ZURICH

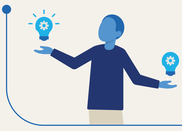
Target Retirement Funds

Simple and cost-effective investment solutions
One of the principles of investing is that the younger you are, the more risk you can take, but as you get older, it's a good idea to shift to more conservative investments. **Zurich Target Retirement Funds** will do this automatically for you.

Zurich International and Vanguard are working together to provide you with an intelligent investment solution

Zurich Target Retirement Funds offer a diversified blend of equities and bonds. The funds change their asset allocation as you get closer to retirement. Built using cost-effective index tracking funds means you will benefit from diverse, professionally constructed global portfolios in a single fund. Funds are available in US dollars.

Benefits of the Fund Range



Cost effective

Zurich target retirement funds offer a convenient yet sophisticated, low-cost, single-fund solution.

Broad diversification

Each fund contains a wide portfolio with a broad-based exposure to equities or bonds.

Low maintenance

Access a wide range of markets through only one investment.

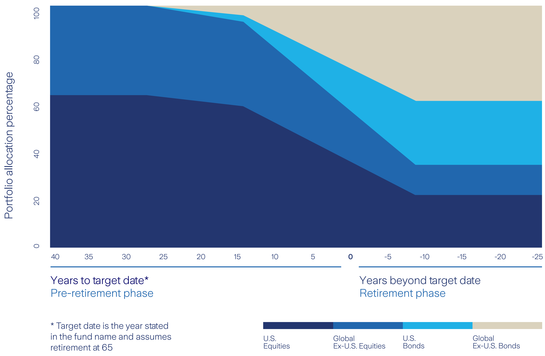
Regular rebalancing

Single funds to suit you so the portfolio is in line with your investment goals.

Whatever your target date, we have a fund for you

The point at which you take risk, is almost as important, if not more so than how much risk you take. This simple investment process provides a solution that helps you navigate some of the common challenges associated with long-term saving. Target Retirement Funds indicate the year closest to when you think you'll retire, without removing flexibility for you to choose your fund based on your personal circumstances.

Glide path



* Target date is the year stated in the fund name and assumes retirement at 65

Balancing the portfolio's ability to grow versus its ability to withstand a sudden stock market downturn is what differentiates target retirement funds from static allocation single-fund solutions.

See what Target Retirement Funds can do for you

Flexibility and choice

Choose from the wide Target Retirement Fund range – you can own more than one fund if you have several goals in the future.

Single fund solution

Just choose the fund that best fits your needs and let Zurich do the rest.

Strong structure

Independently managed glide-path built with low cost index tracking funds governed by Zurich International.

Annual management charge

0.24%.

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