment Aim

The fund aims to track the performance of gold. The fund currently achieves this by investing in the Gold Bullion Securities (GBS), an Exchange Traded Commodity (ETC) which is managed by ETF Securities Limited*. This ETC tracks the gold spot price and is backed by physical gold. It has been designed to provide investors with a return equivalent to movement in the gold spot price, less fees.

* ETF Securities Limited (ETFS) is the leading pioneer in developing ETCs. ETCs are securities which track commodity prices and trade on a stock exchange.

Who should invest in the Fund?

The fund is available as part of the Matrix range for both pension and investment clients. This fund is designed to appeal to investors who wish to gain exposure to movements in the price of gold and who wish to further diversify their portfolio. A typical investor should only hold gold as a small part of their overall investment portfolio. The fund will generally appeal to investors with a higher risk preference.

Significant features of the Fund

- Opportunity to gain exposure to movements in the price of gold.
- Low entry and exit charges.
- A diversified portfolio can be constructed by combining investment in this fund with investments in other Matrix funds.
- Within the Matrix range of funds, this is a higher risk fund.
- A currency risk arises as the fund is exposed to movements in the euro / US\$ exchange rate.

Further Information

A fund factsheet which includes data updated quarterly on the **Gold Fund** is available on www.zurichlife.ie

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

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