



**ZURICH**<sup>®</sup>

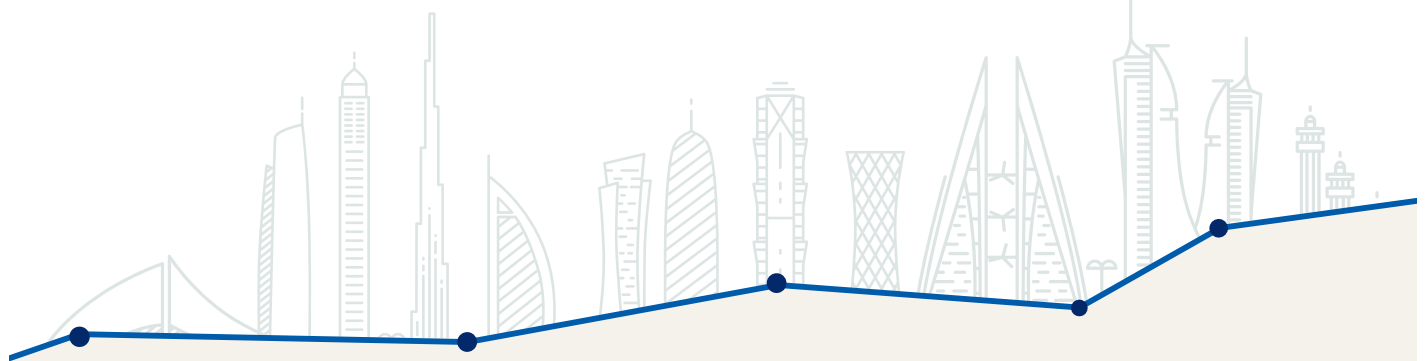
# Zurich Managed Funds

## Celebrating 30 years of positive performance



We launched the Zurich Managed fund range in March 1988 with the goal to simplify the investment process for our customers and help them achieve their financial goals.

We've made it happen. Our Managed funds have performed consistently over the last 30 years.



# 130%

cumulative average growth in the last 10 years.



# 2.21 billion

US Dollars actively managed across our 15 Managed funds.



# 87,000

customers invest their money in our Managed funds.

Source: Zurich International Life, as at 31.03.2019.



### Zurich Managed funds

The Zurich Managed funds give you a simple, straightforward way to help you achieve your financial goals. Our risk-profiled and multi-asset Managed funds can be matched to your attitude towards investment risk.

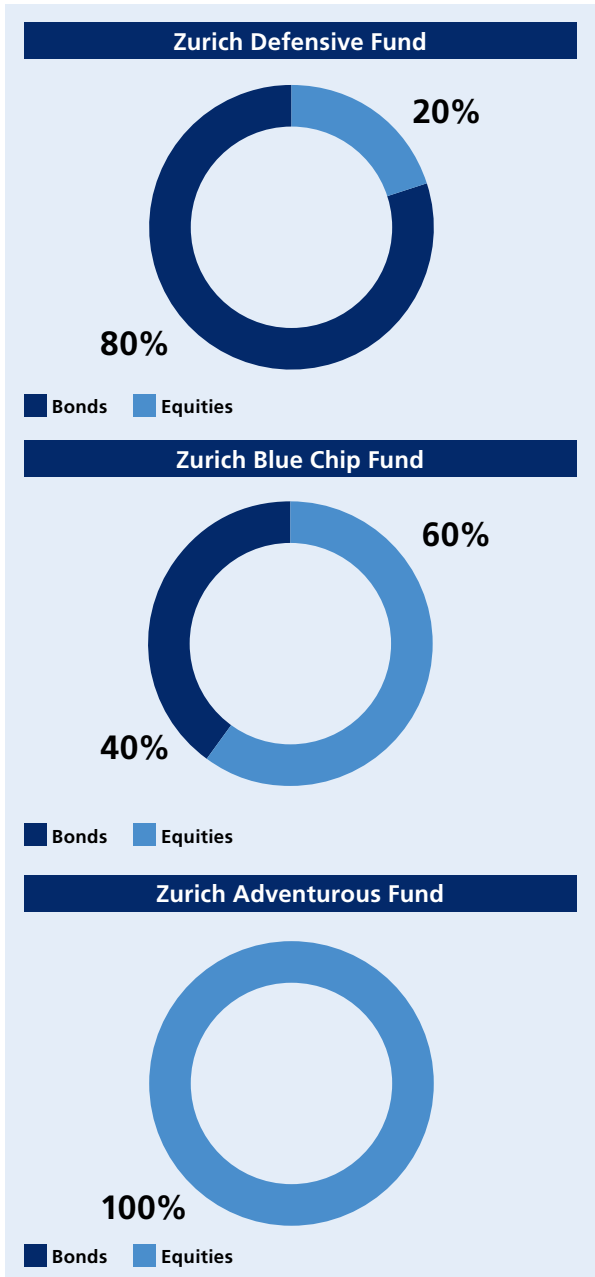
Managed by Columbia Threadneedle Investments, our Managed funds have been designed for customers with varying investment goals.

Columbia Threadneedle Investments (ME) Limited is regulated by the Dubai Financial Services Authority (DFSA).

# Your fund options

There are five Managed funds available in three currencies, US Dollar, Euro and Sterling. Each fund comes with a different mix of equities and bonds which gives them different levels of risk and return.

Based on your risk appetite and investment term, you can select a mix of Managed funds you are comfortable investing in.

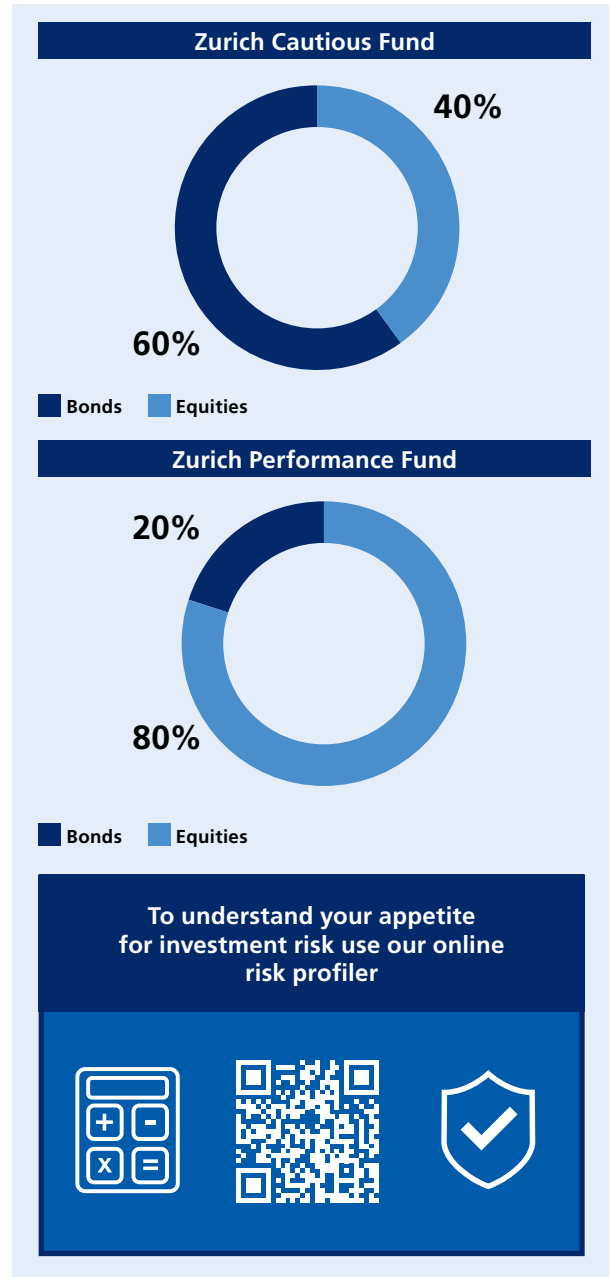


## Your risk appetite

Short-term goals  
(3-5 years)

Medium to long-term goals  
(5+ years)

Long-term goals  
(5+ years)



To understand your appetite for investment risk use our online risk profiler



## What Managed funds can do for you



Give you access to the world's major bond and equity markets.



Offer you a choice of three currencies and five levels of risk to suit your needs.



Provide you with an investment manager who has 30 years of experience managing these funds.



Diversified funds with ongoing oversight to manage risk and maximise returns.



Save you time and money. Our managed funds are cost-effective with an annual management charge of 1.5%.

## The performance results

Our Managed funds have built strong performance since their launch in March 1988.

Warning: Past performance is not a reliable guide to future performance.

Defensive funds		1 year	3 year	5 year	10 year	Since launch
	Launch date	Performance				
US dollar Defensive	03/03/2003	3.15%	4.36%	8.49%	37.21%	70.69%
Sterling Defensive	03/03/2003	2.28%	9.53%	23.01%	66.30%	105.66%
Euro Defensive	31/12/2002	2.73%	3.79%	15.63%	71.13%	94.23%

- The Defensive funds have the lowest risk profile of the Zurich Managed funds.
- The US dollar Defensive fund has generated **37.21%** cumulative growth over the last **10 years**.
- Major holdings in the US dollar Defensive fund include US Treasury Bonds with a range of maturity dates.

Cautious funds		1 year	3 year	5 year	10 year	Since launch
	Launch date	Performance				
US dollar Cautious	03/03/2003	3.92%	10.64%	17.41%	77.36%	112.72%
Sterling Cautious	03/03/2003	2.19%	11.78%	24.36%	94.00%	148.53%
Euro Cautious	31/12/2002	3.24%	6.74%	20.09%	94.00%	120.45%

- These funds invest primarily in fixed interest securities but carry a bigger holding in equities than Defensive funds.
- The US dollar Cautious fund has generated **77.36%** cumulative growth over the last **10 years**.
- Major holdings in the US dollar Cautious fund include bonds issued by the US Treasury with varying maturity dates.

Blue Chip funds		1 year	3 year	5 year	10 year	Since launch
	Launch date	Performance				
US dollar Blue Chip	01/03/1988	3.94%	19.00%	25.45%	123.82%	600.15%
Sterling Blue Chip	01/03/1988	2.46%	15.62%	27.70%	122.46%	618.35%
Euro Blue Chip	31/12/2002	4.11%	10.93%	26.53%	125.93%	159.42%

- The Blue Chip funds have the most balanced split between equities and bonds of all the Zurich Managed funds.
- The US dollar Blue Chip fund has generated **123.82%** cumulative growth over the last **10 years**.
- Generating equity like returns with 2/3rds of the risk of global equities.

Performance funds		1 year	3 year	5 year	10 year	Since launch
	Launch date	Performance				
US dollar Performance	01/03/1988	2.51%	24.59%	29.53%	165.45%	615.25%
Sterling Performance	01/03/1988	3.34%	22.20%	35.98%	164.68%	723.90%
Euro Performance	31/12/2002	5.88%	17.25%	36.96%	169.53%	194.66%

- These Performance funds invest in equities and a proportion of fixed interest securities.
- The US dollar Performance fund has generated **165.45%** cumulative growth over the last **10 years**.
- Major holdings in the US dollar Performance fund include Apple Inc. and Microsoft Corporation.

Adventurous funds		1 year	3 year	5 year	10 year	Since launch
	Launch date	Performance				
US dollar Adventurous	01/03/1988	-1.88%	26.09%	25.69%	174.77%	453.65%
Sterling Adventurous	01/03/1988	6.13%	33.07%	53.81%	204.34%	678.77%
Euro Adventurous	31/12/2002	8.89%	29.45%	56.68%	250.48%	247.68%

- Has the highest risk profile of all of the funds and can be 100% exposed to equities globally.
- The US dollar Adventurous fund has generated **174.77%** cumulative growth over the last **10 years**.
- Globally diversified funds, investing in equities across sector and geography.

Source: Zurich International Life, figures to 31.03.2019, bid to bid, gross in fund currency.

Further information about Zurich Managed funds including fund performance data can be found on our website [www.zurich.ae](http://www.zurich.ae)





# Zurich's strong recognition and ratings

We thank our customers in the Middle East for trusting and recognising us for over 30 years.



## Awards

### International Fund and Product Awards 2019

- ★ Best International Life Group (Non-UK)

### Global Financial Services Awards 2019

- ★ International Life Group of the year (Non-UK)

### MENA Insurance Review Awards (2015 – 2019)

- ★ Overall Insurer of the Year
- ★ Life Insurer of the Year (fifth consecutive year)

### International Adviser Awards (2018)

- ★ Best International Protection Plan – Life

### International Adviser Life Awards (2014 – 2017)

- ★ Best protection product (fourth consecutive year)
- ★ Reader's choice award (fourth consecutive year)



Awards won by Zurich International Life Limited Middle East.

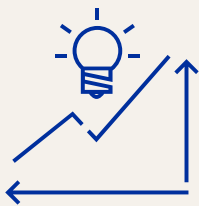


## Zurich's financial strength

	Rating	Outlook
Standard and Poor's	AA-	Stable
Moody's	Aa3	Stable
AM Best	A+	Stable

Financial rating for Zurich Insurance Company Limited as of July 2019.

This is our company's financial rating and does not represent ratings of the Zurich Managed funds.



Learn more about smart investing by tuning in to our 'Investing Basics' video series on [www.zurich.ae](http://www.zurich.ae)



Join the Zurich community and stay up-to-date with information on investment and protection

Follow us:



@Zurich Middle East

**Stay informed, remain focused and make your money work for you. Speak to your financial professional about investing in Zurich Managed funds.**

### Things you need to know before you invest

These funds invest in equities and bonds. Prices can rise and fall, so you might not get back what you invested. The funds invest in overseas markets, so changes in exchange rates can affect the value of your investment. The funds invest in emerging markets, which can involve higher risk of loss than investments in developed markets. Please make sure you read the fund fact sheet before you invest. Past performance is not a guide to future performance. If you're not sure about the suitability of any investment, you should speak to an authorised financial professional.

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