

# Bechtel International Staff Retirement Plan (BISRP) Investment Overview

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Zurich International  
17<sup>th</sup> June 2025



# Bechtel International Staff Retirement Plan (BISRP)



BISRP is an important part of your total rewards package, to help you save for the future.

This presentation will explain the different types of funds available within BISRP, the funds in BISRP, what you should consider when deciding which funds to invest in, and what tools are available to you to help make those decisions.

The plan is provided by Zurich International Life Limited (Zurich), part of the Zurich Insurance Group.





## According to the Pensions and Lifetime Savings Association...

- 77% of people do not know how much they need for retirement
- 51% of us focus on current needs and wants at the expense of providing for the future
  - Only 20% of us are confident we are saving enough for retirement

[plsa.co.uk](https://plsa.co.uk)

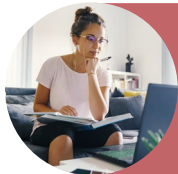
# Agenda



01. Investment Overview



02. BISRP Funds



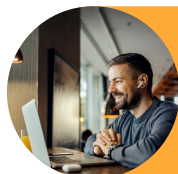
03. What to consider when you're choosing funds



04. Tools to help you



05. Getting in touch



06. Round up





01

# Investment Overview





## 01. Investment Overview

# Creating your own investment strategy

## What is a fund?

- It's a way of pooling money together with other investors.
- The fund invests your money in 'assets' – professionally-managed by a fund manager.
- The fund manager is responsible for the purchase or sale of different types of assets and ensuring that the fund's strategy is aligned to its investment objectives.

There are **three main asset classes**. Each one works in a different way and carries its own particular risks.

## Where can I invest my money?

The three main asset classes are:



### Money markets

Money on deposit (e.g. cash in a bank or building society account) or short term (normally less than one year) loans to raise cash.



### Bonds

Loans made to companies or Governments which pay an agreed rate of interest until a set date.



### Equities

Stakes in companies (often called shares) where the growth depends on several factors including how well those companies perform.

02

## BISRP Funds





## BISRP Investment Options

The plan provides two investment approaches:

- The Zurich Lifeprofile Investment Strategy
- A choice of 13 funds to create your own investment strategy.

If you do not make an investment choice your contributions will automatically be invested in the Zurich Lifeprofile Investment Strategy.







## 02. Funds

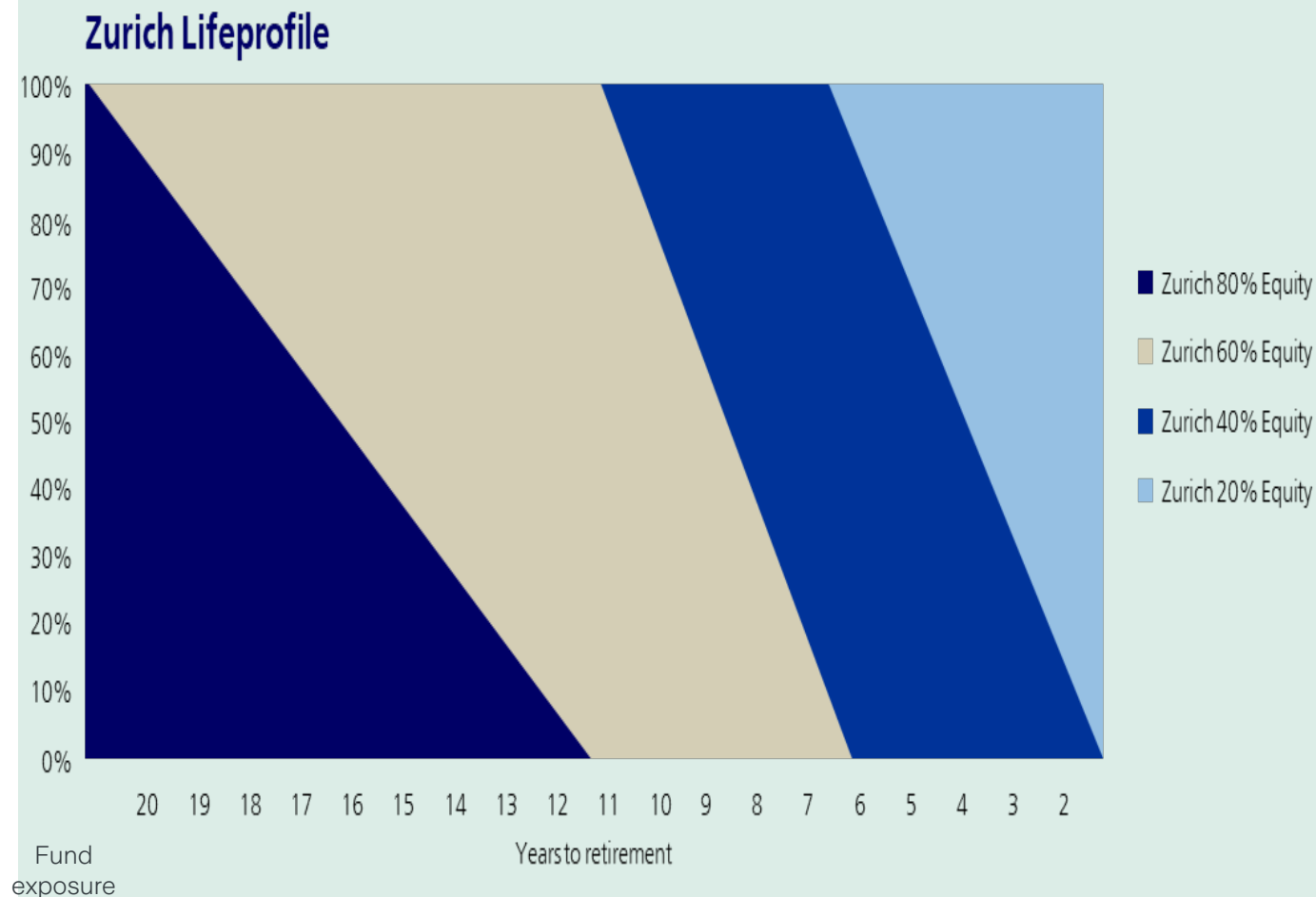
# The Zurich Risk Life Profile Funds

The Zurich Risk Profile Funds are a range of five straightforward, all-in-one investment portfolios. The funds provide exposure to a targeted mix of equities and bonds and are designed to deliver market driven returns over the long term, given a desired risk level.

The names refer to the percentage of equities the fund aims to hold, with the remainder exposed to bonds. Each is designed to meet a particular risk profile, providing members with a straightforward default portfolio, or a core investment around which to fine tune bespoke portfolios.

Members can use the Risk Profile Funds in a number of ways:

- 1 investing in just one of the five funds available
- 2 investing in any combination of the five funds
- 3 investing in a combination of one or more of the Risk Profile Funds, together with one or more funds from the 'Self-select' range of funds.





## 02. Funds

# Your Choice of Funds

You have a choice of 13 funds to create your own investment strategy.

You can use any combination of these funds to build an investment portfolio for yourself.

The investment manager of a passively managed fund attempts to build a portfolio that mirrors the market index for that fund.

The investment manager of an actively managed fund attempts to beat the performance of the market index with various investing strategies and the buying/selling decisions of a portfolio's securities.

Further information on the funds can be found here:

[BISRP fund range](#)

Passively Managed Funds	Actively Managed Funds
<b>Money markets</b>	
N/A	Insight USD Liquidity
<b>Bonds</b>	
iShares Euro Credit Bond Index iShares US Corporate Bond Index Vanguard Global Bond Index	N/A
<b>Mixed assets</b>	
Zurich 100% Equity Fund Zurich 80% Equity Fund Zurich 60% Equity Fund Zurich 40% Equity Fund Zurich 20% Equity Fund	N/A
<b>Equities</b>	
iShares Developed World Index iShares Pacific Rim Index iShares US Index Vanguard European Stock Index	N/A



03

What to consider  
when you're  
choosing your  
funds





### 03. What to consider when choosing your funds



## Investments – What should I consider when choosing funds?



What do you want your money to achieve?



How long are you investing for?



What level of investment risk would you be comfortable with?







### 03. What to consider when choosing your funds



## Investments – Risk



**Higher risk investments are likely to fluctuate more in value over time** – they may swing from being higher in value, to lower in value, more often.



Choosing a **low-risk investment** means that your money is likely to fluctuate by smaller degrees but you **are less likely to see higher growth**. Such an investment will normally change less in value over a period of time. In real terms, it will be worth less if inflation is higher than the return you receive.



The general rule is that the greater the potential for growth, the more risks you may need to take.

Depending on the funds you choose, the levels of risk and potential investment performance differ. There's always the risk that your money could be worth less than when it was originally invested.



Take our attitude to risk questionnaire



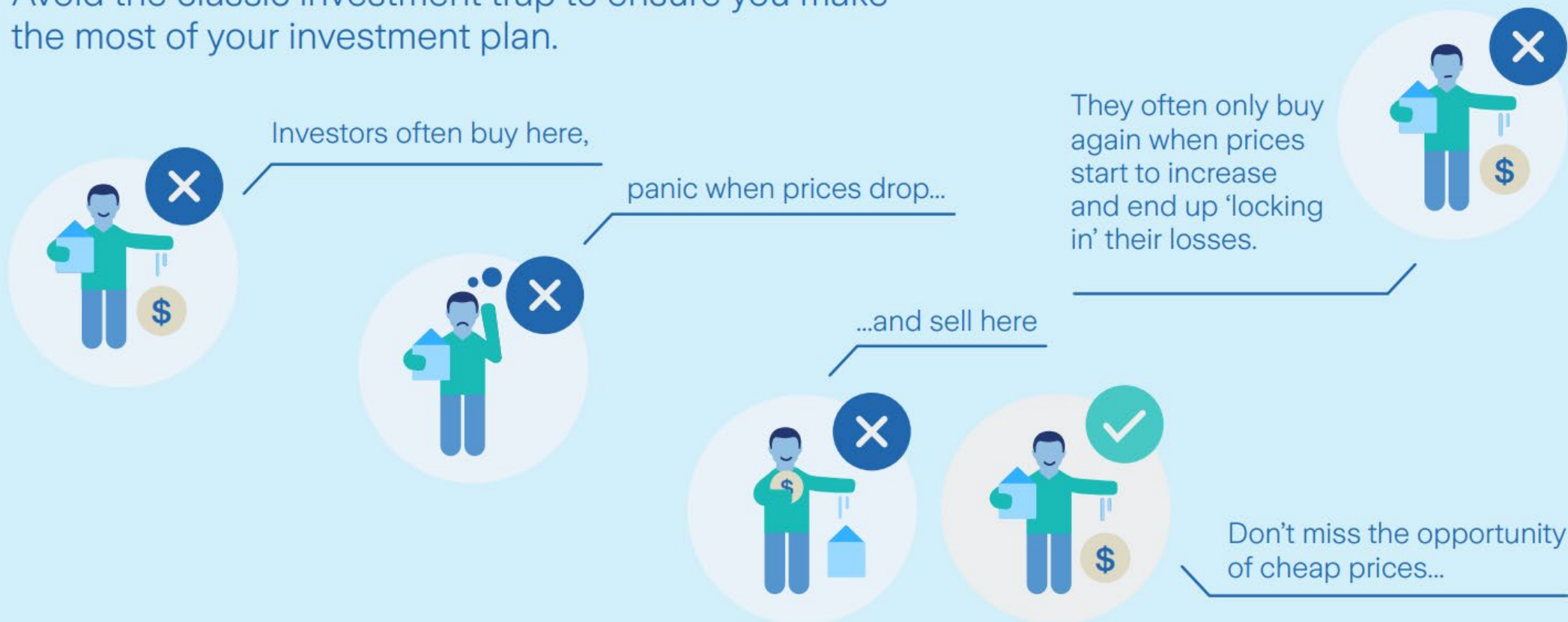


### 03. What to consider when choosing your funds

## When not to buy and sell

# Avoid the classic investment trap

Avoid the classic investment trap to ensure you make the most of your investment plan.







### 03. What to consider when choosing your funds

## Dollar Cost Investing

# Benefit from regular investing

Making regular payments over a fixed period of time helps you manage investment risks. It enables you to navigate through uncertainty by protecting your investment against market falls and you benefit when markets rise again.

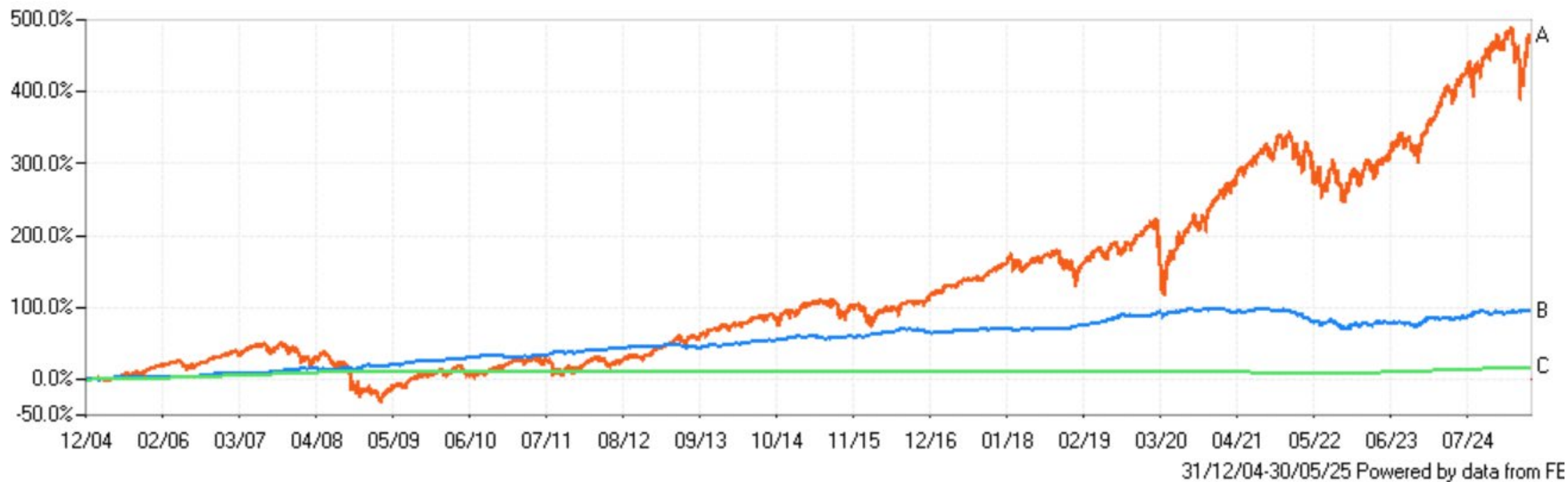
**This is known as Dollar Cost Averaging.**





### 03. What to consider when choosing your funds

## Asset Class Performance



Asset class	Performance
A = Equity, MSCI World	477.06%
B = Bond, Bloomberg Global Aggregate Hedged USD	96.50%
C = OI Money Market	17.11%



04

Tools to help you





#### 04. Tools to help you

# zogo

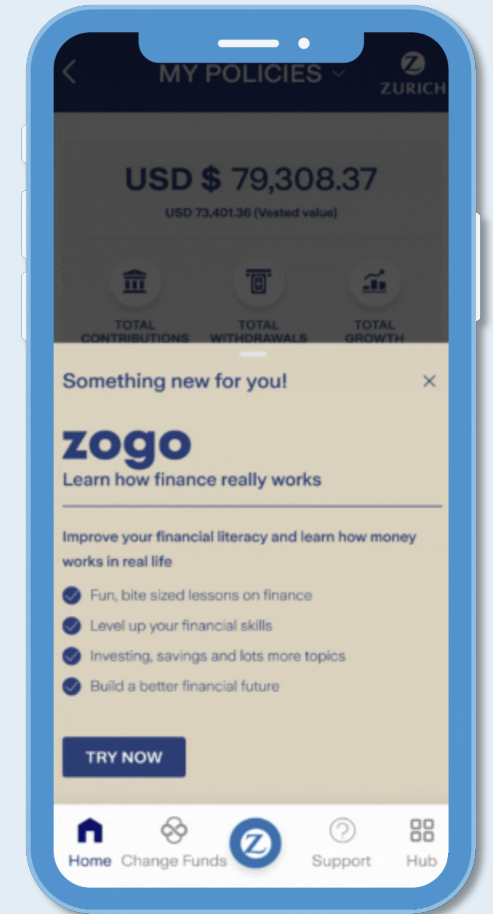
The gamified financial literacy tool

We've partnered with Zogo to **educate** and **empower** you to build better financial habits and make better financial choices.

Head to your ZIO app to try it out

Zogo, available on your ZIO app:

- ✓ Complete bite-sized educational games, with personalised learning pathways for learners at any point in their financial journey
- ✓ 800+ concise modules
- ✓ Boost your financial literacy
- ✓ Build a financially secure future
- ✓ Easy-to-digest content with no jargon





#### 04. Tools to help you

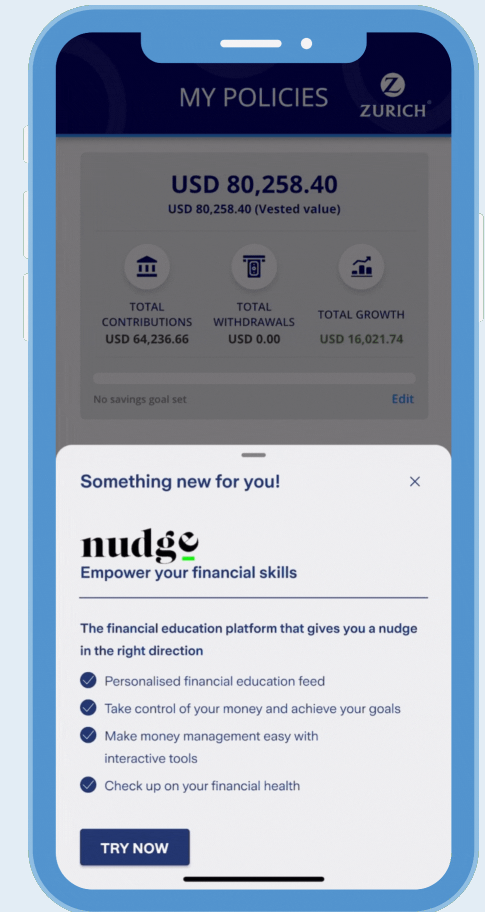
# nudge

The personalised financial education tool, with real-time notifications to help you keep on top of financial news and updates.

Head to your ZIO app to try it out

Nudge, available on your ZIO app:

- ✓ Put you in control of your money
- ✓ Improve your financial literacy and confidence
- ✓ Learn new skills and habits to manage your money better
- ✓ Discover new ways to save, spend and invest smarter
- ✓ Reduce your financial stress and anxiety







#### 04. Tools to help you

# The Zurich Fund Centre

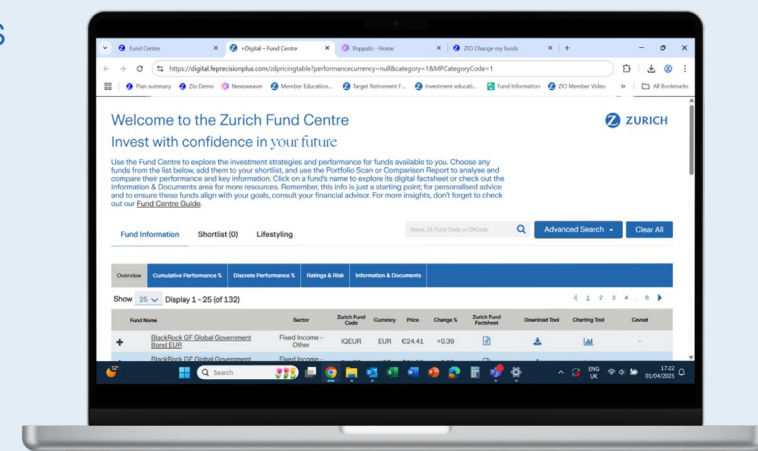
The user-friendly fund centre helps employees understand the investment strategies, goals, and past performance of available funds.

[Click here to access the Fund Centre](#)



## The Fund Centre offers:

- ✓ Detailed information on the fund range including performance, prices, charges and risk analysis
- ✓ Fund search and filter tools
- ✓ Performance data updated daily and calculated in a range of plan currencies
- ✓ Up to date monthly fund factsheets
- ✓ Charting tool
- ✓ Functionality to build and analyse fund portfolios





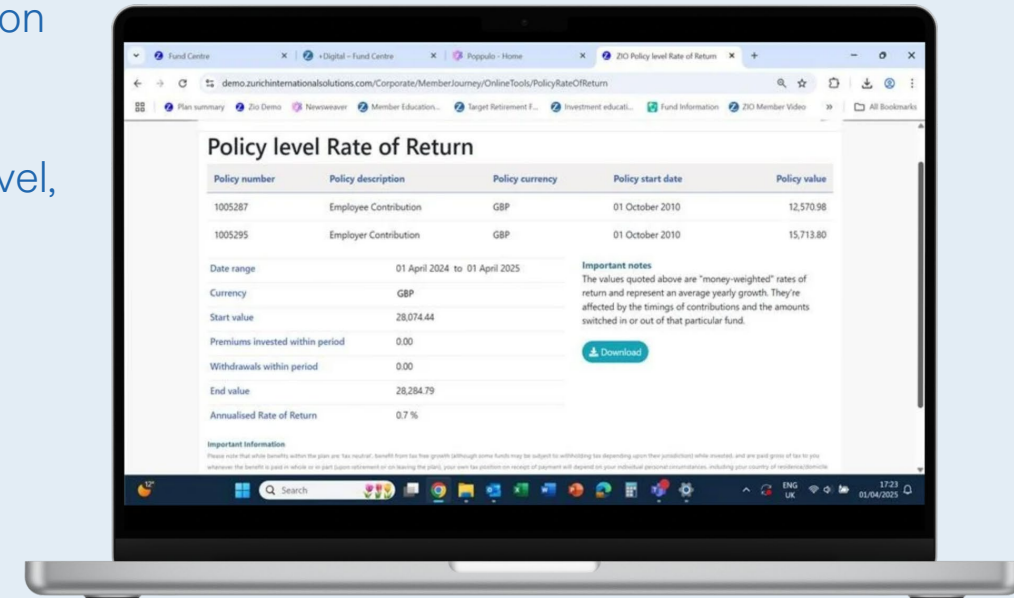
#### 04. Tools to help you

# Rate of Return Calculator

The user-friendly fund centre helps employees understand the investment strategies, goals, and past performance of available funds.

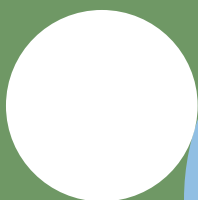
Access the Rate of Return Calculator through your ZIO account

- ✓ Provides growth rates on all of the contributions invested in the plan.
- ✓ Calculations at fund level, policy level and across multiple policies.



05

## Getting in touch







## 06. Getting in touch



# Further information and useful contacts



ZIO technical  
queries

**Zurich Corporate HelpPoint Team**

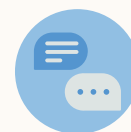
**Phone: +44 1624 691013**

(or 00 971 436 34400

if dialing from the Middle East)

The team operate in UK business hours

**Email: [corporate.pensions@zurich.com](mailto:corporate.pensions@zurich.com)**



General  
queries

Use of virtual chatbot on the  
ZIO website. HelpPoint online



Scan the QR code to get in touch

06

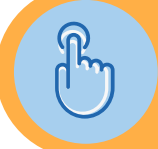
## Round up



# Round up



You can tailor your investment strategy to suit you



Navigate to the Fund Centre to review fund performance



Consider both long-term and short-term goals when choosing funds



Stay active on ZIO and the ZIO Members App to manage your plan



Be sure to check out the many tools available to you



Contact us if you need anything – we're here to help!



**IMPORTANT:** The information in this communication is not intended and shall not be relied upon as investment or financial advice or guidance. For assistance with making investment and/or financial decisions, you are encouraged to obtain appropriate advice from a qualified independent advisor.

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