

## Zurich Life Pathway Funds reach €300 million mark in first year

Zurich Life's five diversified multi-asset funds, recently hit the €300 million mark just one year after their launch

2nd December 2014

With low interest rates firmly in place across the Eurozone (current ECB rate is 0.05%), investors taking a longer term outlook who are seeking a better return for their savings and investments, need to look to other options. Investments in equities and other assets with higher volatility and higher potential returns are once again proving very popular.

*"We recently asked Irish savers what interest return they thought they were earning from deposits. Surprisingly, on average people thought they were earning over 3% which is very optimistic, as in many instances it is less than 0.5%."*

Said Richard Temperley, Head of Investment Development at Zurich Life;

*"The idea behind the Pathway funds is straightforward - we created investment funds that allow people to take on as little or as much risk as they want to. Zurich was an early adopter of risk-based scales to help people better understand the risk and return trade-off. We measure risk using the ESMA\* 1 to 7 risk and volatility scale. Risk band 1 is the lowest risk, typically meaning cash; with risk band 7 representing high risk equities. We concentrate on providing five risk-based funds for those savers on the risk scale from 2 to 6."* Continued Richard Temperley.

The Pathway 2 fund is primarily made up of lower risk assets such as bonds and cash, whereas Pathway 6 primarily invests in international equities, with alternative assets also represented; so that investors only take on the amount of risk they are comfortable with. Zurich encourages customers to use an online 'Risk Profile Questionnaire' with their financial broker to determine where they fit on the 1-7 scale, using the European Securities and Markets Authority (ESMA) volatility bands, so that with their financial broker they can pick a Pathway Fund suitable for them.

Zurich's diversified Pathway Funds are proving to be popular with Financial Brokers and their customers. To see more detail on the five Pathway Funds go to Zurich Life's website at [zurich.ie/funds](http://zurich.ie/funds)

\* European Securities and Markets Authority (ESMA)

### Multi-Asset Diversified Approach

- Each of the five Pathway funds is diversified globally and across asset classes such as equities, bonds, property, cash and alternatives, with each asset class tending to deliver different levels of performance at different stages in the economic cycle.
- The Pathway Funds are actively managed by Zurich Life's hugely experienced Investment team, based in Blackrock, Co. Dublin. Zurich employs a team-based approach, emphasising close cooperation of investment managers to make decisions across asset classes, markets and sectors.
- Over the last 25 years, Zurich Life has been actively managing diversified multi-asset funds for customers throughout Ireland and active asset management is at the heart of each of the Pathway

Funds. Zurich's Investment team have a proven track record of making the right investment decisions at the right time.

### **Further information**

- Zurich Life Website - Fund Choice: [zurich.ie/funds](https://zurich.ie/funds)
- [Why Invest with Zurich Life - Video](#)

## **About Zurich Life**

Zurich Life in Ireland is a member of Zurich Insurance Group (Zurich), a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. It offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries. Founded in 1872, the Group is headquartered in Zurich, Switzerland. Further information about Zurich is available at [www.zurich.com](https://www.zurich.com).

Zurich Life is part of the Zurich Insurance Group which has an internationally recognised financial strength rating of AA-. Zurich Life provides a distinctive combination of excellent service delivery, leading investment performance and financial strength to its independent broker distributors and customers. Zurich Life employs approximately 1,000 employees across its businesses in Ireland. Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

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