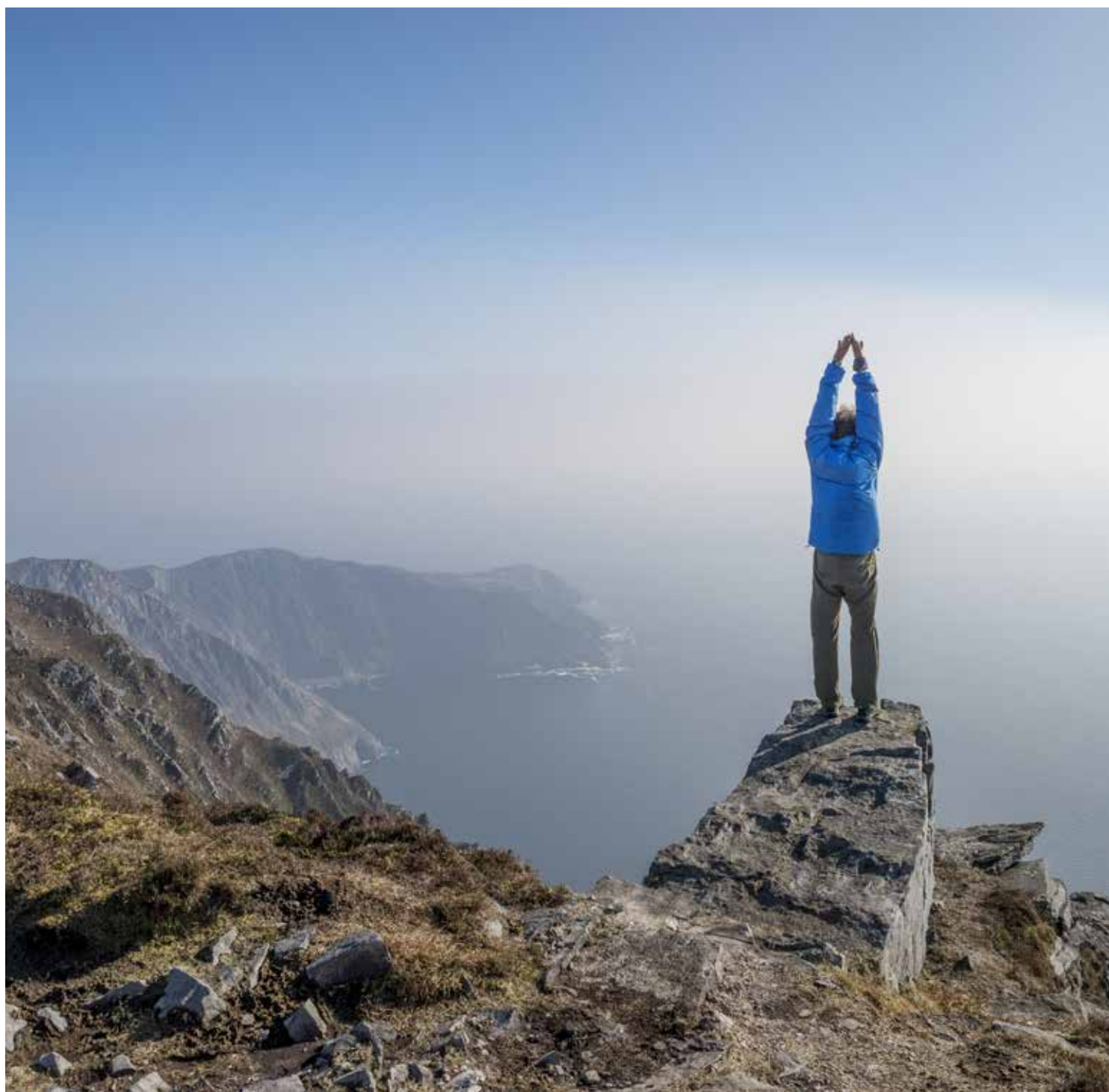


# Prisma Multi-Asset Funds

A range of investment funds managed to meet your risk profile





## Cutting through the clutter

Equities, bonds, property, money markets, commodities... investing often comes with a bewildering array of choices. Even when you've chosen a route that matches your circumstances, needs and feelings about risk, you must keep a close eye on your portfolio to ensure your investments continue to meet your financial goals, particularly as your life can change.

## Introducing Prisma Multi-Asset Funds

If you don't have the time or desire to dive into the complex world of investments yourself, the Prisma Fund range may be the answer. It brings you five funds targeted to five attitudes to risk. The funds are designed to reflect a range of risk levels, so whatever your appetite for risk there is likely to be a fund to suit you. The advantages don't end there. When you've chosen, your Financial Broker will set up your investment in your selected fund, bringing everything together in a secure online service. So you can check your investment quickly and easily, whenever you like.

# Five funds designed around an attitude to risk

## What do the funds invest in?

Depending on the level of risk you are willing to take, one of the five funds from the Prisma range could be just what you're looking for. Your Financial Broker will help you to identify your attitude to risk and after discussing this with you, will recommend the fund that suits you best.

Please note that each fund aims to grow your investment. The higher the risk you take, the greater the potential for better returns – but the down-side is that you have to accept the potential for greater losses, which can result in you getting back less than you invest.

The five Prisma funds invest in a mix of assets including equities, bonds, property, alternatives and cash, all of which provide the potential for investment growth over the longer term. These assets also introduce an element of risk to an investment that could potentially cause loss. The level of risk and potential growth provided by each of the assets is different. For example, historically equities have provided the highest levels of growth over the longer term, but also the highest level of risk, whereas bonds have provided lower levels of growth and smoother returns when compared to equities.

The assets within the risk rated multi-asset Prisma funds are allocated with this in mind and offer investments to suit different levels of risk, from the lower risk fund, Prisma 2 with a higher proportion of bonds compared with equities up to the higher risk Prisma 6 which offers a higher proportion of equity investment. The Prisma Funds are risk categorised using the European Securities and Markets Authority (ESMA) risk scale.

## The Prisma Multi-Asset Funds



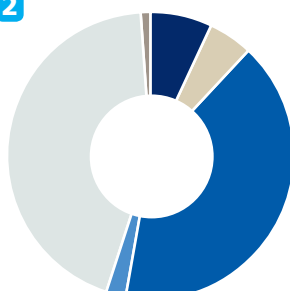
**Warning: If you invest in this product you may lose some or all of the money you invest.**

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

**Warning: This product may be affected by changes in currency exchange rates.**

# Prisma Asset Allocation\*

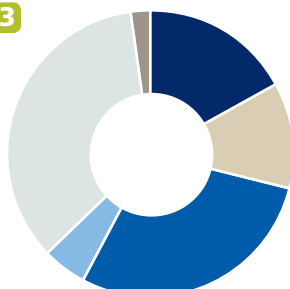
## Prisma 2



- Equities 7%
- Bonds 5%
- Short Term Bonds 41%
- Alternatives 2%
- Cash 44%
- Property 1%

Prisma 2 is designed for the low risk, defensive investor that is looking for better returns than cash but who still aims for capital preservation.

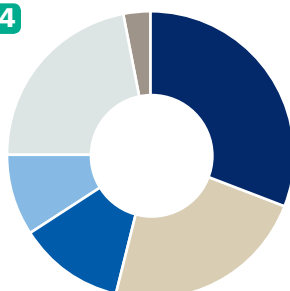
## Prisma 3



- Equities 17%
- Bonds 12%
- Short Term Bonds 29%
- Alternatives 5%
- Cash 35%
- Property 2%

Prisma 3 is designed for the low to medium risk, cautious investor that is looking for a broadly balanced globally diversified portfolio that is designed to perform throughout differing market conditions.

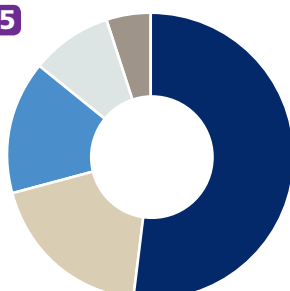
## Prisma 4



- Equities 31%
- Bonds 23%
- Short Term Bonds 12%
- Alternatives 9%
- Cash 22%
- Property 3%

Prisma 4 is designed for the medium risk, growth investor that is looking for a globally diversified portfolio with an emphasis on long-term capital growth.

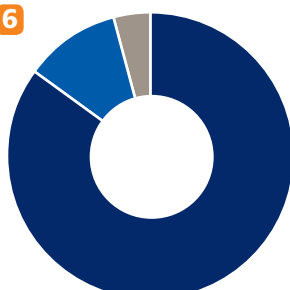
## Prisma 5



- Equities 52%
- Bonds 19%
- Alternatives 15%
- Cash 9%
- Property 5%

Prisma 5 is designed for the medium to high risk investor that is comfortable with a higher level of risk for the potential of higher long-term investment returns.

## Prisma 6



- Equities 85%
- Alternatives 11%
- Property 4%

Prisma 6 is designed for the high risk investor that is comfortable with considerable investment risk for the potential of very high long-term investment returns.

\* These are for illustration purposes only. For details relating to actual asset splits, please see the fund factsheets on [zurichlife.ie](http://zurichlife.ie)



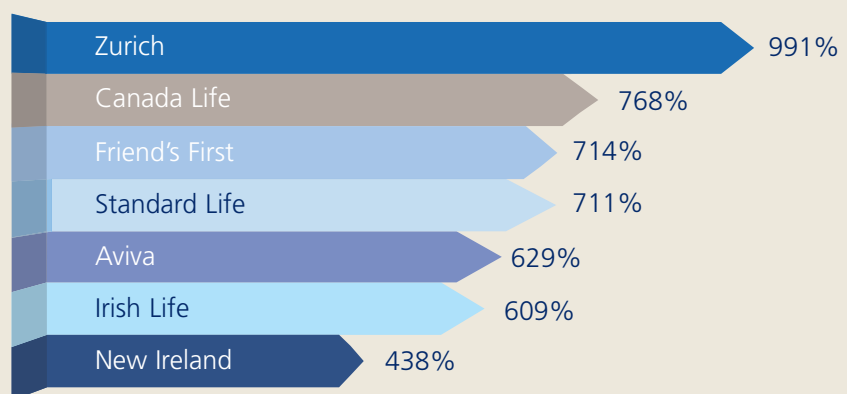
# Why invest with Zurich?

At Zurich we are proud of our track record in managing customers' investments. Our belief is that people need experts to look after their money, so we take a 'hands-on', active approach to investment management.

We aim to deliver long-term consistent investment performance. We believe that good active investment managers are best placed to deliver consistent long-term investment performance.

Over the last 25 years, Zurich has been managing diversified multi-asset funds for customers throughout Ireland. During that period Zurich has consistently outperformed our peers.

## How do we compare?



**Source:** MoneyMate, November 2016. Graph shows the performance of Zurich Life's Balanced Fund versus the best performing fund from each competitor in the Managed Balanced & Managed Aggressive sectors. Figures quoted (01/11/91 to 01/11/16) 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.

## Winner of the 2015 'Best Investment Performance' Award from IBA.

At the 2015 Irish Broker Association Awards, Zurich was awarded the 'Best Investment Performance' Award. We were delighted to receive this award, especially as Zurich Investments, our in-house investment team, recently celebrated 26 years of active multi-asset success.

**Warning: Past performance is not a reliable guide to future performance.**  
**Warning: The returns are based on an investment in the funds and do not represent the returns achieved by individual policies linked to the funds.**

## Let's get started

Everyone has different feelings about the risks they're prepared to take with their money. But with so many investments to choose from, finding an approach that fits with your aims and attitude to risk can be difficult. That's where the five Prisma funds from Zurich come in, making it easier to choose an investment you're comfortable with and providing a solution that is managed around your attitude to risk.

When it comes to your savings and investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.



Talk to your Financial Broker or Advisor



Call our Financial Planning Team directly  
on **1850 202 102**



Email us at **customerservices@zurich.com**



Visit our website at **zurichlife.ie**

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