

Unit Linked investment options

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This document has been prepared by
Zurich Australia Limited ABN 92 000 010 195, AFSL 232510 (Zurich).
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Unit Linked investments

Unit Linked investment options that are available for existing Zurich Investment Plan investors to switch into, as at 1 September 2025, are outlined in the tables below. Please note, objectives shown in this section are goals only and may not be met. Objectives, strategies, asset allocation and other aspects of the investment options are subject to change. Unless otherwise specified there is no guarantee as to the performance of any of the investment options or the repayment of capital.

Cash			Capital Stable	
Investment Objective / Target Return	To provide investors with security of capital, along with a competitive cash rate over the short term. The option aims to match the Bloomberg AusBond Bank Bill Index over a one-year period before fees and taxes (where applicable).		To provide investors with security, and some capital growth over the short to medium term, through exposure to a range of asset classes. The option aims to achieve CPI+1% pa over rolling three-year periods before fees and taxes (where applicable).	
Investment Strategy	This option invests in Australian wholesale money markets including bank guaranteed, government guaranteed and corporate securities.		This option invests mainly in fixed interest securities and cash with some exposure to growth assets such as Australian and international shares, Australian property securities, infrastructure and alternatives. The option is designed to reduce risk by diversifying across asset classes.	
Risk and return profile	Low		Medium	
Minimum investment timeframe (years)	1 year		3 years	
	Benchmark	Range	Benchmark	Range
Asset Allocation				
Australian Share	-	-	6	0-15
International Share	-	-	6	0-15
Australian Property Securities	-	-	3	0-9
Global Property Securities	-	-	-	-
Infrastructure	-	-	3	0-5
Alternative Investments	-	-	12	0-17
Total Growth Assets	-	-	30	0-50
Australian & International Fixed Interest	-	-	18	0-40
Absolute Return Bond	-	-	20	0-30
Growth Fixed Income	-	-	7	0-10
Convertibles	-	-	0	0-4
Cash	100	100	25	15-35
Total Defensive Assets	100	100	70	50-100

Balanced			Managed Growth	
Investment Objective / Target Return	<p>To provide investors with security and capital growth over the medium to long term, through exposure across a range of asset classes.</p> <p>The option aims to achieve CPI+2% pa over rolling four-year periods before fees and taxes (where applicable).</p>		<p>To provide investors with capital growth over the medium to long term, through exposure across a range of asset classes.</p> <p>The option aims to achieve CPI+2.5% pa over rolling five-year periods before fees and taxes (where applicable).</p>	
Investment Strategy	<p>This option invests in a balanced mix of income and growth assets, which will include Australian and international shares, listed property securities, infrastructure, alternatives, fixed interest securities, convertibles and cash.</p> <p>The option is designed to reduce overall portfolio risk by spreading the option's investments across asset classes.</p>		<p>This option invests in a mix of income and growth assets, which will include Australian and international shares, listed property securities, infrastructure, alternatives, fixed interest securities, convertibles and cash.</p> <p>The option is designed to reduce overall portfolio risk by spreading the option's investments across asset classes.</p>	
Risk and return profile	Medium to high		High	
Minimum investment timeframe (years)	4 years		5 years	
	Benchmark	Range	Benchmark	Range
Asset Allocation				
Australian Share	20	8–38	29	17–41
International Share	18	5–30	28	16–40
Australian Property Securities	1	0–9*	2	0–12*
Global Property Securities	2	0–9*	2	0–12*
Infrastructure	2	0–6	2	0–6
Alternative Investments	9	4–14	9	4–14
Total Growth Assets	52	17–65	72	45–85
Australian & International Fixed Interest	16	0–42	10	0–30
Absolute Return Bond	11	0–21	8	0–15
Growth Fixed Income	6	0–11	6	0–12
Convertibles	0	0–6	0	0–8
Cash	15	5–25	4	0–15
Total Defensive Assets	48	35–83	28	15–55

*The range for Australian and global property securities is a combined range.

Managed Share			Global Thematic	
Investment Objective / Target Return	<p>To provide investors with long term capital growth by investing in a diversified portfolio of Australian and international shares.</p> <p>The option aims to outperform its composite benchmark (50% S&P/ASX 300 Accumulation Index (ex-property); 50% MSCI World (ex-Australia) Accumulation Index in \$A (net dividends reinvested)) by 2% pa over rolling five-year periods before fees and taxes (where applicable).</p>		<p>To provide investors with long term capital growth and the benefits of global diversification.</p> <p>The option aims to outperform the MSCI World (ex-Australia) Accumulation Index in \$A (net dividends reinvested) by 2% pa over rolling seven-year periods before fees and taxes (where applicable).</p>	
Investment Strategy	<p>This option invests in a mix of Australian and international shares. This portfolio invests in a range of companies listed on the Australian stock exchange and broad selection of companies listed on foreign stock exchanges.</p>		<p>This option invests in a broad selection of companies listed on foreign stock exchanges.</p> <p>In addition, an active currency management strategy is employed whereby up to 40% of the exposure to international currency may be hedged back to Australian dollars.</p>	
Risk and return profile	High		High	
Minimum investment timeframe (years)	7 years		7 years	
	Benchmark	Range	Benchmark	Range
Asset Allocation				
Australian Share	50	40–60	–	–
International Share	50	40–60	100	90–100
Australian Property Securities	–	–	–	–
Global Property Securities	–	–	–	–
Infrastructure	–	–	–	–
Alternative Investments	–	–	–	–
Total Growth Assets	100	100	100	90-100
Australian & International Fixed Interest	–	–	–	–
Absolute Return Bond	–	–	–	–
Cash	–	–	0	0-10
Total Defensive Assets	0	0	0	0–10

Asset allocations in this report are shown on a pre-tax basis and do not include tax provisions that may be held in relation to an investment option. In practice an investment option may also include a tax provision. The tax provision will reflect that investment option's own tax experience but may also be affected by the experience of other investment options. For example, an investment option may exchange investment assets (such as shares or bonds) with another for tax losses.

The maximum amount of exchanged tax losses an investment option can acquire is limited, currently to 5% of its total assets. Tax assets are not income producing and exchanging them between investment options may have a slight effect on the investment returns of the relevant investment options. Where exchanges take place, this activity will be managed in the best interests of all investors.

Please note that as figures shown are rounded to two decimal places, asset allocations for options may not total 100% due to rounding.

Contact Zurich Customer Care if you need further information or would like a copy of the above information on 131 551.

Important information

This document has been prepared by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510 (Zurich). The Zurich Investment Plan is issued by Zurich.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional.

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