

Investment bulletin

October 2025



This investment bulletin should be read in conjunction with the principal brochure(s) for the relevant product(s).

- For fund performance in fund currency please refer to pages 3 - 15
- For fund performance in US dollars please refer to pages 16 - 28

(For the purpose of this bulletin, fund performance exchange rates into US dollars have been sourced by FE)

For details of the available range of funds and their charges, please refer to the 'Investments-your guide' and 'Mirror funds-your guide' booklets, copies of which are available on request.

For full details of the products, please refer to the individual product brochure and individual policy terms and conditions, copies of which are available on request.

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Fund performance in fund currency to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Low risk funds												
Eagle Money Market ¹	SEEG	EGL	0.75	11.28	01/03/1988	👑👑👑👑👑	1+	0.95%	0.92%	-7.94%	-13.50%	-2.86%
Euro Money Market	SEEUR	EUR	0.75	0.83	01/10/1995	👑👑👑👑👑	1	0.30%	1.80%	6.60%	3.69%	0.73%
Japanese yen Money Market	SEJPY	JPY	0.75	115.13	01/10/1995	👑👑👑👑👑	1	-0.16%	-0.78%	-3.03%	-5.20%	-1.06%
Sterling Money Market	SEGBP	GBP	0.75	3.26	01/03/1988	👑👑👑👑👑	1	0.86%	3.82%	12.17%	11.27%	2.16%
US dollar Money Market	SEUSD	USD	0.75	2.38	01/03/1988	👑👑👑👑👑	1	0.93%	3.78%	12.99%	12.38%	2.36%
ZI Singapore Dollar Money fund	HQSGD	SGD	0.75	1.15	01/11/2007	👑👑👑👑👑	1	-0.18%	-0.74%	-2.23%	-3.69%	-0.75%
Managed funds												
Eagle Adventurous ¹	ADEGL	EGL	1.50	81.89	01/03/1988	👑👑👑👑👑	4	6.86%	9.57%	36.23%	49.70%	8.40%
Eagle Blue Chip ¹	BCEGL	EGL	1.50	58.22	01/03/1988	👑👑👑👑👑	3	5.14%	6.82%	16.28%	18.58%	3.47%
Eagle Performance ¹	PFEGL	EGL	1.50	73.88	01/03/1988	👑👑👑👑👑	3	6.28%	9.63%	28.06%	39.14%	6.83%
Euro Adventurous	ADEUR	EUR	1.50	7.65	31/12/2002	👑👑👑👑👑	4	2.99%	3.65%	39.83%	50.04%	8.45%
Euro Blue Chip	BCEUR	EUR	1.50	4.38	31/12/2002	👑👑👑👑👑	3	0.78%	2.18%	28.00%	22.08%	4.07%
Euro Cautious	CAEUR	EUR	1.50	3.25	31/12/2002	👑👑👑👑👑	3+	0.49%	1.58%	20.06%	7.80%	1.51%
Euro Defensive	DEEUR	EUR	1.50	2.46	31/12/2002	👑👑👑👑👑	3	0.20%	0.56%	11.44%	-6.01%	-1.23%
Euro Performance	PFEUR	EUR	1.50	5.77	31/12/2002	👑👑👑👑👑	3+	1.63%	3.37%	35.60%	40.22%	6.99%
Sterling Adventurous	ADGBP	GBP	1.50	11.85	01/03/1988	👑👑👑👑👑	4	5.00%	8.28%	37.05%	48.02%	8.16%
Sterling Blue Chip	BCGBP	GBP	1.50	7.42	01/03/1988	👑👑👑👑👑	3	1.27%	3.15%	22.45%	11.95%	2.28%
Sterling Cautious	CAGBP	GBP	1.50	3.03	03/03/2003	👑👑👑👑👑	3+	0.43%	1.02%	14.28%	-5.14%	-1.05%
Sterling Defensive	DEGBP	GBP	1.50	2.22	03/03/2003	👑👑👑👑👑	3+	-0.21%	-0.81%	6.42%	-19.61%	-4.27%
Sterling Performance	PFGBP	GBP	1.50	10.05	01/03/1988	👑👑👑👑👑	3	2.72%	5.84%	30.76%	31.69%	5.66%
US dollar Adventurous	ADUSD	USD	1.50	9.29	01/03/1988	👑👑👑👑👑	4	3.55%	9.66%	68.04%	48.65%	8.25%
US dollar Blue Chip	BCUSD	USD	1.50	10.30	01/03/1988	👑👑👑👑👑	3	3.92%	7.59%	39.85%	31.73%	5.67%
US dollar Cautious	CTUSD	USD	1.50	3.58	03/03/2003	👑👑👑👑👑	3+	3.21%	5.26%	27.11%	14.40%	2.73%
US dollar Defensive	DFUSD	USD	1.50	2.44	03/03/2003	👑👑👑👑👑	3	2.32%	2.98%	16.75%	-0.79%	-0.16%
US dollar Performance	PFUSD	USD	1.50	11.82	01/03/1988	👑👑👑👑👑	3+	4.43%	9.80%	54.06%	48.13%	8.18%
Zurich Allocated Passive 100% Equity Fund - EUR ^{2,10}	B0165	EUR	0.75	2.52	01/02/2018	👑👑👑👑👑	4	6.47%	11.10%	54.45%	82.52%	12.79%
Zurich Allocated Passive 100% Equity Fund - GBP ^{2,10}	B0160	GBP	0.75	2.47	01/02/2018	👑👑👑👑👑	4-	9.45%	15.53%	47.46%	73.77%	11.69%
Zurich Allocated Passive 100% Equity Fund - USD ^{2,10}	B0170	USD	0.75	2.46	01/02/2018	👑👑👑👑👑	4	7.35%	15.94%	80.88%	82.82%	12.82%
Zurich Allocated Passive 20% Equity Fund - EUR ^{2,10}	B0161	EUR	0.75	1.38	01/02/2018	👑👑👑👑👑	3	1.83%	2.36%	15.31%	1.68%	0.33%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund performance in fund currency to 30 September 2025

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Managed funds continued												
Zurich Allocated Passive 20% Equity Fund - GBP ^{2,10}	B0156	GBP	0.75	1.44	01/02/2018	★★★★★	3	2.61%	4.11%	17.64%	2.10%	0.42%
Zurich Allocated Passive 20% Equity Fund - USD ^{2,10}	B0166	USD	0.75	1.56	01/02/2018	★★★★★	3	2.60%	4.81%	25.00%	9.47%	1.83%
Zurich Allocated Passive 40% Equity Fund - EUR ^{2,10}	B0162	EUR	0.75	1.67	01/02/2018	★★★★★	3	3.00%	4.58%	24.29%	20.31%	3.77%
Zurich Allocated Passive 40% Equity Fund - GBP ^{2,10}	B0157	GBP	0.75	1.67	01/02/2018	★★★★★	3	4.32%	6.96%	24.67%	17.09%	3.21%
Zurich Allocated Passive 40% Equity Fund - USD ^{2,10}	B0167	USD	0.75	1.78	01/02/2018	★★★★★	3	3.78%	7.55%	37.36%	25.02%	4.57%
Zurich Allocated Passive 60% Equity Fund - EUR ^{2,10}	B0163	EUR	0.75	1.89	01/02/2018	★★★★★	3	4.15%	6.78%	33.77%	36.94%	6.49%
Zurich Allocated Passive 60% Equity Fund - GBP ^{2,10}	B0158	GBP	0.75	1.91	01/02/2018	★★★★★	3	6.02%	9.81%	31.98%	33.86%	6.01%
Zurich Allocated Passive 60% Equity Fund - USD ^{2,10}	B0168	USD	0.75	2.00	01/02/2018	★★★★★	3	4.96%	10.32%	50.74%	42.31%	7.31%
Zurich Allocated Passive 80% Equity Fund - EUR ^{2,10}	B0164	EUR	0.75	2.18	01/02/2018	★★★★★	3	5.31%	8.95%	39.34%	52.44%	8.80%
Zurich Allocated Passive 80% Equity Fund - GBP ^{2,10}	B0159	GBP	0.75	2.18	01/02/2018	★★★★★	3	7.72%	12.67%	44.03%	58.56%	9.66%
Zurich Allocated Passive 80% Equity Fund - USD ^{2,10}	B0169	USD	0.75	2.22	01/02/2018	★★★★★	3	6.15%	13.12%	65.22%	61.54%	10.07%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Mirror funds												
Far Eastern Equity												
ZI abrdn SICAV I All China Sustainable Equity	ASUSD	USD	1.75	3.35	15/03/2004	👑👑👑👑👑	5	19.83%	31.14%	25.03%	-17.29%	-3.72%
ZI abrdn SICAV I Asia Pacific Sustainable Equity	ARUSD	USD	1.75	3.88	04/05/2005	👑👑👑👑👑	5	8.05%	7.30%	31.88%	11.25%	2.16%
ZI abrdn SICAV I Asian Smaller Companies	9EUSD	USD	1.75	2.15	02/07/2012	👑👑👑👑👑	5	6.22%	12.47%	59.55%	44.17%	7.59%
ZI Allianz Oriental Income	KNUSD	USD	1.80	6.62	18/10/2004	👑👑👑👑👑	4	8.72%	13.75%	68.04%	46.15%	7.89%
ZI Allianz Total Return Asian Equity	BZUSD	USD	2.05	3.34	16/02/2006	👑👑👑👑👑	5	10.24%	14.74%	48.30%	2.26%	0.45%
ZI Barings Hong Kong China	BXUSD	USD	1.25	1.72	20/03/2008	👑👑👑👑👑	5	15.45%	24.27%	28.42%	-15.05%	-3.21%
ZI Barings ASEAN Frontiers ²	USDDH	USD	1.25	1.75	01/08/2013	👑👑👑👑👑	5-	7.16%	1.52%	28.27%	31.27%	5.59%
ZI CT (Lux) Asia Equities	USDYF	USD	1.00	1.79	28/01/2019	👑👑👑👑👑	5	8.55%	15.00%	47.64%	13.54%	2.57%
ZI Fidelity ASEAN SGD ⁸	DFSGD	SGD	1.50	1.35	31/01/2022	👑👑👑👑👑	5	6.11%	0.13%	15.46%	-	-
ZI Fidelity China Focus	FKUSD	USD	1.50	2.41	20/03/2008	👑👑👑👑👑	5	15.33%	21.40%	49.77%	32.39%	5.77%
ZI Fidelity India Focus	FGUSD	USD	1.50	2.51	20/03/2008	👑👑👑👑👑	5	-6.15%	-8.47%	32.32%	67.21%	10.83%
ZI Fidelity Pacific	EMUSD	USD	1.50	2.12	01/11/2007	👑👑👑👑👑	4	15.50%	24.29%	57.36%	28.57%	5.15%
ZI FSSA Asian Equity Plus	FOUSD	USD	1.50	5.94	03/10/2005	👑👑👑👑👑	5	5.60%	6.38%	32.01%	18.62%	3.47%
ZI FSSA China Growth	FNUSD	USD	1.75	7.12	03/10/2005	👑👑👑👑👑	5	14.57%	16.19%	22.10%	-8.67%	-1.80%
ZI FSSA Hong Kong Growth	FMUSD	USD	1.50	5.40	27/09/2005	👑👑👑👑👑	5	14.58%	22.50%	34.88%	7.03%	1.37%
ZI HSBC GIF ASEAN Equity	HGUSD	USD	1.50	3.12	27/09/2005	👑👑👑👑👑	5	7.52%	3.37%	31.06%	36.22%	6.38%
ZI HSBC GIF Chinese Equity	HBUSD	USD	1.50	8.62	01/11/1998	👑👑👑👑👑	5	19.58%	29.56%	46.06%	-4.48%	-0.91%
ZI HSBC GIF Hong Kong Equity	HAUSD	USD	1.00	5.61	01/11/1998	👑👑👑👑👑	5	15.34%	32.95%	53.90%	6.81%	1.33%
ZI HSBC GIF Indian Equity	HCUSD	USD	1.50	16.10	23/07/2001	👑👑👑👑👑	5	-6.72%	-10.27%	37.62%	82.60%	12.80%
ZI Invesco ASEAN Equity	6YUSD	USD	1.50	1.82	17/10/2011	👑👑👑👑👑	5	3.30%	-0.96%	27.12%	37.66%	6.60%
ZI Janus Henderson Horizon China Opportunities ⁶	T2USD	USD	1.20	1.78	11/11/2009	👑👑👑👑👑	5	18.01%	33.45%	34.91%	-19.48%	-4.24%
ZI JPM India	JIUSD	USD	1.50	2.39	01/11/2006	👑👑👑👑👑	5	-7.83%	-13.28%	20.92%	51.80%	8.71%
ZI JPM Taiwan	IYUSD	USD	1.50	4.56	01/11/2006	👑👑👑👑👑	5	8.05%	21.01%	96.30%	84.53%	13.04%
ZI JPMorgan ASEAN	JCUSD	USD	1.50	8.49	01/11/1998	👑👑👑👑👑	5	5.21%	2.32%	31.28%	43.38%	7.47%
ZI JPMorgan Asia Growth	APUSD	USD	1.50	1.83	01/11/2007	👑👑👑👑👑	5	11.81%	15.64%	45.45%	8.49%	1.64%
ZI JPMorgan Korea	JEUSD	USD	1.50	6.60	18/10/2004	👑👑👑👑👑	5	10.96%	26.73%	71.04%	38.91%	6.79%
ZI JPMorgan Pacific Securities	JAUSD	USD	1.50	12.97	01/11/1998	👑👑👑👑👑	4	8.34%	11.76%	49.50%	17.28%	3.24%
ZI Templeton Asian Growth ⁵	USDKE	USD	1.85	1.85	02/11/2015	👑👑👑👑👑	5	7.69%	8.51%	44.68%	8.14%	1.58%
Specialist												
ZI abrdn SICAV I Global Innovation Equity	ATUSD	USD	1.75	1.56	01/11/2000	👑👑👑👑👑	4	5.80%	8.64%	52.97%	0.87%	0.17%

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Mirror funds continued												
Specialist continued												
ZI BlackRock GF Sustainable Energy	MEUSD	USD	1.65	2.70	01/11/2001	👑👑👑👑👑	4	11.86%	8.30%	43.37%	44.07%	7.58%
ZI BlackRock GF World Energy	MHUSD	USD	1.75	1.88	04/05/2005	👑👑👑👑👑	4	4.09%	7.21%	30.91%	173.50%	22.29%
ZI BlackRock GF World Financials	MJUSD	USD	1.50	2.84	01/04/2007	👑👑👑👑👑	4	6.70%	40.60%	145.35%	170.29%	22.00%
ZI BlackRock GF World Gold SGD Hedged ³	AOSGD	SGD	1.75	2.14	09/04/2009	👑👑👑👑👑	4	42.71%	76.57%	196.52%	59.80%	9.83%
ZI BlackRock GF World Gold USD	MDUSD	USD	1.75	11.15	01/11/2001	👑👑👑👑👑	4	43.62%	81.46%	218.16%	74.19%	11.74%
ZI BlackRock GF World Healthscience EUR	MDEUR	EUR	1.50	2.17	01/12/2015	👑👑👑👑👑	4	0.75%	-14.66%	-5.14%	15.96%	3.01%
ZI BlackRock GF World Healthscience USD	ONUSD	USD	1.50	6.43	07/04/2009	👑👑👑👑👑	4	0.87%	-10.39%	14.35%	16.14%	3.04%
ZI BlackRock GF World Mining SGD ³	AASGD	SGD	1.75	2.23	28/11/2008	👑👑👑👑👑	4	26.43%	16.05%	47.64%	66.37%	10.72%
ZI BlackRock GF World Mining	MGUSD	USD	1.75	3.41	18/10/2004	👑👑👑👑👑	4	27.19%	19.35%	58.49%	82.00%	12.72%
ZI BlackRock GF World Technology EUR	FLEUR	EUR	1.50	15.95	11/11/2009	👑👑👑👑👑	5	11.05%	18.49%	84.00%	73.68%	11.67%
ZI BlackRock GF World Technology USD	K2USD	USD	1.50	12.67	11/11/2009	👑👑👑👑👑	5	11.16%	24.39%	121.80%	73.89%	11.70%
ZI DWS Invest Global Agribusiness	EVUSD	USD	1.50	1.22	01/11/2007	👑👑👑👑👑	4	-3.89%	-5.06%	-2.13%	12.12%	2.31%
ZI Fidelity Global Technology	USDKU	USD	1.50	7.18	02/11/2015	👑👑👑👑👑	5	8.78%	20.27%	110.32%	124.03%	17.51%
ZI Franklin Gold and Precious Metals EUR ^{3,5}	HTEUR	EUR	1.50	1.01	03/05/2011	👑👑👑👑👑	4	46.18%	97.46%	201.46%	76.50%	12.03%
ZI Franklin Gold and Precious Metals USD ⁵	6CUSD	USD	1.50	1.41	03/05/2011	👑👑👑👑👑	4	47.41%	103.96%	232.98%	105.74%	15.52%
ZI Invesco Asia Consumer Demand	CFUSD	USD	1.50	2.52	10/07/2008	👑👑👑👑👑	4	8.12%	11.78%	48.83%	-6.20%	-1.27%
ZI Janus Henderson Horizon Global Technology Leaders ⁴	9HUSD	USD	1.20	9.10	02/07/2012	👑👑👑👑👑	5	11.08%	26.23%	146.04%	108.14%	15.79%
ZI JPM Global Natural Resources EUR	ILEUR	EUR	1.50	1.35	01/04/2007	👑👑👑👑👑	4	18.88%	15.02%	25.56%	114.51%	16.49%
ZI JPM Global Natural Resources USD	CIUSD	USD	1.50	0.95	10/07/2008	👑👑👑👑👑	4	19.05%	20.80%	51.46%	114.66%	16.51%
ZI Jupiter Ecology	GDGBP	GBP	1.68	6.16	18/10/2004	👑👑👑👑👑	4	6.59%	1.63%	19.46%	41.05%	7.12%
ZI Jupiter Financial Innovation	K3USD	USD	1.50	3.70	11/11/2009	👑👑👑👑👑	4	10.28%	52.04%	125.90%	52.19%	8.76%
ZI Loomis Sayles Global Growth Equity	USD9L	USD	1.50	1.80	01/04/2021	👑👑👑👑👑	4+	7.98%	22.54%	99.24%	44.14%†	8.46%†
ZI Ninety One GSF Global Environment	USD9X	USD	1.50	1.17	30/09/2021	👑👑👑👑👑	4+	3.48%	2.75%	25.24%	-6.66%†	-1.71%†
ZI Schroder AS Commodity	CNUSD	USD	1.50	0.72	01/11/2007	👑👑👑👑👑	4	5.01%	9.01%	0.14%	52.90%	8.86%
ZI Schroder ISF Global Climate Change Equity	CLUSD	USD	1.50	3.04	10/07/2008	👑👑👑👑👑	4	7.98%	7.29%	47.04%	36.13%	6.36%
Managed Balanced												
ZI Aditum Global Discovery	USDD6	USD	1.60	1.60	01/06/2022	👑👑👑👑👑	3	6.99%	7.71%	35.99%	27.46%†	7.55%†

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Mirror funds continued												
Managed Balanced continued												
ZI BlackRock SF Managed Index Portfolios Moderate	USDWM	USD	1.00	1.83	01/05/2018	★★★★★	3	4.53%	8.28%	32.75%	34.94%	6.18%
ZI BlackRock GF Global Allocation EUR ³	BHEUR	EUR	1.50	3.58	28/11/2008	★★★★★	3	4.01%	5.06%	19.45%	32.67%	5.82%
ZI BlackRock GF Global Allocation SGD ³	ALSGD	SGD	1.50	2.89	28/11/2008	★★★★★	3	3.39%	7.64%	35.73%	24.14%	4.42%
ZI BlackRock GF Global Allocation USD	ERUSD	USD	1.50	3.31	28/11/2008	★★★★★	3	4.14%	10.30%	43.97%	32.88%	5.85%
ZI Canaccord Genuity Balanced ²	USDDJ	USD	1.50	1.91	01/09/2013	★★★★★	3	3.36%	4.51%	34.18%	18.23%	3.41%
ZI Fidelity Global Multi Asset Income	USDMD	USD	1.25	1.59	01/12/2015	★★★★★	3	3.20%	5.92%	22.81%	7.00%	1.36%
ZI Franklin NextStep Moderate ²	USDRL	USD	1.35	1.91	01/09/2016	★★★★★	3	3.97%	6.54%	40.60%	28.83%	5.20%
ZI HSBC Portfolios World Selection 3 USD	USDHH	USD	1.20	2.03	01/12/2014	★★★★★	3	4.82%	8.80%	41.97%	35.24%	6.22%
ZI Premier Miton Cautious Multi Asset USD	7LUSD	USD	1.75	1.55	28/05/2012	★★★★★	3	4.50%	11.20%	48.60%	26.40%	4.80%
ZI Premier Miton Cautious Multi Asset GBP	K7GBP	GBP	0.75	1.38	13/12/2024	★★★★★	3	7.07%	-	-	10.67%†	13.56%†
High Yield and Corporate Bond												
ZI Barings Developed and Emerging Markets High Yield Bond	NBUSD	USD	1.25	4.20	01/11/1998	★★★★★	2	2.15%	5.66%	31.22%	20.86%	3.86%
ZI Fidelity Funds European High Yield SEK Hedged	AFSEK	SEK	1.00	2.26	05/05/2010	★★★★★	2	1.50%	5.14%	29.06%	16.34%	3.07%
ZI Franklin High Yield ⁵	USDMF	USD	1.10	1.90	01/12/2015	★★★★★	2	2.20%	5.53%	32.06%	21.77%	4.02%
ZI Invesco Euro Corporate Bond	DMEUR	EUR	1.00	2.13	09/04/2009	★★★★★	2	0.64%	1.99%	13.89%	-2.49%	-0.50%
ZI Invesco Global High Yield	ORUSD	USD	1.00	3.16	07/04/2009	★★★★★	2	2.54%	5.56%	27.50%	18.04%	3.37%
ZI PIMCO GIS Global High Yield Bond	USDNJ	USD	1.45	1.78	01/12/2015	★★★★★	2	2.05%	5.17%	30.39%	17.07%	3.20%
European Equity												
ZI Barings Eastern Europe	USDK9	USD	1.50	4.48	21/07/2023		5	5.60%	26.71%	-	22.79%†	9.50%†
ZI Barings German Growth Trust ²	KKEUR	EUR	1.50	3.03	01/08/2013	★★★★★	4-	-1.25%	21.70%	76.64%	78.68%	12.31%
ZI BlackRock GF European Value	MCEUR	EUR	1.50	2.15	02/11/2015	★★★★★	4	2.41%	10.20%	63.10%	90.23%	13.72%
ZI CT (Lux) Pan European Equities	UXEUR	EUR	1.00	2.07	04/10/2018	★★★★★	4	1.87%	3.81%	51.59%	56.25%	9.34%
ZI Fidelity European Growth	FDEUR	EUR	1.50	3.52	18/10/2004	★★★★★	4	-1.54%	4.35%	50.39%	51.58%	8.67%
ZI Fidelity Nordic	FFSEK	SEK	1.50	46.13	01/04/2007	★★★★★	4	8.14%	9.32%	60.80%	107.94%	15.77%
ZI Invesco Pan European Equity EUR	MFEUR	EUR	1.50	1.77	02/11/2015	★★★★★	4	2.30%	4.83%	44.28%	72.52%	11.52%
ZI Invesco Pan European Equity USD	IVUSD	USD	1.50	2.34	01/11/2000	★★★★★	4	2.49%	10.04%	73.63%	73.06%	11.59%

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Fund performance in fund currency to 30 September 2025

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Mirror funds continued												
European Equity continued												
ZI Janus Henderson Continental European	CFEUR	EUR	1.50	3.00	01/11/2007	★★★★★	4	0.63%	5.50%	52.66%	59.45%	9.78%
ZI Jupiter European Growth GBP ²	GLGBP	GBP	1.50	2.81	01/08/2013	★★★★★	4	3.12%	1.58%	23.64%	10.84%	2.08%
ZI Jupiter European Growth USD	USDGE	USD	1.50	2.98	02/06/2014	★★★★★	4	1.44%	-1.23%	35.25%	26.76%	4.86%
ZI UBS (CH) Equity Fund - Switzerland Sustainable (CHF)	CMCHF	CHF	0.76	2.01	01/11/2007	★★★★★	4	0.78%	0.24%	23.67%	21.15%	3.91%
Closed to New Business												
ZI Barings Eastern Europe SP ¹¹	NAUSD	USD	1.50	0.01	01/11/1998	★★★★★	5	0.00%	0.00%	-99.73%	-99.82%	-71.82%
ZI BlackRock GF Emerging Europe USD SP ^{7,11,12}	MKUSD	USD	0.00	0.01	21/02/2006	★★★★★	5	0.00%	0.00%	-98.30%	-98.98%	-60.02%
ZI BlackRock GF Emerging Europe EUR SP ^{11,12}	MLEUR	EUR	0.00	0.01	02/11/2015	★★★★★	5	0.00%	0.00%	-98.77%	-99.23%	-62.19%
ZI BNP Paribas Russia Equity ^{11,12}	KHEUR	EUR	0.00	1.07	01/11/2006	★★★★★	4	-0.19%	-0.75%	-2.22%	-26.01%	-5.85%
ZI Fidelity Emerging Europe, Middle East & Africa USD SP ¹³	USDJ9	USD	0.00	0.01	01/06/2023	★★★★★	5	0.00%	0.00%	-	0.00%†	0.00%†
ZI Fidelity Emerging Europe, Middle East & Africa EUR SP ¹³	3VEUR	EUR	0.00	0.01	01/06/2023	★★★★★	5	0.00%	0.00%	-	0.00%†	0.00%†
ZI HSBC GIF BRIC Equity ⁹	HIUSD	USD	1.00	2.51	27/09/2005	★★★★★	5	7.49%	10.23%	38.89%	8.94%	1.73%
Managed Cautious												
ZI BlackRock SF Managed Index Portfolios Conservative	USDWP	USD	1.00	1.70	01/05/2018	★★★★★	3	4.01%	7.55%	29.84%	24.72%	4.52%
ZI BlackRock SF Managed Index Portfolios Defensive	USDWL	USD	1.00	1.46	01/05/2018	★★★★★	3	2.32%	4.91%	18.40%	8.40%	1.63%
ZI Franklin NextStep Conservative ²	USDRN	USD	1.10	1.46	01/09/2016	★★★★★	3	2.55%	3.47%	21.59%	5.82%	1.14%
ZI HSBC Portfolios World Selection 1 USD	USDHA	USD	1.00	1.49	01/12/2014	★★★★★	3	2.26%	4.24%	17.40%	3.25%	0.64%
ZI HSBC Portfolios World Selection 2 USD	USDHG	USD	1.00	1.74	01/12/2014	★★★★★	3-	3.43%	6.12%	28.38%	16.90%	3.17%
ZI Schroder ISF Global Multi-Asset Income	USDNT	USD	1.25	1.69	01/12/2015	★★★★★	3	4.49%	8.24%	34.03%	23.84%	4.37%
Managed Growth												
ZI BlackRock SF Managed Index Portfolios Growth	USDWK	USD	1.00	2.20	01/05/2018	★★★★★	3	6.91%	10.93%	46.00%	54.42%	9.08%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund performance in fund currency to 30 September 2025

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Mirror funds continued												
Managed Growth continued												
ZI Franklin NextStep Growth ²	USDRQ	USD	1.50	2.11	01/09/2016	👑👑👑👑👑	3	4.66%	7.92%	49.49%	39.31%	6.86%
Emerging Markets Equity												
ZI BlackRock GF Emerging Markets Ex-China USD ^{7,11,12}	USDR9	USD	1.50	0.81	13/05/2024		5	3.29%	2.01%	-	7.80%†	5.60%†
ZI BlackRock GF Latin American	MIUSD	USD	1.75	2.07	27/09/2005	👑👑👑👑👑	5	6.99%	13.14%	36.54%	52.29%	8.78%
ZI BNP Paribas Brazil Equity	4TUSD	USD	1.75	0.61	21/03/2011	👑👑👑👑👑	5	9.94%	12.02%	10.40%	16.35%	3.07%
ZI CT Latin America	LAUSD	USD	1.00	5.20	01/10/1996	👑👑👑👑👑	5-	8.45%	13.38%	37.62%	35.44%	6.26%
ZI Emirates MENA Top Companies ^{2,5}	3MUSD	USD	2.25	2.18	09/08/2010	👑👑👑👑👑	5	3.18%	1.96%	6.72%	42.83%	7.39%
ZI Fidelity Emerging Europe, Middle East and Africa	FBEUR	EUR	1.50	1.96	20/03/2008	👑👑👑👑👑	5	12.05%	22.81%	63.71%	23.41%	4.30%
ZI Franklin India ⁵	USDJP	USD	1.50	2.43	02/11/2015	👑👑👑👑👑	5	-7.87%	-11.89%	39.68%	84.59%	13.04%
ZI Franklin MENA ⁵	GCUSD	USD	2.00	2.90	01/12/2008	👑👑👑👑👑	5	1.39%	2.92%	18.69%	63.77%	10.37%
ZI HSBC GIF Brazil Equity	Z6USD	USD	1.75	0.53	05/05/2010	👑👑👑👑👑	5	9.45%	10.76%	20.44%	18.69%	3.49%
ZI JPM Middle East, Africa & Emerging Europe Opportunities Acc	USDP4	USD	1.50	1.81	01/12/2023		5	10.16%	24.33%	-	45.20%†	22.68%†
ZI Jupiter India Select	6FUSD	USD	1.75	2.88	03/05/2011	👑👑👑👑👑	5	-3.72%	-5.68%	84.11%	149.48%	20.06%
ZI Kotak India Midcap	USDM6	USD	1.00	1.54	01/10/2023	👑👑👑👑👑	5	-5.37%	-12.54%	-	-	-
ZI Morgan Stanley Sustainable Emerging Markets Equity	CUUSD	USD	1.60	1.23	01/11/2007	👑👑👑👑👑	5	8.61%	13.17%	65.10%	31.22%	5.59%
ZI Pinebridge India Equity	9KUSD	USD	1.80	4.17	02/07/2012	👑👑👑👑👑	5	-4.15%	-7.94%	31.72%	53.35%	8.93%
ZI Schroder ISF BIC (Brazil, India, China) ⁵	CCUSD	USD	2.00	1.95	01/11/2006	👑👑👑👑👑	5	13.49%	14.04%	34.18%	-5.48%	-1.12%
ZI Schroder ISF Frontier Markets Equity	USDCN	USD	1.50	2.84	01/06/2013	👑👑👑👑👑	5	11.52%	18.07%	82.78%	121.96%	17.29%
ZI Templeton BRIC ⁵	TFUSD	USD	2.10	2.15	01/09/2006	👑👑👑👑👑	5	12.71%	24.92%	75.12%	31.35%	5.61%
ZI Templeton Emerging Markets ⁵	TBUSD	USD	1.65	6.11	01/11/1998	👑👑👑👑👑	5	10.98%	22.60%	80.02%	37.92%	6.64%
Global Bond												
ZI BlackRock GF Global Government Bond ³	ALEUR	EUR	0.75	1.35	10/07/2008	👑👑👑👑👑	2	0.06%	-0.88%	1.75%	-17.78%	-3.84%
ZI BlackRock GF Global Government Bond	BPUUSD	USD	0.75	1.65	10/07/2008	👑👑👑👑👑	2	0.67%	1.17%	8.50%	-10.04%	-2.09%
ZI CT Global Bond	IBUSD	USD	1.00	1.74	01/10/1996	👑👑👑👑👑	2	-0.20%	-0.83%	3.74%	-25.67%	-5.76%
ZI Fidelity Global Bond	FCUSD	USD	0.75	1.60	15/12/2003	👑👑👑👑👑	2	0.09%	0.08%	12.56%	-14.99%	-3.20%
ZI Invesco Bond	OPUSD	USD	0.75	1.47	07/04/2009	👑👑👑👑👑	2	-0.07%	0.18%	16.49%	-13.87%	-2.94%

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Mirror funds continued												
Global Bond continued												
ZI Invesco Environmental Climate Opportunities Bond USD	OQUSD	USD	0.75	1.77	07/04/2009		2	2.02%	3.37%	24.38%	7.89%	1.53%
ZI Invesco Environmental Climate Opportunities Bond EUR ³	DNEUR	EUR	0.90	1.97	09/04/2009		2	1.94%	-1.67%	2.63%	6.92%	1.35%
ZI Jupiter Dynamic Bond	USDGD	USD	1.25	1.51	02/06/2014	👑👑👑👑👑	2	1.54%	1.77%	16.76%	-2.30%	-0.46%
ZI Loomis Sayles Multisector Income ²	X7USD	USD	1.55	1.88	01/06/2010	👑👑👑👑👑	2	2.30%	3.82%	19.59%	4.81%	0.94%
ZI Morgan Stanley Global Bond	DBUSD	USD	0.80	2.15	01/11/1998	👑👑👑👑👑	2+	0.67%	1.92%	15.73%	-11.42%	-2.40%
ZI Ninety One GSF Global Credit Income Acc	USDQ3	USD	0.70	1.39	29/01/2024		2	1.62%	4.67%	-	10.36%†	6.09%†
ZI Ninety One GSF Global Credit Income Inc	3XEUR	EUR	0.70	1.34	29/01/2024		2	0.95%	2.45%	-	6.70%†	3.96%†
ZI PIMCO GIS Global Bond	USDKN	USD	1.39	1.43	02/11/2015	👑👑👑👑👑	2	1.53%	2.89%	14.34%	-3.01%	-0.61%
ZI PIMCO GIS Global Investment Grade Credit	USDKP	USD	1.39	1.44	02/11/2015	👑👑👑👑👑	2	2.13%	2.97%	18.76%	-4.03%	-0.82%
ZI PIMCO GIS Total Return Bond	USDQK	USD	1.40	1.33	02/11/2015	👑👑👑👑👑	2+	2.55%	2.75%	13.73%	-8.35%	-1.73%
ZI PIMCO GIS Total Return Bond SGD Hedged	BHSGD	SGD	1.40	1.33	30/09/2011	👑👑👑👑👑	2+	1.84%	0.68%	8.09%	-12.99%	-2.75%
ZI Schroder ISF Global Convertible Bond	R3USD	USD	1.25	2.33	11/11/2009	👑👑👑👑👑	3	5.51%	13.74%	27.67%	6.97%	1.36%
ZI Schroder ISF Global Inflation Linked Bond EUR	BLEUR	EUR	0.75	1.48	01/12/2008	👑👑👑👑👑	2	0.03%	-2.71%	-1.19%	-20.32%	-4.44%
ZI Schroder ISF Global Inflation Linked Bond USD ³	GAUSD	USD	0.75	1.78	01/12/2008	👑👑👑👑👑	2	0.64%	-0.82%	5.10%	-13.28%	-2.81%
ZI Templeton Global Bond EUR ^{2,3,5}	MHEUR	EUR	1.05	0.95	02/11/2015	👑👑👑👑👑	2+	1.50%	-1.85%	1.88%	-16.53%	-3.55%
ZI Templeton Global Bond SEK ^{3,5}	AJSEK	SEK	1.05	1.04	01/11/2011	👑👑👑👑👑	2+	1.51%	-2.10%	1.18%	-16.77%	-3.61%
ZI Templeton Global Bond USD ⁵	TEUSD	USD	1.25	1.96	21/02/2006	👑👑👑👑👑	2+	2.13%	0.29%	8.91%	-8.17%	-1.69%
ZI Templeton Global Total Return ⁵	TDUSD	USD	1.05	2.24	21/02/2006	👑👑👑👑👑	2+	2.69%	2.27%	22.31%	-6.71%	-1.38%
Japanese Equity												
ZI BlackRock GF Japan Small and MidCap Opportunities	MCUSD	USD	1.50	2.26	01/11/2000	👑👑👑👑👑	5	11.11%	22.19%	63.71%	28.94%	5.22%
ZI CT Japan	EQJPY	JPY	1.00	281.39	01/10/1995	👑👑👑👑👑	4	8.20%	20.66%	90.81%	101.46%	15.04%
Global Equity												
ZI BlackRock GF Systematic Global Equity High Income	FIUSD	USD	1.50	2.27	01/11/2007	👑👑👑👑👑	4	2.96%	9.56%	58.57%	58.33%	9.63%

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Mirror funds continued												
Global Equity continued												
ZI CT (Lux) Sustainable Global Equity Income ⁷	USDXY	USD	1.50	1.98	26/11/2018	👑👑👑👑👑	4	1.48%	4.38%	51.03%	54.10%	9.03%
ZI CT (Lux) Global Select	USDYJ	USD	1.50	2.48	28/01/2019	👑👑👑👑👑	4	3.87%	8.55%	74.58%	51.79%	8.70%
ZI CT Global Select	GMGBP	GBP	1.50	4.12	01/08/2013	👑👑👑👑👑	4	6.40%	7.44%	39.46%	45.33%	7.76%
ZI dVAM Balanced Active PCP USD	USDWF	USD	0.70	1.65	30/04/2019	👑👑👑👑👑	3-	5.10%	7.90%	22.75%	21.75%	4.01%
ZI dVAM Global Equity Income PCP GBP	7UGBP	GBP	1.70	2.10	30/04/2019	👑👑👑👑👑	4-	3.52%	2.11%	21.39%	56.18%	9.33%
ZI dVAM Global Equity Income PCP USD	USDYQ	USD	1.70	2.17	30/04/2019	👑👑👑👑👑	4-	1.01%	2.13%	51.38%	63.00%	10.26%
ZI dVAM Growth Active PCP USD	USDYK	USD	0.70	1.73	30/04/2019	👑👑👑👑👑	3-	5.97%	9.69%	26.52%	26.86%	4.87%
ZI Fidelity Funds Global Dividend	USDFT	USD	1.50	2.56	02/06/2014	👑👑👑👑👑	4	0.54%	8.57%	67.54%	56.55%	9.38%
ZI Fidelity Global Thematic Opportunities	FAUSD	USD	1.50	3.87	01/11/1998	👑👑👑👑👑	4	6.04%	12.00%	54.77%	43.14%	7.44%
ZI Fidelity World EUR	FEEUR	EUR	1.50	4.78	03/10/2005	👑👑👑👑👑	4	6.75%	10.39%	44.78%	64.57%	10.48%
ZI Fidelity World USD	USDKV	USD	1.50	3.04	02/11/2015	👑👑👑👑👑	4	6.79%	16.01%	73.80%	64.69%	10.49%
ZI Franklin Income ⁵	USDMH	USD	1.35	1.92	01/12/2015	👑👑👑👑👑	3	3.11%	4.01%	28.71%	38.08%	6.67%
ZI Franklin Mutual Global Discovery ⁵	R2USD	USD	1.50	2.85	11/11/2009	👑👑👑👑👑	4	3.10%	8.66%	58.75%	76.76%	12.07%
ZI Harris Associates Global Equity ²	4EUSD	USD	2.45	2.55	01/12/2010	👑👑👑👑👑	4+	2.24%	5.55%	50.12%	55.84%	9.28%
ZI Invesco Developed Small and Mid-Cap Equity	USDMW	USD	1.60	2.33	01/12/2015	👑👑👑👑👑	4	2.74%	10.78%	58.68%	53.05%	8.88%
ZI Invesco Global Equity Income	7QUSD	USD	1.40	3.93	01/06/2012	👑👑👑👑👑	4	1.33%	12.61%	95.58%	106.75%	15.63%
ZI JPM Global Research Enhanced Index Equity	USDE3	USD	0.38	2.12	22/07/2022	👑👑👑👑👑	4	6.67%	13.45%	80.82%	69.41%†	17.58%†
ZI M&G Global Themes	M3USD	USD	1.86	3.10	11/11/2009	👑👑👑👑👑	4-	7.94%	14.53%	52.59%	60.20%	9.88%
ZI Natixis Thematics Safety	USD9H	USD	1.75	1.35	01/04/2021	👑👑👑👑👑	4	1.33%	7.27%	53.61%	7.92%†	1.71%†
ZI Ninety One GSF Global Strategic Equity	GMUSD	USD	1.50	4.24	03/10/2005	👑👑👑👑👑	4	7.46%	17.33%	88.24%	76.04%	11.98%
ZI Pacific Multi Asset Plus USD	USDYP	USD	1.42	1.71	30/04/2019	👑👑👑👑👑	3-	6.64%	10.97%	29.17%	42.07%	7.28%
ZI Schroder ISF Global Equity Yield	USDNQ	USD	1.50	2.27	01/12/2015	👑👑👑👑👑	4	6.18%	10.14%	65.64%	85.58%	13.16%
ZI UBAM 30 Global Leaders Equity ²	USD6U	USD	1.00	1.87	04/08/2020	👑👑👑👑👑	4	2.34%	2.82%	47.61%	46.32%	7.91%
UK Equity												
ZI BlackRock GF United Kingdom	CHGBP	GBP	1.50	2.62	01/11/2007	👑👑👑👑👑	4	2.04%	6.06%	40.10%	22.54%	4.15%
ZI CT UK	EQGBP	GBP	1.00	7.06	01/10/1995	👑👑👑👑👑	4	2.02%	1.65%	32.93%	41.22%	7.15%
ZI Invesco UK Equity Income ⁵	CIGBP	GBP	1.61	2.14	01/11/2007	👑👑👑👑👑	4	5.92%	11.16%	42.43%	61.25%	10.03%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund performance in fund currency to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Mirror funds continued												
North American Equity												
ZI BlackRock GF US Flexible Equity	MAUSD	USD	1.50	5.62	01/11/1998	👑👑👑👑👑	4	9.63%	21.56%	78.17%	97.66%	14.60%
ZI CT (Lux) American	USDXU	USD	1.00	2.98	12/11/2018	👑👑👑👑👑	4	6.19%	14.48%	68.83%	81.04%	12.60%
ZI Fidelity America	USDFU	USD	1.50	2.47	02/06/2014	👑👑👑👑👑	4	3.99%	3.40%	33.27%	69.13%	11.08%
ZI Franklin US Opportunities ⁵	BGSGD	SGD	1.50	6.29	17/10/2011	👑👑👑👑👑	4	4.93%	10.78%	62.61%	38.58%	6.74%
ZI Loomis Sayles US Growth Equity ²	USDUW	USD	1.50	3.25	01/04/2019	👑👑👑👑👑	4	5.83%	21.47%	127.27%	95.51%	14.35%
ZI Ninety One GSF American Franchise	CGUSD	USD	1.50	3.57	01/11/2007	👑👑👑👑👑	4	1.79%	6.85%	58.86%	57.09%	9.45%
ZI iShares US Index	USDY4	USD	0.15	1.41	02/06/2025		-	7.88%	-	-	12.85%†	44.44%†
Emerging Markets Bond												
ZI BNP Paribas Emerging Bond Opportunities	KAUSD	USD	1.50	1.69	17/03/2004	👑👑👑👑👑	2	4.21%	7.96%	42.44%	5.74%	1.12%
ZI CT Emerging Market Bond	EBUSD	USD	1.35	6.70	01/11/1998	👑👑👑👑👑	2	4.56%	6.70%	35.45%	6.21%	1.21%
ZI Emirates Emerging Market Debt	USDGM	USD	2.10	1.35	31/10/2014	👑👑👑👑👑	2+	4.30%	5.04%	33.72%	-3.69%	-0.75%
ZI Emirates MENA Fixed Income ⁵	7TUSD	USD	1.85	1.75	01/06/2012	👑👑👑👑👑	2	4.50%	2.92%	18.35%	3.96%	0.78%
ZI Fidelity Emerging Market Debt	ALSEK	SEK	1.20	1.33	01/12/2011	👑👑👑👑👑	2+	3.68%	4.63%	23.83%	-14.64%	-3.12%
ZI HSBC GIF Global Emerging Markets Bond	NUUSD	USD	1.00	2.33	07/04/2009	👑👑👑👑👑	2	4.87%	7.97%	37.54%	1.66%	0.33%
ZI PIMCO GIS Emerging Markets Bond	USDNG	USD	1.69	1.80	02/02/2016	👑👑👑👑👑	2	5.24%	8.94%	39.27%	8.38%	1.62%
Islamic												
ZI BNP Paribas Islamic Equity Optimiser ²	USDGR	USD	1.50	2.63	01/11/2014	👑👑👑👑👑	4	6.22%	10.66%	71.45%	63.52%	10.33%
ZI Emirates Global Sukuk	I3USD	USD	1.25	1.67	21/01/2012	👑👑👑👑👑	2	2.33%	2.85%	12.66%	2.98%	0.59%
ZI Emirates Islamic Balanced Managed ^{2,5}	N4USD	USD	2.10	1.62	22/01/2010	👑👑👑👑👑	3	5.42%	6.36%	26.95%	21.64%	4.00%
ZI Emirates Islamic Money Market ²	3LUSD	USD	0.50	1.42	09/08/2010	👑👑👑👑👑	1	0.84%	3.29%	10.68%	10.19%	1.96%
ZI Franklin Global Sukuk ⁵	USDFX	USD	1.30	1.45	02/06/2014		2	2.34%	2.77%	13.25%	3.30%	0.65%
ZI HSBC Islamic Global Equity Index ⁶	HFUSD	USD	0.75	7.03	01/10/2004		4	9.40%	14.36%	94.15%	89.58%	13.65%
Alternative Investments												
ZI BNY Mellon Multi-Asset Diversified Return	LNGBP	GBP	1.50	2.98	18/10/2004	👑👑👑👑👑	2	4.28%	7.61%	19.80%	28.12%	5.08%
ZI CT (Lux) Enhanced Commodities	9XUSD	USD	1.00	1.81	01/08/2012	👑👑👑👑👑	4	4.31%	9.18%	9.74%	67.92%	10.92%
Managed Adventurous												
ZI Canaccord Genuity Growth ²	USDDK	USD	1.50	2.22	01/09/2013	👑👑👑👑👑	3	4.00%	5.39%	41.20%	25.56%	4.66%
ZI Canaccord Genuity Opportunity ²	USDDL	USD	1.50	2.38	01/09/2013	👑👑👑👑👑	3	4.99%	9.62%	49.33%	34.67%	6.13%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund performance in fund currency to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Mirror funds continued												
Managed Adventurous continued												
ZI HSBC Portfolios World Selection 4 USD	USDHJ	USD	1.20	2.28	01/12/2014	👑👑👑👑👑	3	5.99%	10.86%	53.10%	50.23%	8.48%
ZI HSBC Portfolios World Selection 5 USD	USDHK	USD	1.30	2.40	01/12/2014	👑👑👑👑👑	3	6.10%	10.98%	57.37%	55.78%	9.27%
Smaller Companies												
ZI CT (Lux) American Smaller Companies	USDXX	USD	1.00	2.59	26/11/2018	👑👑👑👑👑	5	7.76%	-0.48%	41.85%	71.91%	11.44%
ZI CT (Lux) European Smaller Companies	VEEUR	EUR	1.00	1.75	26/11/2018	👑👑👑👑👑	5	0.13%	-1.01%	35.82%	12.65%	2.41%
ZI CT UK Smaller Companies	SCGBP	GBP	1.00	11.80	01/11/1998	👑👑👑👑👑	4+	1.63%	0.18%	27.22%	9.47%	1.83%
ZI Pinebridge Japan Small Cap Equity ²	USDGP	USD	2.00	1.80	01/11/2014	👑👑👑👑👑	5	6.85%	9.84%	14.98%	-9.94%	-2.07%
ZI Schroder ISF US Smaller Companies Impact ⁵	CAUSD	USD	2.00	9.47	01/11/1998	👑👑👑👑👑	5	2.12%	0.37%	32.19%	48.13%	8.18%
ZI Templeton Global Smaller Companies ⁵	TAUSD	USD	1.50	3.77	01/11/1998	👑👑👑👑👑	4	3.82%	2.37%	41.96%	28.04%	5.07%
US Dollar Bond												
ZI CT US Dollar Bond	BNUSD	USD	1.00	2.58	01/10/1995	👑👑👑👑👑	2	2.10%	1.75%	12.96%	-6.36%	-1.31%
ZI Franklin US Government ³	TCUSD	USD	0.70	1.72	01/11/2001	👑👑👑👑👑	2	2.26%	1.47%	8.48%	-7.71%	-1.59%
ZI Schroder ISF Global Corporate Bond	USDKC	USD	0.75	1.53	02/11/2015	👑👑👑👑👑	2	2.39%	2.74%	20.42%	-1.02%	-0.20%
Euro Bond												
ZI CT European Bond	BNEUR	EUR	0.85	1.80	01/10/1995	👑👑👑👑👑	2	-0.36%	-0.59%	4.72%	-19.43%	-4.23%
ZI Invesco Euro Bond	IEUSD	USD	0.75	2.71	01/11/2001	👑👑👑👑👑	2	0.12%	5.51%	34.51%	-11.45%	-2.40%
ZI UBS (Lux) Bond Fund - CHF Flexible	UBCHF	CHF	0.63	1.39	31/12/2002	👑👑👑👑👑	2-	0.62%	1.54%	13.32%	-3.06%	-0.62%
Sterling Bond												
ZI CT Sterling Bond	BNGBP	GBP	0.45	2.57	01/10/1995	👑👑👑👑👑	2	-1.08%	-2.64%	1.59%	-31.83%	-7.38%
Money Market												
ZI Fidelity Euro Cash	NDEUR	EUR	0.15	1.20	31/12/2015	👑👑👑👑👑	1	0.24%	1.62%	6.14%	2.67%	0.53%
ZI Fidelity US Dollar Cash	USDKL	USD	0.15	1.40	02/11/2015	👑👑👑👑👑	1	0.89%	3.63%	12.49%	11.05%	2.12%
ZI Insight USD Liquidity	LOUSD	USD	0.25	1.47	01/10/2008	👑👑👑👑👑	1	1.01%	4.14%	14.08%	14.18%	2.69%
ZI Ninety One GSF Sterling Money	E6GBP	GBP	0.50	1.37	01/03/2022	👑👑👑👑👑	1	0.72%	3.21%	10.12%	9.95%†	2.68%†
ZI Pictet Short-Term Money Market	CDCHF	CHF	0.07	1.12	01/05/2015	👑👑👑👑👑	1	-0.20%	-0.43%	0.44%	-2.46%	-0.50%
Property												
ZI Janus Henderson Horizon Asia-Pacific Property Income	EFUSD	USD	1.20	1.11	01/11/2007	👑👑👑👑👑	4	6.94%	2.18%	11.45%	-5.96%	-1.22%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund performance in fund currency to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Mirror funds continued												
Property continued												
ZI Janus Henderson Horizon Global Property Equities	BAUSD	USD	1.20	1.86	01/11/2006	👑👑👑👑👑	4	2.51%	-5.11%	18.77%	8.37%	1.62%
ZI Schroder ISF Global Cities	7GUSD	USD	1.50	1.94	01/09/2011	👑👑👑👑👑	4	3.52%	-3.94%	20.98%	7.35%	1.43%
ZI QuantActive Global Property	USDV9	USD	0.50	1.26	31/10/2024	👑👑👑👑👑	4	4.06%	-	-	2.54%†	2.78%†
Asian Bond												
ZI Schroder ISF Asian Bond Total Return	CBUSD	USD	1.00	1.84	15/03/2004	👑👑👑👑👑	2-	1.45%	3.19%	15.30%	8.28%	1.60%
ZI Templeton Asian Bond ³	4QUSD	USD	1.05	1.09	01/12/2010	👑👑👑👑👑	2+	-1.88%	-3.59%	8.15%	-10.92%	-2.29%
ZI UBS (Lux) Bond Fund - AUD	UCAUD	AUD	0.65	2.49	15/12/2003	👑👑👑👑👑	2	0.04%	3.00%	10.79%	-6.89%	-1.42%
Global Emerging Markets Equities												
ZI Ashoka WhiteOak India Opportunities ^{2,5}	USDT3	USD	2.10	1.29	01/05/2024	👑👑👑👑👑	5	-6.93%	-12.46%	-	3.40%†	2.39%†

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Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. You should note that investing in some of these markets could result in the possibility of large and sudden falls in the price of units. The shortfalls on cancellation or loss on realisation could be considerable. Details of the individual fund performances are available on request. Mirror fund performance may not completely reflect the underlying fund performance due to some management charges incurred. The charges, expenses and taxation of the underlying fund are different and performance may differ. Please refer to the Mirror funds - your guide brochure for details. Details of the risk rating and description and how the risk rating is calculated can also be found in this brochure.

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FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.

¹ For the Eagle funds, the fund price and performance is shown in sterling.

² Please note this fund is only available in the Middle East region. For investments into these funds, the fund manager may at their discretion, make payments based on the value of holdings in the funds to certain financial adviser firms. In the case of these funds, a distributor fee may be paid from the fund charges disclosed to you and rebated to the introducing broker via a commission sharing arrangement. Irrespective of any such arrangement, the fee paid by investors into the relevant share class of the underlying fund is the same and all investors rank equally with each other. Stated fund prices are inclusive of all such fees and relevant fund related charges. If these charges are relevant in your case, your financial adviser should make these clear to you. Applications are subject to compliance with local regulations.

³ This fund is a hedged share class which aims to provide investors with a return correlated to the base currency performance of the fund, by reducing the effect of exchange rate fluctuations between the base and hedged currency. It is important to note that the hedge is not perfect - it aims to reduce, not eliminate, currency risk.

⁴ The manager of this fund may deduct a performance based fee from this fund. This charge is additional to the total yearly charge shown. For further information please refer to the fund manager's literature.

⁵ The annual management charge (AMC) quoted, contains an additional charge that is deducted by the Management Company to cover the fund's ongoing distributor/ servicing/ maintenance costs. These charges may be listed separately to the AMC in the fund's prospectus but for the purposes of this bulletin are displayed collectively. This is not the funds total expense ratio/ongoing charge figure.

⁶ As the fund employs both long and short strategies, extreme market conditions could theoretically expose the fund to unlimited losses. Such extreme conditions could result in little or no growth and may result in losses to your original investment. Only investors seeking long-term growth over a five to ten year horizon with at least moderate volatility should consider this fund. With every investment, there is a risk to your capital and you may not get back what you originally invested.

⁷ This fund is not available in the Middle East region.

⁸ This underlying fund is created through a daily currency switch into SGD from the USD share class of the same fund. It is therefore exposed, daily, to currency exchange rate fluctuations between SGD and USD and investors should be aware of the presence of this currency exchange risk before investing.

⁹ The ZI HSBC BRIC Equity fund was closed to new business on 01 April 2010. Existing investments in this fund are unaffected.

¹⁰ The Zurich Allocated Passive Funds are only available for the Futura and Lifelong Products.

¹¹ Due to the ongoing conflict between Russia and Ukraine, market trading conditions continue to be impaired. As a result, all trades within the underlying fund and its daily price calculation are suspended until further notice.

¹² Following the suspension of trading, the Annual Management Charge has been waived by the Fund Manager.

¹³ Due to the ongoing conflict between Russia and Ukraine, this Fund has been created for the purposes of holding Russian assets and will be liquidated upon the disposal of the Russian assets.

Fund performance in US dollars to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Low risk funds												
Eagle Money Market ¹	SEEG	EGL	0.75	11.28	01/03/1988	👑👑👑👑👑	1+	-0.83%	1.29%	11.02%	-9.92%	-2.07%
Euro Money Market	SEEUR	EUR	0.75	0.83	01/10/1995	👑👑👑👑👑	1	0.40%	7.18%	27.86%	3.90%	0.77%
Japanese yen Money Market	SEJPY	JPY	0.75	115.13	01/10/1995	👑👑👑👑👑	1	-2.35%	-3.90%	-4.96%	-32.26%	-7.49%
Sterling Money Market	SEGBP	GBP	0.75	3.26	01/03/1988	👑👑👑👑👑	1	-0.91%	4.20%	35.28%	15.87%	2.99%
US dollar Money Market	SEUSD	USD	0.75	2.38	01/03/1988	👑👑👑👑👑	1	0.93%	3.78%	12.99%	12.38%	2.36%
ZI Singapore Dollar Money fund	HQSGD	SGD	0.75	1.15	01/11/2007	👑👑👑👑👑	1	-1.39%	-1.30%	8.82%	1.98%	0.39%
Managed funds												
Eagle Adventurous ¹	ADEGL	EGL	1.50	81.89	01/03/1988	👑👑👑👑👑	4	4.99%	9.97%	64.29%	55.89%	9.29%
Eagle Blue Chip ¹	BCEGL	EGL	1.50	58.22	01/03/1988	👑👑👑👑👑	3	3.29%	7.21%	40.24%	23.48%	4.31%
Eagle Performance ¹	PFEGL	EGL	1.50	73.88	01/03/1988	👑👑👑👑👑	3	4.41%	10.03%	54.43%	44.89%	7.70%
Euro Adventurous	ADEUR	EUR	1.50	7.65	31/12/2002	👑👑👑👑👑	4	3.09%	9.12%	67.71%	50.34%	8.50%
Euro Blue Chip	BCEUR	EUR	1.50	4.38	31/12/2002	👑👑👑👑👑	3	0.88%	7.58%	53.53%	22.33%	4.11%
Euro Cautious	CAEUR	EUR	1.50	3.25	31/12/2002	👑👑👑👑👑	3+	0.59%	6.95%	44.00%	8.01%	1.55%
Euro Defensive	DEEUR	EUR	1.50	2.46	31/12/2002	👑👑👑👑👑	3	0.29%	5.87%	33.66%	-5.83%	-1.19%
Euro Performance	PFEUR	EUR	1.50	5.77	31/12/2002	👑👑👑👑👑	3+	1.72%	8.83%	62.64%	40.50%	7.04%
Sterling Adventurous	ADGBP	GBP	1.50	11.85	01/03/1988	👑👑👑👑👑	4	3.16%	8.68%	65.28%	54.14%	9.04%
Sterling Blue Chip	BCGBP	GBP	1.50	7.42	01/03/1988	👑👑👑👑👑	3	-0.52%	3.53%	47.67%	16.58%	3.12%
Sterling Cautious	CAGBP	GBP	1.50	3.03	03/03/2003	👑👑👑👑👑	3+	-1.34%	1.39%	37.82%	-1.21%	-0.24%
Sterling Defensive	DEGBP	GBP	1.50	2.22	03/03/2003	👑👑👑👑👑	3+	-1.97%	-0.45%	28.34%	-16.29%	-3.49%
Sterling Performance	PFGPB	GBP	1.50	10.05	01/03/1988	👑👑👑👑👑	3	0.91%	6.23%	57.70%	37.14%	6.52%
US dollar Adventurous	ADUSD	USD	1.50	9.29	01/03/1988	👑👑👑👑👑	4	3.55%	9.66%	68.04%	48.65%	8.25%
US dollar Blue Chip	BCUSD	USD	1.50	10.30	01/03/1988	👑👑👑👑👑	3	3.92%	7.59%	39.85%	31.73%	5.67%
US dollar Cautious	CTUSD	USD	1.50	3.58	03/03/2003	👑👑👑👑👑	3+	3.21%	5.26%	27.11%	14.40%	2.73%
US dollar Defensive	DFUSD	USD	1.50	2.44	03/03/2003	👑👑👑👑👑	3	2.32%	2.98%	16.75%	-0.79%	-0.16%
US dollar Performance	PFUSD	USD	1.50	11.82	01/03/1988	👑👑👑👑👑	3+	4.43%	9.80%	54.06%	48.13%	8.18%
Zurich Allocated Passive 100% Equity Fund - EUR ^{2,10}	B0165	EUR	0.75	2.52	01/02/2018	👑👑👑👑👑	4	6.58%	16.97%	85.25%	82.89%	12.83%
Zurich Allocated Passive 100% Equity Fund - GBP ^{2,10}	B0160	GBP	0.75	2.47	01/02/2018	👑👑👑👑👑	4-	7.52%	15.96%	77.83%	80.96%	12.59%
Zurich Allocated Passive 100% Equity Fund - USD ^{2,10}	B0170	USD	0.75	2.46	01/02/2018	👑👑👑👑👑	4	7.35%	15.94%	80.88%	82.82%	12.82%
Zurich Allocated Passive 20% Equity Fund - EUR ^{2,10}	B0161	EUR	0.75	1.38	01/02/2018	👑👑👑👑👑	3	1.93%	7.77%	38.31%	1.89%	0.37%
Zurich Allocated Passive 20% Equity Fund - GBP ^{2,10}	B0156	GBP	0.75	1.44	01/02/2018	👑👑👑👑👑	3	0.81%	4.49%	41.87%	6.32%	1.23%
Zurich Allocated Passive 20% Equity Fund - USD ^{2,10}	B0166	USD	0.75	1.56	01/02/2018	👑👑👑👑👑	3	2.60%	4.81%	25.00%	9.47%	1.83%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Managed funds continued												
Zurich Allocated Passive 40% Equity Fund - EUR ^{2,10}	B0162	EUR	0.75	1.67	01/02/2018	★★★★★	3	3.10%	10.10%	49.07%	20.55%	3.81%
Zurich Allocated Passive 40% Equity Fund - GBP ^{2,10}	B0157	GBP	0.75	1.67	01/02/2018	★★★★★	3	2.48%	7.35%	50.35%	21.93%	4.04%
Zurich Allocated Passive 40% Equity Fund - USD ^{2,10}	B0167	USD	0.75	1.78	01/02/2018	★★★★★	3	3.78%	7.55%	37.36%	25.02%	4.57%
Zurich Allocated Passive 60% Equity Fund - EUR ^{2,10}	B0163	EUR	0.75	1.89	01/02/2018	★★★★★	3	4.25%	12.42%	60.44%	37.22%	6.53%
Zurich Allocated Passive 60% Equity Fund - GBP ^{2,10}	B0158	GBP	0.75	1.91	01/02/2018	★★★★★	3	4.15%	10.21%	59.17%	39.39%	6.87%
Zurich Allocated Passive 60% Equity Fund - USD ^{2,10}	B0168	USD	0.75	2.00	01/02/2018	★★★★★	3	4.96%	10.32%	50.74%	42.31%	7.31%
Zurich Allocated Passive 80% Equity Fund - EUR ^{2,10}	B0164	EUR	0.75	2.18	01/02/2018	★★★★★	3	5.41%	14.70%	67.13%	52.75%	8.84%
Zurich Allocated Passive 80% Equity Fund - GBP ^{2,10}	B0159	GBP	0.75	2.18	01/02/2018	★★★★★	3	5.83%	13.08%	73.70%	65.12%	10.55%
Zurich Allocated Passive 80% Equity Fund - USD ^{2,10}	B0169	USD	0.75	2.22	01/02/2018	★★★★★	3	6.15%	13.12%	65.22%	61.54%	10.07%

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Mirror funds												
Far Eastern Equity												
ZI abrdn SICAV I All China Sustainable Equity	ASUSD	USD	1.75	3.35	15/03/2004	👑👑👑👑👑	5	19.83%	31.14%	25.03%	-17.29%	-3.72%
ZI abrdn SICAV I Asia Pacific Sustainable Equity	ARUSD	USD	1.75	3.88	04/05/2005	👑👑👑👑👑	5	8.05%	7.30%	31.88%	11.25%	2.16%
ZI abrdn SICAV I Asian Smaller Companies	9EUSD	USD	1.75	2.15	02/07/2012	👑👑👑👑👑	5	6.22%	12.47%	59.55%	44.17%	7.59%
ZI Allianz Oriental Income	KNUSD	USD	1.80	6.62	18/10/2004	👑👑👑👑👑	4	8.72%	13.75%	68.04%	46.15%	7.89%
ZI Allianz Total Return Asian Equity	BZUSD	USD	2.05	3.34	16/02/2006	👑👑👑👑👑	5	10.24%	14.74%	48.30%	2.26%	0.45%
ZI Barings Hong Kong China	BXUSD	USD	1.25	1.72	20/03/2008	👑👑👑👑👑	5	15.45%	24.27%	28.42%	-15.05%	-3.21%
ZI Barings ASEAN Frontiers ²	USDDH	USD	1.25	1.75	01/08/2013	👑👑👑👑👑	5-	7.16%	1.52%	28.27%	31.27%	5.59%
ZI CT (Lux) Asia Equities	USDYF	USD	1.00	1.79	28/01/2019	👑👑👑👑👑	5	8.55%	15.00%	47.64%	13.54%	2.57%
ZI Fidelity ASEAN SGD ⁸	DFSGD	SGD	1.50	1.35	31/01/2022	👑👑👑👑👑	5	4.83%	-0.43%	28.50%	-	-
ZI Fidelity China Focus	FKUSD	USD	1.50	2.41	20/03/2008	👑👑👑👑👑	5	15.33%	21.40%	49.77%	32.39%	5.77%
ZI Fidelity India Focus	FGUSD	USD	1.50	2.51	20/03/2008	👑👑👑👑👑	5	-6.15%	-8.47%	32.32%	67.21%	10.83%
ZI Fidelity Pacific	EMUSD	USD	1.50	2.12	01/11/2007	👑👑👑👑👑	4	15.50%	24.29%	57.36%	28.57%	5.15%
ZI FSSA Asian Equity Plus	FOUSD	USD	1.50	5.94	03/10/2005	👑👑👑👑👑	5	5.60%	6.38%	32.01%	18.62%	3.47%
ZI FSSA China Growth	FNUSD	USD	1.75	7.12	03/10/2005	👑👑👑👑👑	5	14.57%	16.19%	22.10%	-8.67%	-1.80%
ZI FSSA Hong Kong Growth	FMUSD	USD	1.50	5.40	27/09/2005	👑👑👑👑👑	5	14.58%	22.50%	34.88%	7.03%	1.37%
ZI HSBC GIF ASEAN Equity	HGUSD	USD	1.50	3.12	27/09/2005	👑👑👑👑👑	5	7.52%	3.37%	31.06%	36.22%	6.38%
ZI HSBC GIF Chinese Equity	HBUSD	USD	1.50	8.62	01/11/1998	👑👑👑👑👑	5	19.58%	29.56%	46.06%	-4.48%	-0.91%
ZI HSBC GIF Hong Kong Equity	HAUSD	USD	1.00	5.61	01/11/1998	👑👑👑👑👑	5	15.34%	32.95%	53.90%	6.81%	1.33%
ZI HSBC GIF Indian Equity	HCUSD	USD	1.50	16.10	23/07/2001	👑👑👑👑👑	5	-6.72%	-10.27%	37.62%	82.60%	12.80%
ZI Invesco ASEAN Equity	6YUSD	USD	1.50	1.82	17/10/2011	👑👑👑👑👑	5	3.30%	-0.96%	27.12%	37.66%	6.60%
ZI Janus Henderson Horizon China Opportunities ⁶	T2USD	USD	1.20	1.78	11/11/2009	👑👑👑👑👑	5	18.01%	33.45%	34.91%	-19.48%	-4.24%
ZI JPM India	JIUSD	USD	1.50	2.39	01/11/2006	👑👑👑👑👑	5	-7.83%	-13.28%	20.92%	51.80%	8.71%
ZI JPM Taiwan	IYUSD	USD	1.50	4.56	01/11/2006	👑👑👑👑👑	5	8.05%	21.01%	96.30%	84.53%	13.04%
ZI JPMorgan ASEAN	JCUSD	USD	1.50	8.49	01/11/1998	👑👑👑👑👑	5	5.21%	2.32%	31.28%	43.38%	7.47%
ZI JPMorgan Asia Growth	APUSD	USD	1.50	1.83	01/11/2007	👑👑👑👑👑	5	11.81%	15.64%	45.45%	8.49%	1.64%
ZI JPMorgan Korea	JEUSD	USD	1.50	6.60	18/10/2004	👑👑👑👑👑	5	10.96%	26.73%	71.04%	38.91%	6.79%
ZI JPMorgan Pacific Securities	JAUSD	USD	1.50	12.97	01/11/1998	👑👑👑👑👑	4	8.34%	11.76%	49.50%	17.28%	3.24%
ZI Templeton Asian Growth ⁵	USDKE	USD	1.85	1.85	02/11/2015	👑👑👑👑👑	5	7.69%	8.51%	44.68%	8.14%	1.58%
Specialist												
ZI abrdn SICAV I Global Innovation Equity	ATUSD	USD	1.75	1.56	01/11/2000	👑👑👑👑👑	4	5.80%	8.64%	52.97%	0.87%	0.17%

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Mirror funds continued												
Specialist continued												
ZI BlackRock GF Sustainable Energy	MEUSD	USD	1.65	2.70	01/11/2001	👑👑👑👑👑	4	11.86%	8.30%	43.37%	44.07%	7.58%
ZI BlackRock GF World Energy	MHUSD	USD	1.75	1.88	04/05/2005	👑👑👑👑👑	4	4.09%	7.21%	30.91%	173.50%	22.29%
ZI BlackRock GF World Financials	MJUSD	USD	1.50	2.84	01/04/2007	👑👑👑👑👑	4	6.70%	40.60%	145.35%	170.29%	22.00%
ZI BlackRock GF World Gold SGD Hedged ³	AOSGD	SGD	1.75	2.14	09/04/2009	👑👑👑👑👑	4	40.99%	75.59%	230.03%	69.20%	11.09%
ZI BlackRock GF World Gold USD	MDUSD	USD	1.75	11.15	01/11/2001	👑👑👑👑👑	4	43.62%	81.46%	218.16%	74.19%	11.74%
ZI BlackRock GF World Healthscience EUR	MDEUR	EUR	1.50	2.17	01/12/2015	👑👑👑👑👑	4	0.85%	-10.15%	13.78%	16.19%	3.05%
ZI BlackRock GF World Healthscience USD	ONUSD	USD	1.50	6.43	07/04/2009	👑👑👑👑👑	4	0.87%	-10.39%	14.35%	16.14%	3.04%
ZI BlackRock GF World Mining SGD ³	AASGD	SGD	1.75	2.23	28/11/2008	👑👑👑👑👑	4	24.90%	15.41%	64.32%	76.17%	11.99%
ZI BlackRock GF World Mining	MGUSD	USD	1.75	3.41	18/10/2004	👑👑👑👑👑	4	27.19%	19.35%	58.49%	82.00%	12.72%
ZI BlackRock GF World Technology EUR	FLEUR	EUR	1.50	15.95	11/11/2009	👑👑👑👑👑	5	11.16%	24.75%	120.69%	74.02%	11.72%
ZI BlackRock GF World Technology USD	K2USD	USD	1.50	12.67	11/11/2009	👑👑👑👑👑	5	11.16%	24.39%	121.80%	73.89%	11.70%
ZI DWS Invest Global Agribusiness	EVUSD	USD	1.50	1.22	01/11/2007	👑👑👑👑👑	4	-3.89%	-5.06%	-2.13%	12.12%	2.31%
ZI Fidelity Global Technology	USDKU	USD	1.50	7.18	02/11/2015	👑👑👑👑👑	5	8.78%	20.27%	110.32%	124.03%	17.51%
ZI Franklin Gold and Precious Metals EUR ^{3,5}	HTEUR	EUR	1.50	1.01	03/05/2011	👑👑👑👑👑	4	46.32%	107.89%	261.57%	76.85%	12.08%
ZI Franklin Gold and Precious Metals USD ⁵	6CUSD	USD	1.50	1.41	03/05/2011	👑👑👑👑👑	4	47.41%	103.96%	232.98%	105.74%	15.52%
ZI Invesco Asia Consumer Demand	CFUSD	USD	1.50	2.52	10/07/2008	👑👑👑👑👑	4	8.12%	11.78%	48.83%	-6.20%	-1.27%
ZI Janus Henderson Horizon Global Technology Leaders ⁴	9HUSD	USD	1.20	9.10	02/07/2012	👑👑👑👑👑	5	11.08%	26.23%	146.04%	108.14%	15.79%
ZI JPM Global Natural Resources EUR	ILEUR	EUR	1.50	1.35	01/04/2007	👑👑👑👑👑	4	19.00%	21.09%	50.59%	114.94%	16.54%
ZI JPM Global Natural Resources USD	CIUSD	USD	1.50	0.95	10/07/2008	👑👑👑👑👑	4	19.05%	20.80%	51.46%	114.66%	16.51%
ZI Jupiter Ecology	GDGBP	GBP	1.68	6.16	18/10/2004	👑👑👑👑👑	4	4.71%	2.00%	44.07%	46.89%	7.99%
ZI Jupiter Financial Innovation	K3USD	USD	1.50	3.70	11/11/2009	👑👑👑👑👑	4	10.28%	52.04%	125.90%	52.19%	8.76%
ZI Loomis Sayles Global Growth Equity	USD9L	USD	1.50	1.80	01/04/2021	👑👑👑👑👑	4+	7.98%	22.54%	99.24%	44.14%†	8.46%†
ZI Ninety One GSF Global Environment	USD9X	USD	1.50	1.17	30/09/2021	👑👑👑👑👑	4+	3.48%	2.75%	25.24%	-6.66%†	-1.71%†
ZI Schroder AS Commodity	CNUSD	USD	1.50	0.72	01/11/2007	👑👑👑👑👑	4	5.01%	9.01%	0.14%	52.90%	8.86%
ZI Schroder ISF Global Climate Change Equity	CLUSD	USD	1.50	3.04	10/07/2008	👑👑👑👑👑	4	7.98%	7.29%	47.04%	36.13%	6.36%
Managed Balanced												
ZI Aditum Global Discovery	USDD6	USD	1.60	1.60	01/06/2022	👑👑👑👑👑	3	6.99%	7.71%	35.99%	27.46%†	7.55%†

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Mirror funds continued												
Managed Balanced continued												
ZI BlackRock SF Managed Index Portfolios Moderate	USDWM	USD	1.00	1.83	01/05/2018	★★★★★	3	4.53%	8.28%	32.75%	34.94%	6.18%
ZI BlackRock GF Global Allocation EUR ³	BHEUR	EUR	1.50	3.58	28/11/2008	★★★★★	3	4.11%	10.61%	43.26%	32.94%	5.86%
ZI BlackRock GF Global Allocation SGD ³	ALSGD	SGD	1.50	2.89	28/11/2008	★★★★★	3	2.14%	7.04%	51.07%	31.45%	5.62%
ZI BlackRock GF Global Allocation USD	ERUSD	USD	1.50	3.31	28/11/2008	★★★★★	3	4.14%	10.30%	43.97%	32.88%	5.85%
ZI Canaccord Genuity Balanced ²	USDDJ	USD	1.50	1.91	01/09/2013	★★★★★	3	3.36%	4.51%	34.18%	18.23%	3.41%
ZI Fidelity Global Multi Asset Income	USDMD	USD	1.25	1.59	01/12/2015	★★★★★	3	3.20%	5.92%	22.81%	7.00%	1.36%
ZI Franklin NextStep Moderate ²	USDRL	USD	1.35	1.91	01/09/2016	★★★★★	3	3.97%	6.54%	40.60%	28.83%	5.20%
ZI HSBC Portfolios World Selection 3 USD	USDHH	USD	1.20	2.03	01/12/2014	★★★★★	3	4.82%	8.80%	41.97%	35.24%	6.22%
ZI Premier Miton Cautious Multi Asset USD	7LUSD	USD	1.75	1.55	28/05/2012	★★★★★	3	4.50%	11.20%	48.60%	26.40%	4.80%
ZI Premier Miton Cautious Multi Asset GBP	K7GBP	GBP	0.75	1.38	13/12/2024	★★★★★	3	5.18%	-	-	18.13%†	23.24%†
High Yield and Corporate Bond												
ZI Barings Developed and Emerging Markets High Yield Bond	NBUSD	USD	1.25	4.20	01/11/1998	★★★★★	2	2.15%	5.66%	31.22%	20.86%	3.86%
ZI Fidelity Funds European High Yield SEK Hedged	AFSEK	SEK	1.00	2.26	05/05/2010	★★★★★	2	2.85%	13.31%	52.28%	10.71%	2.05%
ZI Franklin High Yield ⁵	USDMF	USD	1.10	1.90	01/12/2015	★★★★★	2	2.20%	5.53%	32.06%	21.77%	4.02%
ZI Invesco Euro Corporate Bond	DMEUR	EUR	1.00	2.13	09/04/2009	★★★★★	2	0.74%	7.38%	36.60%	-2.29%	-0.46%
ZI Invesco Global High Yield	ORUSD	USD	1.00	3.16	07/04/2009	★★★★★	2	2.54%	5.56%	27.50%	18.04%	3.37%
ZI PIMCO GIS Global High Yield Bond	USDNJ	USD	1.45	1.78	01/12/2015	★★★★★	2	2.05%	5.17%	30.39%	17.07%	3.20%
European Equity												
ZI Barings Eastern Europe	USDK9	USD	1.50	4.48	21/07/2023		5	5.60%	26.71%	-	22.79%†	9.50%†
ZI Barings German Growth Trust ²	KKEUR	EUR	1.50	3.03	01/08/2013	★★★★★	4-	-1.15%	28.13%	111.87%	79.04%	12.35%
ZI BlackRock GF European Value	MCEUR	EUR	1.50	2.15	02/11/2015	★★★★★	4	2.51%	16.02%	95.63%	90.61%	13.77%
ZI CT (Lux) Pan European Equities	UXEUR	EUR	1.00	2.07	04/10/2018	★★★★★	4	1.97%	9.29%	81.81%	56.57%	9.38%
ZI Fidelity European Growth	FDEUR	EUR	1.50	3.52	18/10/2004	★★★★★	4	-1.45%	9.86%	80.38%	51.88%	8.72%
ZI Fidelity Nordic	FFSEK	SEK	1.50	46.13	01/04/2007	★★★★★	4	9.58%	17.83%	89.74%	97.88%	14.63%
ZI Invesco Pan European Equity EUR	MFEUR	EUR	1.50	1.77	02/11/2015	★★★★★	4	2.40%	10.37%	73.06%	72.86%	11.57%
ZI Invesco Pan European Equity USD	IVUSD	USD	1.50	2.34	01/11/2000	★★★★★	4	2.49%	10.04%	73.63%	73.06%	11.59%

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Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Mirror funds continued												
European Equity continued												
ZI Janus Henderson Continental European	CFEUR	EUR	1.50	3.00	01/11/2007	★★★★★	4	0.73%	11.08%	83.10%	59.77%	9.82%
ZI Jupiter European Growth GBP ²	GLGBP	GBP	1.50	2.81	01/08/2013	★★★★★	4	1.31%	1.95%	49.11%	15.43%	2.91%
ZI Jupiter European Growth USD	USDGE	USD	1.50	2.98	02/06/2014	★★★★★	4	1.44%	-1.23%	35.25%	26.76%	4.86%
ZI UBS (CH) Equity Fund - Switzerland Sustainable (CHF)	CMCHF	CHF	0.76	2.01	01/11/2007	★★★★★	4	0.82%	6.28%	52.99%	39.90%	6.95%
Closed to New Business												
ZI Barings Eastern Europe SP ¹¹	NAUSD	USD	1.50	0.01	01/11/1998	★★★★★	5	0.00%	0.00%	-99.73%	-99.82%	-71.82%
ZI BlackRock GF Emerging Europe USD SP ^{7,11,12}	MKUSD	USD	0.00	0.01	21/02/2006	★★★★★	5	0.00%	0.00%	-98.30%	-98.98%	-60.02%
ZI BlackRock GF Emerging Europe EUR SP ^{11,12}	MLEUR	EUR	0.00	0.01	02/11/2015	★★★★★	5	0.09%	5.28%	-98.53%	-99.23%	-62.18%
ZI BNP Paribas Russia Equity ^{11,12}	KHEUR	EUR	0.00	1.07	01/11/2006	★★★★★	4	-0.09%	4.50%	17.28%	-25.87%	-5.81%
ZI Fidelity Emerging Europe, Middle East & Africa USD SP ¹³	USDJ9	USD	0.00	0.01	01/06/2023	★★★★★	5	0.09%	5.28%	-	9.49%†	3.96%†
ZI Fidelity Emerging Europe, Middle East & Africa EUR SP ¹³	3VEUR	EUR	0.00	0.01	01/06/2023	★★★★★	5	0.00%	0.00%	-	0.00%†	0.00%†
ZI HSBC GIF BRIC Equity ⁹	HIUSD	USD	1.00	2.51	27/09/2005	★★★★★	5	7.49%	10.23%	38.89%	8.94%	1.73%
Managed Cautious												
ZI BlackRock SF Managed Index Portfolios Conservative	USDWP	USD	1.00	1.70	01/05/2018	★★★★★	3	4.01%	7.55%	29.84%	24.72%	4.52%
ZI BlackRock SF Managed Index Portfolios Defensive	USDWL	USD	1.00	1.46	01/05/2018	★★★★★	3	2.32%	4.91%	18.40%	8.40%	1.63%
ZI Franklin NextStep Conservative ²	USDRN	USD	1.10	1.46	01/09/2016	★★★★★	3	2.55%	3.47%	21.59%	5.82%	1.14%
ZI HSBC Portfolios World Selection 1 USD	USDHA	USD	1.00	1.49	01/12/2014	★★★★★	3	2.26%	4.24%	17.40%	3.25%	0.64%
ZI HSBC Portfolios World Selection 2 USD	USDHG	USD	1.00	1.74	01/12/2014	★★★★★	3-	3.43%	6.12%	28.38%	16.90%	3.17%
ZI Schroder ISF Global Multi-Asset Income	USDNT	USD	1.25	1.69	01/12/2015	★★★★★	3	4.49%	8.24%	34.03%	23.84%	4.37%
Managed Growth												
ZI BlackRock SF Managed Index Portfolios Growth	USDWK	USD	1.00	2.20	01/05/2018	★★★★★	3	6.91%	10.93%	46.00%	54.42%	9.08%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Mirror funds continued												
Managed Growth continued												
ZI Franklin NextStep Growth ²	USDRQ	USD	1.50	2.11	01/09/2016	👑👑👑👑👑	3	4.66%	7.92%	49.49%	39.31%	6.86%
Emerging Markets Equity												
ZI BlackRock GF Emerging Markets Ex-China USD ^{7,11,12}	USDR9	USD	1.50	0.81	13/05/2024		5	3.29%	2.01%	-	7.80%†	5.60%†
ZI BlackRock GF Latin American	MIUSD	USD	1.75	2.07	27/09/2005	👑👑👑👑👑	5	6.99%	13.14%	36.54%	52.29%	8.78%
ZI BNP Paribas Brazil Equity	4TUSD	USD	1.75	0.61	21/03/2011	👑👑👑👑👑	5	9.94%	12.02%	10.40%	16.35%	3.07%
ZI CT Latin America	LAUSD	USD	1.00	5.20	01/10/1996	👑👑👑👑👑	5-	8.45%	13.38%	37.62%	35.44%	6.26%
ZI Emirates MENA Top Companies ^{2,5}	3MUSD	USD	2.25	2.18	09/08/2010		5	3.18%	1.96%	6.72%	42.83%	7.39%
ZI Fidelity Emerging Europe, Middle East and Africa	FBEUR	EUR	1.50	1.96	20/03/2008	👑👑👑👑👑	5	12.16%	29.30%	96.36%	23.66%	4.34%
ZI Franklin India ⁵	USDJP	USD	1.50	2.43	02/11/2015	👑👑👑👑👑	5	-7.87%	-11.89%	39.68%	84.59%	13.04%
ZI Franklin MENA ⁵	GCUSD	USD	2.00	2.90	01/12/2008	👑👑👑👑👑	5	1.39%	2.92%	18.69%	63.77%	10.37%
ZI HSBC GIF Brazil Equity	Z6USD	USD	1.75	0.53	05/05/2010	👑👑👑👑👑	5	9.45%	10.76%	20.44%	18.69%	3.49%
ZI JPM Middle East, Africa & Emerging Europe Opportunities Acc	USDP4	USD	1.50	1.81	01/12/2023		5	10.16%	24.33%	-	45.20%†	22.68%†
ZI Jupiter India Select	6FUSD	USD	1.75	2.88	03/05/2011	👑👑👑👑👑	5	-3.72%	-5.68%	84.11%	149.48%	20.06%
ZI Kotak India Midcap	USDM6	USD	1.00	1.54	01/10/2023	👑👑👑👑👑	5	-5.37%	-12.54%	-	-	-
ZI Morgan Stanley Sustainable Emerging Markets Equity	CUUSD	USD	1.60	1.23	01/11/2007	👑👑👑👑👑	5	8.61%	13.17%	65.10%	31.22%	5.59%
ZI Pinebridge India Equity	9KUSD	USD	1.80	4.17	02/07/2012	👑👑👑👑👑	5	-4.15%	-7.94%	31.72%	53.35%	8.93%
ZI Schroder ISF BIC (Brazil, India, China) ⁵	CCUSD	USD	2.00	1.95	01/11/2006	👑👑👑👑👑	5	13.49%	14.04%	34.18%	-5.48%	-1.12%
ZI Schroder ISF Frontier Markets Equity	USDCN	USD	1.50	2.84	01/06/2013	👑👑👑👑👑	5	11.52%	18.07%	82.78%	121.96%	17.29%
ZI Templeton BRIC ⁵	TFUSD	USD	2.10	2.15	01/09/2006	👑👑👑👑👑	5	12.71%	24.92%	75.12%	31.35%	5.61%
ZI Templeton Emerging Markets ⁵	TBUSD	USD	1.65	6.11	01/11/1998	👑👑👑👑👑	5	10.98%	22.60%	80.02%	37.92%	6.64%
Global Bond												
ZI BlackRock GF Global Government Bond ³	ALEUR	EUR	0.75	1.35	10/07/2008	👑👑👑👑👑	2	0.16%	4.36%	22.04%	-17.61%	-3.80%
ZI BlackRock GF Global Government Bond	BPUUSD	USD	0.75	1.65	10/07/2008	👑👑👑👑👑	2	0.67%	1.17%	8.50%	-10.04%	-2.09%
ZI CT Global Bond	IBUSD	USD	1.00	1.74	01/10/1996	👑👑👑👑👑	2	-0.20%	-0.83%	3.74%	-25.67%	-5.76%
ZI Fidelity Global Bond	FCUSD	USD	0.75	1.60	15/12/2003	👑👑👑👑👑	2	0.09%	0.08%	12.56%	-14.99%	-3.20%
ZI Invesco Bond	OPUSD	USD	0.75	1.47	07/04/2009	👑👑👑👑👑	2	-0.07%	0.18%	16.49%	-13.87%	-2.94%

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Mirror funds continued												
Global Bond continued												
ZI Invesco Environmental Climate Opportunities Bond USD	OQUSD	USD	0.75	1.77	07/04/2009		2	2.02%	3.37%	24.38%	7.89%	1.53%
ZI Invesco Environmental Climate Opportunities Bond EUR ³	DNEUR	EUR	0.90	1.97	09/04/2009		2	2.04%	3.52%	23.10%	7.13%	1.39%
ZI Jupiter Dynamic Bond	USDGD	USD	1.25	1.51	02/06/2014	👑👑👑👑👑	2	1.54%	1.77%	16.76%	-2.30%	-0.46%
ZI Loomis Sayles Multisector Income ²	X7USD	USD	1.55	1.88	01/06/2010	👑👑👑👑👑	2	2.30%	3.82%	19.59%	4.81%	0.94%
ZI Morgan Stanley Global Bond	DBUSD	USD	0.80	2.15	01/11/1998	👑👑👑👑👑	2+	0.67%	1.92%	15.73%	-11.42%	-2.40%
ZI Ninety One GSF Global Credit Income Acc	USDQ3	USD	0.70	1.39	29/01/2024		2	1.62%	4.67%	-	10.36%†	6.09%†
ZI Ninety One GSF Global Credit Income Inc	3XEUR	EUR	0.70	1.34	29/01/2024		2	1.05%	7.87%	-	15.69%†	9.13%†
ZI PIMCO GIS Global Bond	USDKN	USD	1.39	1.43	02/11/2015	👑👑👑👑👑	2	1.53%	2.89%	14.34%	-3.01%	-0.61%
ZI PIMCO GIS Global Investment Grade Credit	USDKP	USD	1.39	1.44	02/11/2015	👑👑👑👑👑	2	2.13%	2.97%	18.76%	-4.03%	-0.82%
ZI PIMCO GIS Total Return Bond	USDKQ	USD	1.40	1.33	02/11/2015	👑👑👑👑👑	2+	2.55%	2.75%	13.73%	-8.35%	-1.73%
ZI PIMCO GIS Total Return Bond SGD Hedged	BHSGD	SGD	1.40	1.33	30/09/2011	👑👑👑👑👑	2+	0.61%	0.12%	20.31%	-7.87%	-1.63%
ZI Schroder ISF Global Convertible Bond	R3USD	USD	1.25	2.33	11/11/2009	👑👑👑👑👑	3	5.51%	13.74%	27.67%	6.97%	1.36%
ZI Schroder ISF Global Inflation Linked Bond EUR	BLEUR	EUR	0.75	1.48	01/12/2008	👑👑👑👑👑	2	0.13%	2.42%	18.51%	-20.16%	-4.40%
ZI Schroder ISF Global Inflation Linked Bond USD ³	GAUSD	USD	0.75	1.78	01/12/2008	👑👑👑👑👑	2	0.64%	-0.82%	5.10%	-13.28%	-2.81%
ZI Templeton Global Bond EUR ^{2,3,5}	MHEUR	EUR	1.05	0.95	02/11/2015	👑👑👑👑👑	2+	1.60%	3.34%	22.20%	-16.36%	-3.51%
ZI Templeton Global Bond SEK ^{3,5}	AJSEK	SEK	1.05	1.04	01/11/2011	👑👑👑👑👑	2+	2.87%	5.51%	19.39%	-20.80%	-4.56%
ZI Templeton Global Bond USD ⁵	TEUSD	USD	1.25	1.96	21/02/2006	👑👑👑👑👑	2+	2.13%	0.29%	8.91%	-8.17%	-1.69%
ZI Templeton Global Total Return ⁵	TDUSD	USD	1.05	2.24	21/02/2006	👑👑👑👑👑	2+	2.69%	2.27%	22.31%	-6.71%	-1.38%
Japanese Equity												
ZI BlackRock GF Japan Small and MidCap Opportunities	MCUSD	USD	1.50	2.26	01/11/2000	👑👑👑👑👑	5	11.11%	22.19%	63.71%	28.94%	5.22%
ZI CT Japan	EQJPY	JPY	1.00	281.39	01/10/1995	👑👑👑👑👑	4	5.82%	16.87%	87.01%	43.96%	7.56%
Global Equity												
ZI BlackRock GF Systematic Global Equity High Income	FIUSD	USD	1.50	2.27	01/11/2007	👑👑👑👑👑	4	2.96%	9.56%	58.57%	58.33%	9.63%

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Mirror funds continued												
Global Equity continued												
ZI CT (Lux) Sustainable Global Equity Income ⁷	USDXY	USD	1.50	1.98	26/11/2018	👑👑👑👑👑	4	1.48%	4.38%	51.03%	54.10%	9.03%
ZI CT (Lux) Global Select	USDYJ	USD	1.50	2.48	28/01/2019	👑👑👑👑👑	4	3.87%	8.55%	74.58%	51.79%	8.70%
ZI CT Global Select	GMGBP	GBP	1.50	4.12	01/08/2013	👑👑👑👑👑	4	4.53%	7.83%	68.19%	51.34%	8.64%
ZI dVAM Balanced Active PCP USD	USDWF	USD	0.70	1.65	30/04/2019	👑👑👑👑👑	3-	5.10%	7.90%	22.75%	21.75%	4.01%
ZI dVAM Global Equity Income PCP GBP	7UGBP	GBP	1.70	2.10	30/04/2019	👑👑👑👑👑	4-	1.70%	2.48%	46.40%	62.64%	10.22%
ZI dVAM Global Equity Income PCP USD	USDYQ	USD	1.70	2.17	30/04/2019	👑👑👑👑👑	4-	1.01%	2.13%	51.38%	63.00%	10.26%
ZI dVAM Growth Active PCP USD	USDYK	USD	0.70	1.73	30/04/2019	👑👑👑👑👑	3-	5.97%	9.69%	26.52%	26.86%	4.87%
ZI Fidelity Funds Global Dividend	USDFT	USD	1.50	2.56	02/06/2014	👑👑👑👑👑	4	0.54%	8.57%	67.54%	56.55%	9.38%
ZI Fidelity Global Thematic Opportunities	FAUSD	USD	1.50	3.87	01/11/1998	👑👑👑👑👑	4	6.04%	12.00%	54.77%	43.14%	7.44%
ZI Fidelity World EUR	FEEUR	EUR	1.50	4.78	03/10/2005	👑👑👑👑👑	4	6.86%	16.22%	73.66%	64.90%	10.52%
ZI Fidelity World USD	USDKV	USD	1.50	3.04	02/11/2015	👑👑👑👑👑	4	6.79%	16.01%	73.80%	64.69%	10.49%
ZI Franklin Income ⁵	USDMH	USD	1.35	1.92	01/12/2015	👑👑👑👑👑	3	3.11%	4.01%	28.71%	38.08%	6.67%
ZI Franklin Mutual Global Discovery ⁵	R2USD	USD	1.50	2.85	11/11/2009	👑👑👑👑👑	4	3.10%	8.66%	58.75%	76.76%	12.07%
ZI Harris Associates Global Equity ²	4EUSD	USD	2.45	2.55	01/12/2010	👑👑👑👑👑	4+	2.24%	5.55%	50.12%	55.84%	9.28%
ZI Invesco Developed Small and Mid-Cap Equity	USDMW	USD	1.60	2.33	01/12/2015	👑👑👑👑👑	4	2.74%	10.78%	58.68%	53.05%	8.88%
ZI Invesco Global Equity Income	7QUSD	USD	1.40	3.93	01/06/2012	👑👑👑👑👑	4	1.33%	12.61%	95.58%	106.75%	15.63%
ZI JPM Global Research Enhanced Index Equity	USDE3	USD	0.38	2.12	22/07/2022	👑👑👑👑👑	4	6.67%	13.45%	80.82%	69.41%†	17.58%†
ZI M&G Global Themes	M3USD	USD	1.86	3.10	11/11/2009	👑👑👑👑👑	4-	7.94%	14.53%	52.59%	60.20%	9.88%
ZI Natixis Thematics Safety	USD9H	USD	1.75	1.35	01/04/2021	👑👑👑👑👑	4	1.33%	7.27%	53.61%	7.92%†	1.71%†
ZI Ninety One GSF Global Strategic Equity	GMUSD	USD	1.50	4.24	03/10/2005	👑👑👑👑👑	4	7.46%	17.33%	88.24%	76.04%	11.98%
ZI Pacific Multi Asset Plus USD	USDYP	USD	1.42	1.71	30/04/2019	👑👑👑👑👑	3-	6.64%	10.97%	29.17%	42.07%	7.28%
ZI Schroder ISF Global Equity Yield	USDNQ	USD	1.50	2.27	01/12/2015	👑👑👑👑👑	4	6.18%	10.14%	65.64%	85.58%	13.16%
ZI UBAM 30 Global Leaders Equity ²	USD6U	USD	1.00	1.87	04/08/2020	👑👑👑👑👑	4	2.34%	2.82%	47.61%	46.32%	7.91%
UK Equity												
ZI BlackRock GF United Kingdom	CHGBP	GBP	1.50	2.62	01/11/2007	👑👑👑👑👑	4	0.25%	6.45%	68.96%	27.60%	5.00%
ZI CT UK	EQGBP	GBP	1.00	7.06	01/10/1995	👑👑👑👑👑	4	0.23%	2.02%	60.31%	47.06%	8.02%
ZI Invesco UK Equity Income ⁵	CIGBP	GBP	1.61	2.14	01/11/2007	👑👑👑👑👑	4	4.06%	11.57%	71.78%	67.92%	10.92%

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Mirror funds continued												
North American Equity												
ZI BlackRock GF US Flexible Equity	MAUSD	USD	1.50	5.62	01/11/1998	👑👑👑👑👑	4	9.63%	21.56%	78.17%	97.66%	14.60%
ZI CT (Lux) American	USD XU	USD	1.00	2.98	12/11/2018	👑👑👑👑👑	4	6.19%	14.48%	68.83%	81.04%	12.60%
ZI Fidelity America	USDFU	USD	1.50	2.47	02/06/2014	👑👑👑👑👑	4	3.99%	3.40%	33.27%	69.13%	11.08%
ZI Franklin US Opportunities ⁵	BGSGD	SGD	1.50	6.29	17/10/2011	👑👑👑👑👑	4	3.67%	10.16%	80.98%	46.74%	7.97%
ZI Loomis Sayles US Growth Equity ²	USDUW	USD	1.50	3.25	01/04/2019	👑👑👑👑👑	4	5.83%	21.47%	127.27%	95.51%	14.35%
ZI Ninety One GSF American Franchise	CGUSD	USD	1.50	3.57	01/11/2007	👑👑👑👑👑	4	1.79%	6.85%	58.86%	57.09%	9.45%
ZI iShares US Index	USDY4	USD	0.15	1.41	02/06/2025		-	7.88%	-	-	12.85%†	44.44%†
Emerging Markets Bond												
ZI BNP Paribas Emerging Bond Opportunities	KAUSD	USD	1.50	1.69	17/03/2004	👑👑👑👑👑	2	4.21%	7.96%	42.44%	5.74%	1.12%
ZI CT Emerging Market Bond	EBUSD	USD	1.35	6.70	01/11/1998	👑👑👑👑👑	2	4.56%	6.70%	35.45%	6.21%	1.21%
ZI Emirates Emerging Market Debt	USDGM	USD	2.10	1.35	31/10/2014	👑👑👑👑👑	2+	4.30%	5.04%	33.72%	-3.69%	-0.75%
ZI Emirates MENA Fixed Income ⁵	7TUSD	USD	1.85	1.75	01/06/2012	👑👑👑👑👑	2	4.50%	2.92%	18.35%	3.96%	0.78%
ZI Fidelity Emerging Market Debt	ALSEK	SEK	1.20	1.33	01/12/2011	👑👑👑👑👑	2+	5.06%	12.77%	46.12%	-18.77%	-4.07%
ZI HSBC GIF Global Emerging Markets Bond	NUUSD	USD	1.00	2.33	07/04/2009	👑👑👑👑👑	2	4.87%	7.97%	37.54%	1.66%	0.33%
ZI PIMCO GIS Emerging Markets Bond	USDNG	USD	1.69	1.80	02/02/2016	👑👑👑👑👑	2	5.24%	8.94%	39.27%	8.38%	1.62%
Islamic												
ZI BNP Paribas Islamic Equity Optimiser ²	USDGR	USD	1.50	2.63	01/11/2014	👑👑👑👑👑	4	6.22%	10.66%	71.45%	63.52%	10.33%
ZI Emirates Global Sukuk	I3USD	USD	1.25	1.67	21/01/2012	👑👑👑👑👑	2	2.33%	2.85%	12.66%	2.98%	0.59%
ZI Emirates Islamic Balanced Managed ^{2,5}	N4USD	USD	2.10	1.62	22/01/2010	👑👑👑👑👑	3	5.42%	6.36%	26.95%	21.64%	4.00%
ZI Emirates Islamic Money Market ²	3LUSD	USD	0.50	1.42	09/08/2010	👑👑👑👑👑	1	0.84%	3.29%	10.68%	10.19%	1.96%
ZI Franklin Global Sukuk ⁵	USDFX	USD	1.30	1.45	02/06/2014		2	2.34%	2.77%	13.25%	3.30%	0.65%
ZI HSBC Islamic Global Equity Index ⁶	HFUSD	USD	0.75	7.03	01/10/2004		4	9.40%	14.36%	94.15%	89.58%	13.65%
Alternative Investments												
ZI BNY Mellon Multi-Asset Diversified Return	LNGBP	GBP	1.50	2.98	18/10/2004	👑👑👑👑👑	2	2.45%	8.00%	44.48%	33.42%	5.94%
ZI CT (Lux) Enhanced Commodities	9XUSD	USD	1.00	1.81	01/08/2012	👑👑👑👑👑	4	4.31%	9.18%	9.74%	67.92%	10.92%
Managed Adventurous												
ZI Canaccord Genuity Growth ²	USDDK	USD	1.50	2.22	01/09/2013	👑👑👑👑👑	3	4.00%	5.39%	41.20%	25.56%	4.66%
ZI Canaccord Genuity Opportunity ²	USDDL	USD	1.50	2.38	01/09/2013	👑👑👑👑👑	3	4.99%	9.62%	49.33%	34.67%	6.13%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

NB Performance data marked with a † is since launch performance.

Past performance is not a guide to future performance. The value of any investment and the income from it can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

Fund performance in US dollars to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Mirror funds continued												
Managed Adventurous continued												
ZI HSBC Portfolios World Selection 4 USD	USDHJ	USD	1.20	2.28	01/12/2014	👑👑👑👑👑	3	5.99%	10.86%	53.10%	50.23%	8.48%
ZI HSBC Portfolios World Selection 5 USD	USDHK	USD	1.30	2.40	01/12/2014	👑👑👑👑👑	3	6.10%	10.98%	57.37%	55.78%	9.27%
Smaller Companies												
ZI CT (Lux) American Smaller Companies	USDXX	USD	1.00	2.59	26/11/2018	👑👑👑👑👑	5	7.76%	-0.48%	41.85%	71.91%	11.44%
ZI CT (Lux) European Smaller Companies	VEEUR	EUR	1.00	1.75	26/11/2018	👑👑👑👑👑	5	0.23%	4.22%	62.90%	12.88%	2.45%
ZI CT UK Smaller Companies	SCGBP	GBP	1.00	11.80	01/11/1998	👑👑👑👑👑	4+	-0.16%	0.54%	53.43%	13.99%	2.65%
ZI Pinebridge Japan Small Cap Equity ²	USDGP	USD	2.00	1.80	01/11/2014	👑👑👑👑👑	5	6.85%	9.84%	14.98%	-9.94%	-2.07%
ZI Schroder ISF US Smaller Companies Impact ⁵	CAUSD	USD	2.00	9.47	01/11/1998	👑👑👑👑👑	5	2.12%	0.37%	32.19%	48.13%	8.18%
ZI Templeton Global Smaller Companies ⁵	TAUSD	USD	1.50	3.77	01/11/1998	👑👑👑👑👑	4	3.82%	2.37%	41.96%	28.04%	5.07%
US Dollar Bond												
ZI CT US Dollar Bond	BNUSD	USD	1.00	2.58	01/10/1995	👑👑👑👑👑	2	2.10%	1.75%	12.96%	-6.36%	-1.31%
ZI Franklin US Government ³	TCUSD	USD	0.70	1.72	01/11/2001	👑👑👑👑👑	2	2.26%	1.47%	8.48%	-7.71%	-1.59%
ZI Schroder ISF Global Corporate Bond	USDKC	USD	0.75	1.53	02/11/2015	👑👑👑👑👑	2	2.39%	2.74%	20.42%	-1.02%	-0.20%
Euro Bond												
ZI CT European Bond	BNEUR	EUR	0.85	1.80	01/10/1995	👑👑👑👑👑	2	-0.27%	4.66%	25.60%	-19.27%	-4.19%
ZI Invesco Euro Bond	IEUSD	USD	0.75	2.71	01/11/2001	👑👑👑👑👑	2	0.12%	5.51%	34.51%	-11.45%	-2.40%
ZI UBS (Lux) Bond Fund - CHF Flexible	UBCHF	CHF	0.63	1.39	31/12/2002	👑👑👑👑👑	2-	0.67%	7.66%	40.18%	11.94%	2.28%
Sterling Bond												
ZI CT Sterling Bond	BNGBP	GBP	0.45	2.57	01/10/1995	👑👑👑👑👑	2	-2.82%	-2.29%	22.52%	-29.01%	-6.62%
Money Market												
ZI Fidelity Euro Cash	NDEUR	EUR	0.15	1.20	31/12/2015	👑👑👑👑👑	1	0.34%	6.98%	27.31%	2.87%	0.57%
ZI Fidelity US Dollar Cash	USDKL	USD	0.15	1.40	02/11/2015	👑👑👑👑👑	1	0.89%	3.63%	12.49%	11.05%	2.12%
ZI Insight USD Liquidity	LOUSD	USD	0.25	1.47	01/10/2008	👑👑👑👑👑	1	1.01%	4.14%	14.08%	14.18%	2.69%
ZI Ninety One GSF Sterling Money	E6GBP	GBP	0.50	1.37	01/03/2022	👑👑👑👑👑	1	-1.05%	3.59%	32.80%	10.86%†	2.92%†
ZI Pictet Short-Term Money Market	CDCHF	CHF	0.07	1.12	01/05/2015	👑👑👑👑👑	1	-0.15%	5.57%	24.25%	12.63%	2.41%
Property												
ZI Janus Henderson Horizon Asia-Pacific Property Income	EFUSD	USD	1.20	1.11	01/11/2007	👑👑👑👑👑	4	6.94%	2.18%	11.45%	-5.96%	-1.22%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund performance in US dollars to 30 September 2025

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
Mirror funds continued												
Property continued												
ZI Janus Henderson Horizon Global Property Equities	BAUSD	USD	1.20	1.86	01/11/2006	👑👑👑👑👑	4	2.51%	-5.11%	18.77%	8.37%	1.62%
ZI Schroder ISF Global Cities	7GUSD	USD	1.50	1.94	01/09/2011	👑👑👑👑👑	4	3.52%	-3.94%	20.98%	7.35%	1.43%
ZI QuantActive Global Property	USDV9	USD	0.50	1.26	31/10/2024	👑👑👑👑👑	4	4.06%	-	-	2.54%†	2.78%†
Asian Bond												
ZI Schroder ISF Asian Bond Total Return	CBUSD	USD	1.00	1.84	15/03/2004	👑👑👑👑👑	2-	1.45%	3.19%	15.30%	8.28%	1.60%
ZI Templeton Asian Bond ³	4QUSD	USD	1.05	1.09	01/12/2010	👑👑👑👑👑	2+	-1.88%	-3.59%	8.15%	-10.92%	-2.29%
ZI UBS (Lux) Bond Fund - AUD	UCAUD	AUD	0.65	2.49	15/12/2003	👑👑👑👑👑	2	1.17%	-1.60%	14.20%	-13.90%	-2.95%
Global Emerging Markets Equities												
ZI Ashoka WhiteOak India Opportunities ^{2,5}	USDT3	USD	2.10	1.29	01/05/2024	👑👑👑👑👑	5	-6.93%	-12.46%	-	3.40%†	2.39%†

Past performance is not a guide to future performance. The value of any investment and the income from it can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. You should note that investing in some of these markets could result in the possibility of large and sudden falls in the price of units. The shortfalls on cancellation or loss on realisation could be considerable. Details of the individual fund performances are available on request. Mirror fund performance may not completely reflect the underlying fund performance due to some management charges incurred. The charges, expenses and taxation of the underlying fund are different and performance may differ. Please refer to the Mirror funds - your guide brochure for details. Details of the risk rating and description and how the risk rating is calculated can also be found in this brochure.

NB Performance data marked with a † is since launch performance.

FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.

¹ For the Eagle funds, the fund price and performance is shown in sterling.

² Please note this fund is only available in the Middle East region. For investments into these funds, the fund manager may at their discretion, make payments based on the value of holdings in the funds to certain financial adviser firms. In the case of these funds, a distributor fee may be paid from the fund charges disclosed to you and rebated to the introducing broker via a commission sharing arrangement. Irrespective of any such arrangement, the fee paid by investors into the relevant share class of the underlying fund is the same and all investors rank equally with each other. Stated fund prices are inclusive of all such fees and relevant fund related charges. If these charges are relevant in your case, your financial adviser should make these clear to you. Applications are subject to compliance with local regulations.

³ This fund is a hedged share class which aims to provide investors with a return correlated to the base currency performance of the fund, by reducing the effect of exchange rate fluctuations between the base and hedged currency. It is important to note that the hedge is not perfect - it aims to reduce, not eliminate, currency risk.

⁴ The manager of this fund may deduct a performance based fee from this fund. This charge is additional to the total yearly charge shown. For further information please refer to the fund manager's literature.

⁵ The annual management charge (AMC) quoted, contains an additional charge that is deducted by the Management Company to cover the fund's ongoing distributor/ servicing/ maintenance costs. These charges may be listed separately to the AMC in the fund's prospectus but for the purposes of this bulletin are displayed collectively. This is not the funds total expense ratio/ongoing charge figure.

⁶ As the fund employs both long and short strategies, extreme market conditions could theoretically expose the fund to unlimited losses. Such extreme conditions could result in little or no growth and may result in losses to your original investment. Only investors seeking long-term growth over a five to ten year horizon with at least moderate volatility should consider this fund. With every investment, there is a risk to your capital and you may not get back what you originally invested.

⁷ This fund is not available in the Middle East region.

⁸ This underlying fund is created through a daily currency switch into SGD from the USD share class of the same fund. It is therefore exposed, daily, to currency exchange rate fluctuations between SGD and USD and investors should be aware of the presence of this currency exchange risk before investing.

⁹ The ZI HSBC BRIC Equity fund was closed to new business on 01 April 2010. Existing investments in this fund are unaffected.

¹⁰ The Zurich Allocated Passive Funds are only available for the Futura and Lifelong Products.

¹¹ Due to the ongoing conflict between Russia and Ukraine, market trading conditions continue to be impaired. As a result, all trades within the underlying fund and its daily price calculation are suspended until further notice.

¹² Following the suspension of trading, the Annual Management Charge has been waived by the Fund Manager.

¹³ Due to the ongoing conflict between Russia and Ukraine, this Fund has been created for the purposes of holding Russian assets and will be liquidated upon the disposal of the Russian assets.

Retirement investment strategies performance to 30 September 2025

		Performance in strategy currency					Performance in USD				
		3 months	1 year	3 years	5 years	5 years AGR	3 months	1 year	3 years	5 years	5 years AGR
Sterling strategy											
Portfolio	1	2.97%	5.77%	30.15%	30.67%	5.50%	1.16%	6.15%	56.96%	36.07%	6.35%
	2	-	-	-	-	-	-	-	-	-	-
	3	-	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-
Dollar strategy											
Portfolio	1	4.01%	9.10%	53.99%	43.37%	7.47%	4.01%	9.10%	53.99%	43.37%	7.47%
	2	-	-	-	-	-	-	-	-	-	-
	3	-	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-
Eagle strategy ¹											
Portfolio	1	6.11%	8.77%	26.98%	36.14%	6.36%	4.25%	9.17%	53.13%	41.77%	7.23%
	2	-	-	-	-	-	-	-	-	-	-
	3	-	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-
Euro strategy											
Portfolio	1	1.78%	3.10%	34.59%	37.72%	6.61%	1.88%	8.54%	61.43%	38.00%	6.65%
	2	-	-	-	-	-	-	-	-	-	-
	3	-	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-

Source: Zurich International Life. Figures based on bid prices on the last day of each month. The sterling, dollar and eagle strategies were launched 01/09/1989 and the euro strategies were launched 31/12/2002. For the purpose of this bulletin, strategy performance exchange rates into US dollars have been sourced by FE.

The performance for the strategies is calculated based on the strategy balance being applied at the start of any given performance period.

¹ For the Eagle funds, the fund price and performance is shown in sterling.

Automatic investment strategies performance to 30 September 2025

		Performance in strategy currency					Performance in USD				
		3 months	1 year	3 years	5 years	5 years AGR	3 months	1 year	3 years	5 years	5 years AGR
Sterling strategy											
Portfolio	1	4.55%	7.79%	35.79%	44.75%	7.68%	2.71%	8.19%	63.76%	50.74%	8.55%
	2	3.34%	6.28%	31.61%	34.27%	6.07%	1.53%	6.67%	58.72%	39.83%	6.93%
	3	1.53%	3.41%	22.54%	13.27%	2.52%	-0.25%	3.78%	47.78%	17.96%	3.36%
	4	0.28%	0.53%	11.98%	-8.95%	-1.86%	-1.49%	0.90%	35.05%	-5.19%	-1.06%
	5	0.32%	1.50%	9.30%	-4.17%	-0.85%	-1.44%	1.87%	31.81%	-0.21%	-0.04%
Dollar strategy											
Portfolio	1	3.73%	9.69%	65.24%	48.55%	8.24%	3.73%	9.69%	65.24%	48.55%	8.24%
	2	3.98%	9.30%	56.81%	45.06%	7.72%	3.98%	9.30%	56.81%	45.06%	7.72%
	3	3.82%	7.55%	40.68%	31.57%	5.64%	3.82%	7.55%	40.68%	31.57%	5.64%
	4	2.90%	4.59%	24.48%	10.27%	1.98%	2.90%	4.59%	24.48%	10.27%	1.98%
	5	1.62%	3.38%	14.87%	5.80%	1.13%	1.62%	3.38%	14.87%	5.80%	1.13%
Euro strategy											
Portfolio	1	2.71%	3.59%	38.99%	48.07%	8.17%	2.81%	9.06%	66.70%	48.37%	8.21%
	2	2.00%	3.24%	35.77%	40.52%	7.04%	2.10%	8.70%	62.85%	40.80%	7.08%
	3	1.00%	2.38%	27.80%	23.67%	4.34%	1.10%	7.78%	53.28%	23.92%	4.38%
	4	0.40%	1.19%	17.34%	3.75%	0.74%	0.50%	6.54%	40.74%	3.96%	0.78%
	5	0.25%	1.18%	9.02%	-1.16%	-0.23%	0.35%	6.53%	30.76%	-0.96%	-0.19%

Source: Zurich International Life. Figures based on bid prices on the last day of each month. The sterling, dollar and euro strategies were launched 01/01/2005. Automatic investment strategies are available on policies issued after January 2005. For the purpose of this bulletin, strategy performance exchange rates into US dollars have been sourced by FE. The performance for the strategies is calculated based on the strategy balance being applied at the start of any given performance period.

The Eagle

The Eagle currency is a basket of four globally recognised currencies. Whilst the Eagle is designed to spread currency risk, it cannot remove volatility and the value of the Eagle exchange rate, like any currency, can change daily. Each Eagle is made up of 1 sterling, 2 US dollars, approximately 2.05 euros plus 500 Japanese yen.

The Eagle is currently worth (buying price) as at 30 September 2025

USD	9.19	GBP	6.85
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It must be remembered that the value of the Eagle can fluctuate and past performance is not a guide to future performance. The value of any investment and the income from it can fall as a result of market and currency fluctuations and you may not get back the amount originally invested.

Important information

a) The figures shown within this document include the deduction of the standard management charge.

b) The figures have been calculated on bid prices on the last day of each month.

c) Details of the individual fund performance are available on request.

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A fund's risk rating number is not static and ratings will be re-assessed every six months and may result in a fund changing its rating number. Please bear this in mind when selecting a fund for investment as its risk levels may alter over time and render it unsuitable for your investment goals. Volatility although a commonly used measure of risk, does not give the full picture of the risks involved and should be used as a guide only. You should always refer to the fund managers published literature (which will be made available by Zurich) to ensure that you fully understand a fund's investment mandate and the full risks involved.

We reserve the right to alter the calculation methodology, risk categories and category descriptions in future.

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www.zurichinternational.com.



Zurich International Life Investment bulletin to 30 September 2025

For further information on our funds, please see our website at www.zurichinternational.com

MSP10248 10/25