

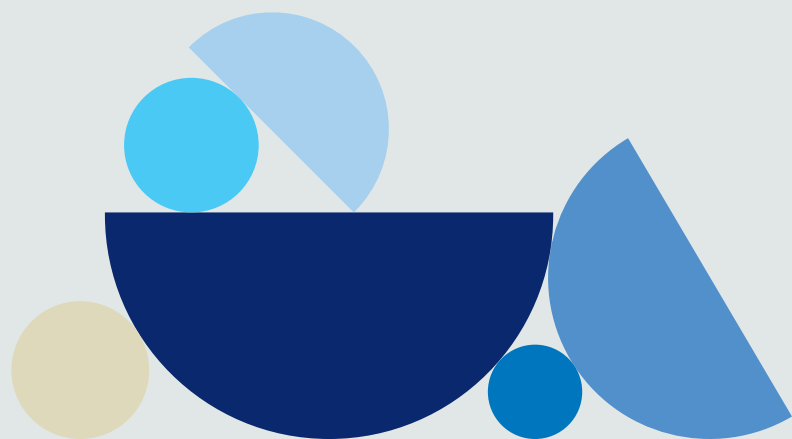
Fund Centre

User guide



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Starting out

To access the Fund Centre log on to Zurich International online (ZIO) using your usual login details. There is a link on the home page to the Fund Centre.

Please note that all extracts in this guide are based on the standard fund range.

Data on the Fund Centre is provided by FE, one of the UK's leading investment ratings and research agencies.

Fund Centre – home page

This is the first screen that you will come to.

All the funds are listed in alphabetical order along with their fund codes, FE sector, current unit price and date.

The screenshot shows the Zurich Fund Centre interface. At the top right is the Zurich logo. Below it is a disclaimer: "The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you." Below the disclaimer is the "Fund information" section. It includes a "Select currency" dropdown menu set to "British pound" and a "Click here to access lifestyling" button. The "Search options" section has dropdowns for "Fund management group" (set to "All") and "Fund currency" (set to "All"). There is an "OR" section with an "Enter fund code" input field and "Search", "Download to Excel", "Download to Pdf", and "Clear" buttons. Below this is a "Please note" message. The main content area has a navigation bar with tabs for "Prices", "Performance (cumulative) < 1 year", "Performance (cumulative) > 1 year", "Performance (discrete)", "Performance (annualised)", "Ratings & risk", and "Charges". Below the navigation bar is a table of funds with columns: Fund name, Fund code, FE sector, Single price, Price date, Price picker, Chart, and Fund factsheet. The table lists several funds including Aberdeen Asia Pacific Equity, Aberdeen GF World Equity, Aberdeen Global Asia Pacific Equity, Aberdeen Global Asian Local Currency Short Duration Bond, and Aberdeen Global Chinese Equity.

The Fund Centre allows you to rebase all performance figures into various currencies. Go to 'Select currency' at the top of the screen and choose from the drop down menu.

Currency options are based on plan currencies as follows:

The default currency is dependant on the plan set up. The 'local currency' option will show fund information in the fund's currency of denomination. e.g all US dollar denominated funds will be shown in US dollar and all Euro funds shown in Euro.

This screenshot is identical to the previous one, but with the "Select currency" dropdown menu open. The menu lists various currencies: British pound (selected), Australian dollar, Euro, Hong Kong dollar, Japanese yen, Local currency, Norwegian Krone, Singapore dollar, Swedish krona, Swiss franc, United Arab Emirates Dirham, and US dollar. A blue circle highlights the dropdown menu.

Fund Centre search options

There are many ways to refine your fund search:

- The 'Fund management group' search option contains all fund managers that relate to the full list of funds available on the plan. The default option in the 'Fund management group' list is 'All'.
- The 'Fund currency' search option contains a list of currencies the funds are denominated in. The default option in the Fund Currency list is 'All'.
- The 'Fund code' search allows you to search on Zurich fund codes. Simply enter the code and click on 'Search'. You can clear the search options by clicking on 'Clear'.
- You can also enter multiple codes by separating with a comma.

The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you.

Fund information

Select currency: **British pound** (Please select currency in which you wish to have all figures)

[Click here to access lifestyleing](#)

Search options

Fund management group: All

Fund currency: All

OR

Enter fund code: **Search** [Download to Excel](#) [Download to Pdf](#) **Clear**

Please note: if searching using more than one fund please separate with a comma.

| Prices | Performance (cumulative) < 1 year | Performance (cumulative) > 1 year | Performance (discrete) | Performance (annualised) | Rating & risk | Charges | Funds 1 - 25 of 439 First Previous Next Last | | | | |
|---|-----------------------------------|-----------------------------------|------------------------|--------------------------|---------------|---------|--|--|--|--|--|
| Fund name | Fund code | FE sector | Single price | Price date | Price picker | Chart | Fund factsheet | | | | |
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | JJGBP | Asia Pacific Excluding Japan | 1.9060 | 18/12/2014 | | | | | | | |
| <input type="checkbox"/> Aberdeen GF World Equity | 3VUSD | Global Equities | 17.8630 | 18/12/2014 | | | | | | | |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | 1PUSD | Asia Pacific Excluding Japan | 70.9390 | 18/12/2014 | | | | | | | |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | 1MUSD | Global Fixed Interest | 6.8420 | 18/12/2014 | | | | | | | |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | 1QUSD | Asia Pacific Excluding Japan | 23.3230 | 18/12/2014 | | | | | | | |

Fund Centre information tabs

The Fund Centre has various tabs which contain different information about the funds contained in the Fund Centre. The tab you are linked onto, i.e. the 'active tab', will be grey and the non-active tabs will be blue.

The screenshot shows the Zurich Fund Centre interface. At the top right is the Zurich logo. Below it is a disclaimer: "The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you." Below the disclaimer is the "Fund information" section, which includes a currency selector set to "British pound" and a "Click here to access lifestyling" link. The "Search options" section has dropdown menus for "Fund management group" and "Fund currency", both set to "All". There is an "OR" section with an "Enter fund code" field and a "Search" button. Below the search options are links for "Download to Excel" and "Download to Pdf". A navigation bar shows "Funds 1 - 25 of 439" and "First | Previous | Next | Last". The main table has columns: "Fund name", "Fund code", "FE sector", "Single price", "Price date", "Price picker", "Chart", and "Fund factsheet". The "Prices" tab is highlighted in grey. The table lists five funds: Aberdeen Asia Pacific Equity (JJGBP), Aberdeen GF World Equity (3VUSD), Aberdeen Global Asia Pacific Equity (1PUSD), Aberdeen Global Asian Local Currency Short Duration Bond (1MUSD), and Aberdeen Global Chinese Equity (1QUSD).

| Fund name | Fund code | FE sector | Single price | Price date | Price picker | Chart | Fund factsheet |
|--|-----------|------------------------------|--------------|------------|--------------|-------|----------------|
| Aberdeen Asia Pacific Equity | JJGBP | Asia Pacific Excluding Japan | 1.9060 | 18/12/2014 | | | |
| Aberdeen GF World Equity | 3VUSD | Global Equities | 17.8630 | 18/12/2014 | | | |
| Aberdeen Global Asia Pacific Equity | 1PUSD | Asia Pacific Excluding Japan | 70.9390 | 18/12/2014 | | | |
| Aberdeen Global Asian Local Currency Short Duration Bond | 1MUSD | Global Fixed Interest | 6.8420 | 18/12/2014 | | | |
| Aberdeen Global Chinese Equity | 1QUSD | Asia Pacific Excluding Japan | 23.3230 | 18/12/2014 | | | |

1. Prices

Fund prices are updated daily and the latest available price is shown. This tab also shows the Zurich fund code and FE sector.

This screenshot is identical to the one above, showing the Zurich Fund Centre interface with the "Prices" tab highlighted. An arrow points from the text "This tab also shows the Zurich fund code and FE sector." to the "Fund code" and "FE sector" columns in the table.

| Fund name | Fund code | FE sector | Single price | Price date | Price picker | Chart | Fund factsheet |
|--|-----------|------------------------------|--------------|------------|--------------|-------|----------------|
| Aberdeen Asia Pacific Equity | JJGBP | Asia Pacific Excluding Japan | 1.9060 | 18/12/2014 | | | |
| Aberdeen GF World Equity | 3VUSD | Global Equities | 17.8630 | 18/12/2014 | | | |
| Aberdeen Global Asia Pacific Equity | 1PUSD | Asia Pacific Excluding Japan | 70.9390 | 18/12/2014 | | | |
| Aberdeen Global Asian Local Currency Short Duration Bond | 1MUSD | Global Fixed Interest | 6.8420 | 18/12/2014 | | | |
| Aberdeen Global Chinese Equity | 1QUSD | Asia Pacific Excluding Japan | 23.3230 | 18/12/2014 | | | |

Fund Centre information tabs (continued)

2. Performance (cumulative) < 1 year

This tab shows short term performance of the funds up to YTD (year to date).

Please note that some funds will not generate performance history for all performance periods due to their launch dates (see launch date column).

The screenshot shows the ZURICH Fund Centre interface. At the top right is the ZURICH logo. Below it is a disclaimer: "The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you." Below the disclaimer is the "Fund information" section, which includes a "Select currency" dropdown set to "British pound" and a "Click here to access lifestyle" button. The "Search options" section includes "Fund management group" and "Fund currency" dropdowns, both set to "All". Below this is an "OR" section with an "Enter fund code" input field, a "Search" button, and "Download to Excel" and "Download to Pdf" buttons. A "Clear" button is also present. Below the search options is a table with the following columns: "Prices", "Performance (cumulative) < 1 year", "Performance (cumulative) > 1 year", "Performance (discrete)", "Performance (annualised)", "Ratings & risk", and "Charges". The table is titled "Performance to 18/12/2014" and shows a list of funds with their respective performance metrics. A blue circle highlights the "Performance (cumulative) < 1 year" column header.

| Prices | Performance (cumulative) < 1 year | Performance (cumulative) > 1 year | Performance (discrete) | Performance (annualised) | Ratings & risk | Charges |
|---|-----------------------------------|-----------------------------------|------------------------|--------------------------|----------------|---------|
| Performance to 18/12/2014 | | | | | | |
| Fund name | 1 day % | 1 week % | 1 month % | 3 months % | 6 months % | YTD % |
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | -0.37% | -4.08% | -6.29% | - | - | - |
| <input type="checkbox"/> Aberdeen GF World Equity | 0.19% | -3.93% | -5.74% | -6.71% | -2.90% | 2.93% |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | -0.32% | -3.37% | -5.86% | -5.97% | -0.23% | 5.51% |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | -0.28% | 0.35% | -0.92% | 2.15% | 6.06% | 5.48% |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | -0.29% | -2.15% | -5.27% | -5.58% | 1.30% | 2.56% |
| <input type="checkbox"/> Aberdeen Global Emerging Markets | -0.28% | -4.08% | -6.29% | -6.71% | -2.90% | 2.93% |

3. Performance (cumulative) > 1 year

This tab shows longer term performance including performance since launch.

The screenshot shows the ZURICH Fund Centre interface. At the top right is the ZURICH logo. Below it is a disclaimer: "The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you." Below the disclaimer is the "Fund information" section, which includes a "Select currency" dropdown set to "British pound" and a "Click here to access lifestyle" button. The "Search options" section includes "Fund management group" and "Fund currency" dropdowns, both set to "All". Below this is an "OR" section with an "Enter fund code" input field, a "Search" button, and "Download to Excel" and "Download to Pdf" buttons. A "Clear" button is also present. Below the search options is a table with the following columns: "Prices", "Performance (cumulative) < 1 year", "Performance (cumulative) > 1 year", "Performance (discrete)", "Performance (annualised)", "Ratings & risk", and "Charges". The table is titled "Performance to 18/12/2014" and shows a list of funds with their respective performance metrics. A blue circle highlights the "Performance (cumulative) > 1 year" column header.

| Prices | Performance (cumulative) < 1 year | Performance (cumulative) > 1 year | Performance (discrete) | Performance (annualised) | Ratings & risk | Charges |
|---|-----------------------------------|-----------------------------------|------------------------|--------------------------|----------------|------------|
| Performance to 18/12/2014 | | | | | | |
| Fund name | 1 year % | 2 years % | 3 years % | 4 years % | 5 years % | 10 years % |
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | - | - | - | - | - | - |
| <input type="checkbox"/> Aberdeen GF World Equity | 5.45% | 14.53% | 29.77% | 26.19% | - | - |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | 6.04% | 2.14% | - | - | - | - |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | 3.84% | 1.35% | - | - | - | - |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | 2.15% | -1.72% | - | - | - | - |
| <input type="checkbox"/> Aberdeen Global Emerging Markets | -0.44% | -0.18% | - | - | - | - |

Fund Centre information tabs (continued)

4. Performance (discrete)

Annual discrete performance periods are based on the latest price point.

The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you.

Fund information

Select currency: **British pound** (Please select currency in which you wish to base all figures)

[Click here to access lifestyling](#)

Search options

Fund management group: All

Fund currency: All

OR

Enter fund code: [Search](#) [Download to Excel](#) [Download to Pdf](#) [Clear](#)

Please note: if searching using more than one fund please separate with a comma.

| Prices | Performance (cumulative) < 1 year | Performance (cumulative) > 1 year | Performance (discrete) | Performance (annualised) | Rating & risk | Charges | |
|---|-----------------------------------|-----------------------------------|------------------------|--------------------------|----------------------|-----------------------|--|
| Performance to 18/12/2014 | | | | | | | Funds 1 - 25 of 439 First Previous Next Last |
| Fund name ▲ | 18/12/13 to 18/12/14 | 18/12/12 to 18/12/13 | 18/12/11 to 18/12/12 | 18/12/10 to 18/12/11 | 18/12/09 to 18/12/10 | Chart | Fund factsheet |
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | - | - | - | - | - | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen GF World Equity | 5.45% | 8.61% | 13.30% | -2.76% | - | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | 6.04% | -3.68% | - | - | - | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | 3.84% | -2.40% | - | - | - | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | 2.15% | -3.79% | - | - | - | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Emerging Markets | 0.46% | 0.77% | - | - | - | Chart | Factsheet |

5. Performance (annualised)

Annualised performance periods are based on the latest price point.

The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you.

Fund information

Select currency: **British pound** (Please select currency in which you wish to base all figures)

[Click here to access lifestyling](#)

Search options

Fund management group: All

Fund currency: All

OR

Enter fund code: [Search](#) [Download to Excel](#) [Download to Pdf](#) [Clear](#)

Please note: if searching using more than one fund please separate with a comma.

| Prices | Performance (cumulative) < 1 year | Performance (cumulative) > 1 year | Performance (discrete) | Performance (annualised) | Rating & risk | Charges | | | | |
|---|-----------------------------------|-----------------------------------|------------------------|--------------------------|---------------|------------|--|-------------|-----------------------|---------------------------|
| Performance to 18/12/2014 | | | | | | | Funds 1 - 25 of 439 First Previous Next Last | | | |
| Fund name ▲ | 1 year % | 2 years % | 3 years % | 4 years % | 5 years % | 10 years % | Since launch % | Launch date | Chart | Fund factsheet |
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | - | - | - | - | - | - | -36.07% | 03/11/2014 | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen GF World Equity | 5.45% | 7.02% | 9.07% | 5.99% | - | - | 7.71% | 01/10/2010 | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | 6.04% | 1.06% | - | - | - | - | 3.36% | 01/05/2012 | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | 3.84% | 0.67% | - | - | - | - | 1.29% | 01/05/2012 | Chart | Factsheet |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | 2.15% | -0.87% | - | - | - | - | 1.17% | 31/01/2012 | Chart | Factsheet |

Fund Centre information tabs (continued)

6. Ratings and risk

This tab shows the annual volatility, alpha, beta and sharpe ratio data, based on total return and is annualised over three years, to the last month end. As some funds do not have a three year track record due to their launch dates, this information is not available.

'Crown ratings' are FE's quantitative based system designed to highlight funds that have had superior, consistent performance in relation to risk, relative to their peer groups. The system is founded on historical performance, volatility and consistency annualised over three years. The lowest rated funds in a sector carry a single crown and the highest are awarded five crowns. Funds without a three year track record are not rated.

| Fund name | FE Crown rating | Annual volatility | Alpha | Beta | Sharpe |
|--|-----------------|-------------------|-------|------|--------|
| Aberdeen Asia Pacific Equity | ★★★★★ | 0.00 | 0.00 | 0.00 | 0.00 |
| Aberdeen GF World Equity | ★★★★★ | 10.85 | -0.64 | 1.09 | 0.82 |
| Aberdeen Global Asia Pacific Equity | ★★★★★ | 0.00 | 0.00 | 0.00 | 0.00 |
| Aberdeen Global Asian Local Currency Short Duration Bond | ★★★★★ | 0.00 | 0.00 | 0.00 | 0.00 |
| Aberdeen Global Chinese Equity | ★★★★★ | 0.00 | 0.00 | 0.00 | 0.00 |
| Aberdeen Global Emerging Markets | ★★★★★ | 0.00 | 0.00 | 0.00 | 0.00 |

7. Charges

This tab shows the following charges relating to the funds.

ZIL discounted initial charge

Zurich's discounted initial charge is the level at which customers investing through Zurich's corporate savings plans are charged on their initial investment. The charge is discounted due to the strength of our buying power with fund houses as a large financial organisation.

ZIL management charge

The Zurich management charge is a charge assigned to Zurich's mirror fund range which is not currently available on the IPP.

Fund AMC

The fund annual management charge (AMC) is the annual management charge linked to each fund and is reflective of the institutional share class offered.

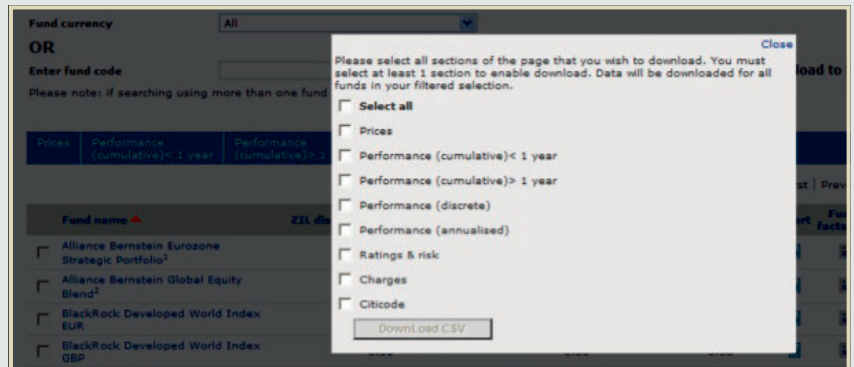
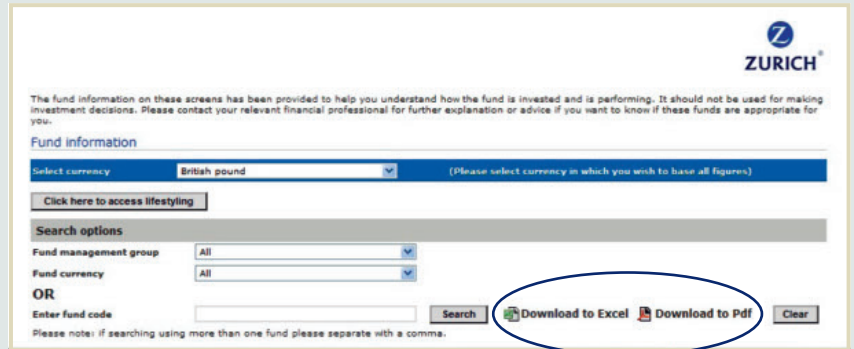
| Fund name | ZIL discounted initial charge | ZIL management charge | Fund AMC % |
|--|-------------------------------|-----------------------|------------|
| Aberdeen Asia Pacific Equity | - | - | 0.87 |
| Aberdeen GF World Equity | 0.00 | 0.00 | 0.65 |
| Aberdeen Global Asia Pacific Equity | 0.00 | 0.00 | 0.75 |
| Aberdeen Global Asian Local Currency Short Duration Bond | 0.00 | 0.00 | 0.45 |
| Aberdeen Global Chinese Equity | 0.00 | 0.00 | 0.75 |

Within each of the tabs, most columns can be filtered into ascending or descending order by clicking on the black triangle/arrow next to the column heading.

Fund Centre information tabs (continued)

Download to Excel/pdf

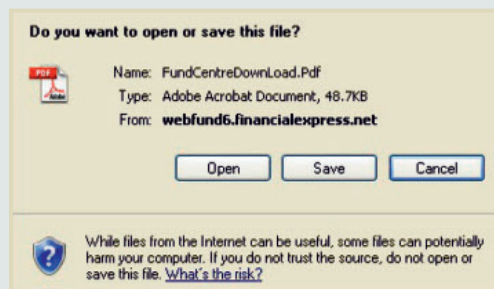
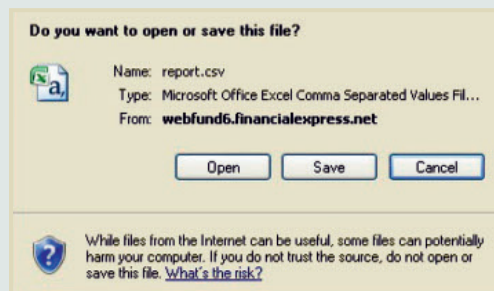
This feature allows you to download information from the Fund Centre to an Excel (CSV file format) workbook or to a PDF document. Once you have clicked on the relevant download button you will have the option to download all or a selection of data as shown in the screenshot below.



Once you have selected the data you need, click on the 'Download to CSV/PDF' button and you will see one of the following screens depending on the download output you have selected.

Please note that only 25 funds can be downloaded to a PDF however you can download as many funds as you wish to an Excel workbook.

Note: The data will download as a CSV file but you can save this in Excel by using the 'File, Save as' function and saving as an .xls file



Fund Centre information tabs (continued)

Additional information

Within all tabs, the number of funds returned is shown and links allow you to navigate through multiple pages of funds.

The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you.

Fund information

Select currency: British pound (Please select currency in which you wish to base all figures)

Click here to access lifestyling

Search options

Fund management group: All

Fund currency: All

OR

Enter fund code: [input] Search Download to Excel Download to Pdf Clear

Please note: if searching using more than one fund please separate with a comma.

Prices Performance (cumulative) < 1 year Performance (cumulative) > 1 year Performance (discrete) Performance (annualised) Ratings & risk Charges

Funds 1 - 25 of 439 | First | Previous | Next | Last

| Fund name | Fund code | FE sector | Single price | Price date | Price picker | Chart | Fund factsheet |
|---|-----------|------------------------------|--------------|------------|--------------|--------|----------------|
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | JJGBP | Asia Pacific Excluding Japan | 1.9060 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen GF World Equity | 3VUSD | Global Equities | 17.8630 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | 1PUSD | Asia Pacific Excluding Japan | 70.9390 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | 1MUSD | Global Fixed Interest | 6.8420 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | 1QUSD | Asia Pacific Excluding Japan | 23.3230 | 18/12/2014 | [icon] | [icon] | [icon] |

Fund factsheets

On each of the information tabs there is a column called 'Fund factsheet'. To access this you need to click on the factsheet icon that corresponds with the fund of your choice.

The fund information on these screens has been provided to help you understand how the fund is invested and is performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if these funds are appropriate for you.

Fund information

Select currency: British pound (Please select currency in which you wish to base all figures)

Click here to access lifestyling

Search options

Fund management group: All

Fund currency: All

OR

Enter fund code: [input] Search Download to Excel Download to Pdf Clear

Please note: if searching using more than one fund please separate with a comma.

Prices Performance (cumulative) < 1 year Performance (cumulative) > 1 year Performance (discrete) Performance (annualised) Ratings & risk Charges

Funds 1 - 25 of 439 | First | Previous | Next | Last

| Fund name | Fund code | FE sector | Single price | Price date | Price picker | Chart | Fund factsheet |
|---|-----------|------------------------------|--------------|------------|--------------|--------|----------------|
| <input type="checkbox"/> Aberdeen Asia Pacific Equity | JJGBP | Asia Pacific Excluding Japan | 1.9060 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen GF World Equity | 3VUSD | Global Equities | 17.8630 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen Global Asia Pacific Equity | 1PUSD | Asia Pacific Excluding Japan | 70.9390 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen Global Asian Local Currency Short Duration Bond | 1MUSD | Global Fixed Interest | 6.8420 | 18/12/2014 | [icon] | [icon] | [icon] |
| <input type="checkbox"/> Aberdeen Global Chinese Equity | 1QUSD | Asia Pacific Excluding Japan | 23.3230 | 18/12/2014 | [icon] | [icon] | [icon] |

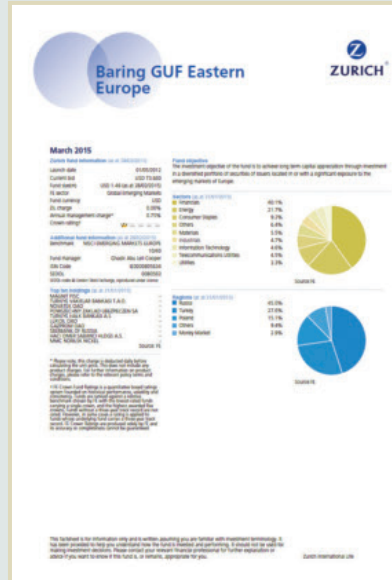
Fund Centre information tabs (continued)

The fund factsheets generated are dated as at the last month end and provide information on fund size, fund objective, asset allocation, discrete performance and cumulative performance (when available). **The discrete performance will always be to the last quarter end and cumulative performance will be to the last month end.**

Performance data is the performance based on discounted charges

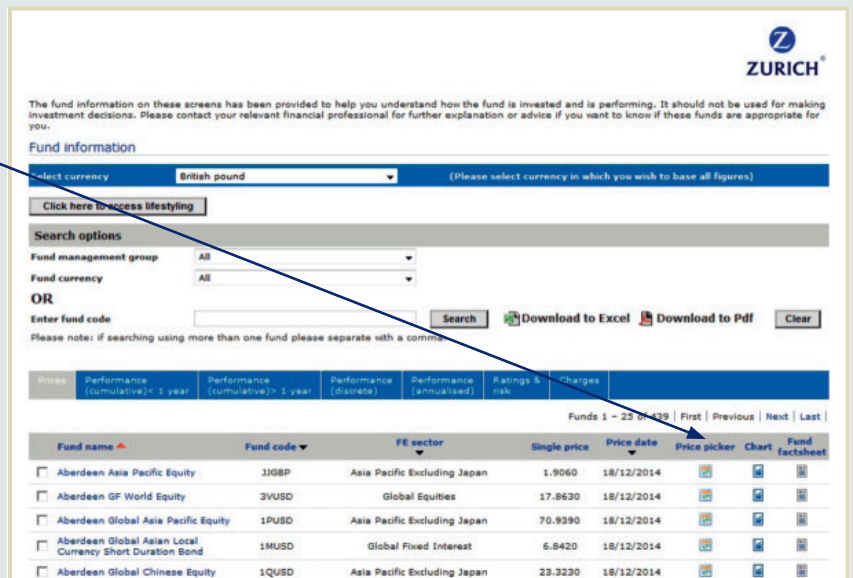
All performance data is calculated on a bid-to-bid basis so where funds have an initial charge this is not reflected in the performance. The performance generated within the factsheets is based on the fund's currency of denomination.

The fund fact sheets can be saved and printed.



Price Picker

If you click on the Price picker button alongside your chosen fund, you can select a historical date and view the price 'as at' that date.



Fund Centre charting tool

On each of the information tabs (Price, Performance (cumulative) < 1 year etc.) there is a column called 'Chart'. To access this you need to click on the chart icon that corresponds with the fund of your choice.

Once selected, the charting tool function will open up in its own 'pop up' window.

The y-axis of the chart shows percentage growth and the x-axis shows the selected time periods. By default the chart is set to show a five year period or for those funds that do not have a five year track record, the chart will default to since launch (the time period is detailed under the x-axis).

Once open, the charting tool will show performance of the selected fund over five years or from its launch date if the fund was launched more recently. Launch dates are listed in a column on the 'Performance (cumulative) < 1 year' and 'Performance (cumulative) > 1 year' tabs.



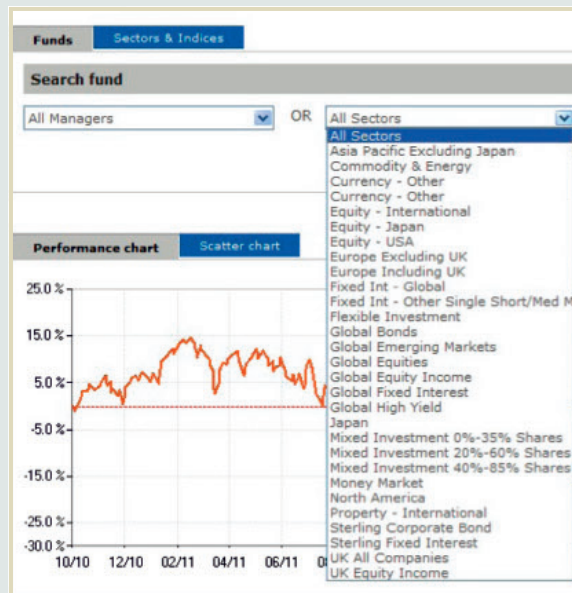
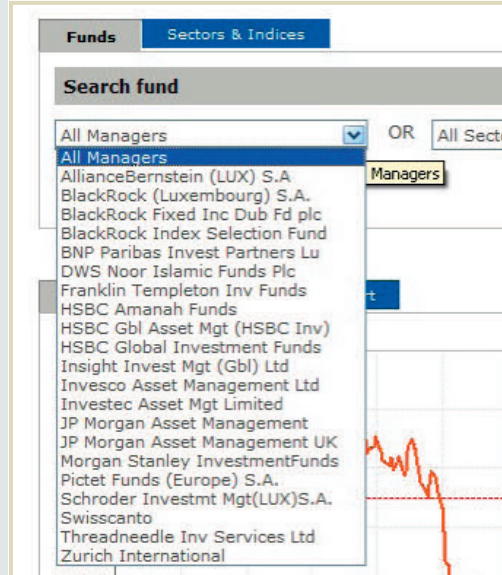
Fund Centre charting tool (continued)

The charting tool allows you to make changes to the chart such as adding comparative funds or indices, changing the time frame, etc. This can be done using the 'Choose an instrument' section in the top right hand corner.

Within this section are two buttons – 'Funds' and 'Sector & Indices'.

Choosing a fund

If 'Fund' is selected, you then have the option to search for a fund by either selecting 'Select manager' or 'Select sector' to narrow down the search. These are contained within the section titled 'Search fund'.

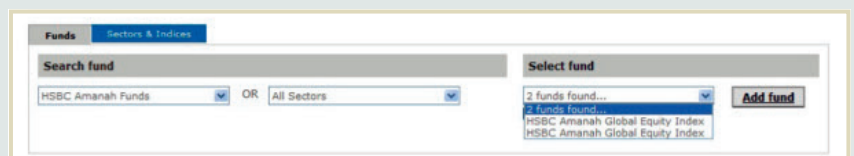


When searching for a fund via the 'Search manager' drop down, only the fund managers that relate to the funds available on the fund range will be listed.

If you choose to search for a fund via the 'Select sector' drop down, again, only sectors that relate to the funds available on the fund range will be listed.

'Select Fund' will return funds from which you can select the fund you wish to add to the chart. You can add it by clicking the 'Add fund' button.

Please note that you can only filter the funds by either manager or sector, not both.

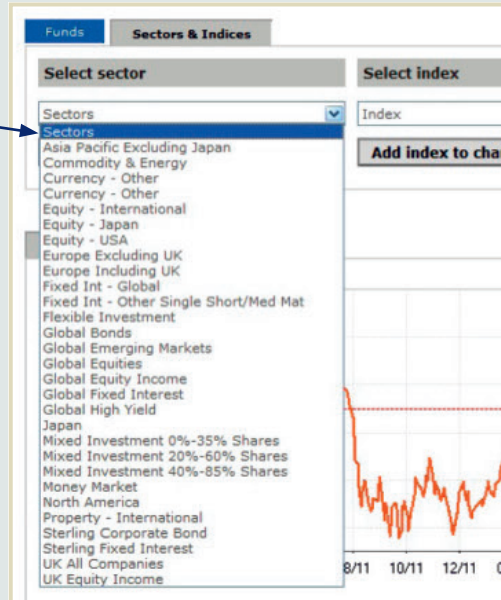


Fund Centre charting tool (continued)

Choosing a sector

If you choose 'Select sector', a drop down option will be available.

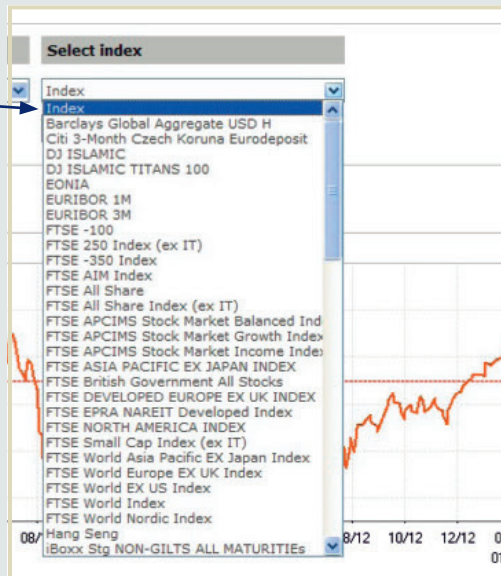
All you need to do is to select one sector from the drop down and add it to the chart via the 'Add to chart' button.



Choosing an index

If you choose 'Select index' a drop down option will be available.

All you need to do is to select one index from the drop down and add it to the chart via the 'Add index to chart' button. This section will contain FE's standard indices list.



A maximum of ten instruments can be added to the charting tool e.g. ten funds, or five funds, two sectors and three indices.

Fund Centre charting tool (continued)

Manipulating the chart

The charting tool allows you to change the timescale of the chart.

Whichever timescale is chosen, once the 'Update chart' button is selected the chart will re-plot the curve(s) of the chosen instrument(s) accordingly.

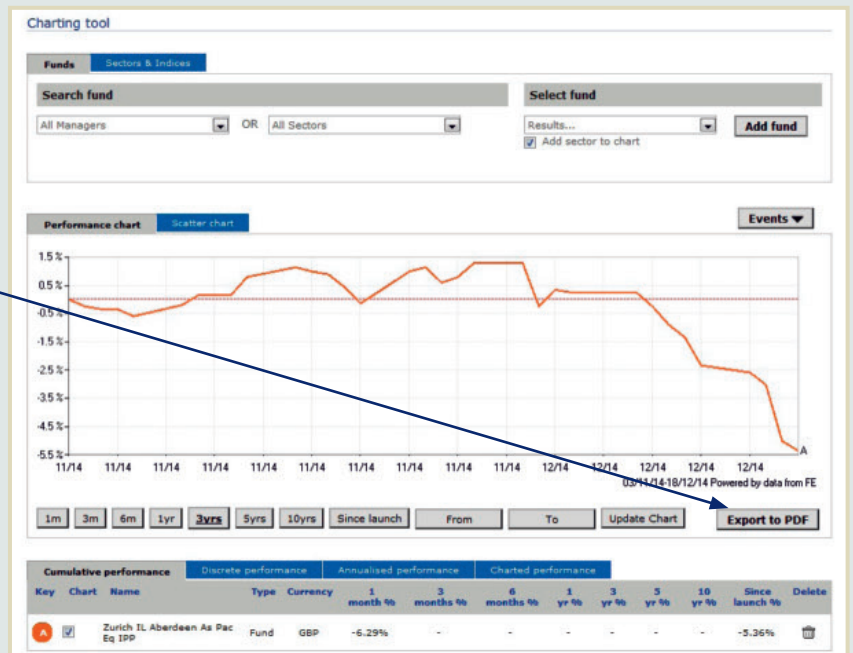
The charting tool provides a detailed key of the instruments plotted on the chart. This section allows you to see which curves on the chart relate to which instrument and allows you to control what is plotted.



The check box positioned alongside each of the instruments controls is automatically ticked, if you wish to remove an instrument from the chart then untick the check box, the chart will update automatically.

By selecting the 'export to PDF' button the chart you have created will be converted into a PDF which you can save and print.

The chart performance is calculated on a bid-to-bid, total return basis and is calculated to the last price point, as marked in the source underneath the chart. The currency the individual instrument is displayed in is based on local currency as listed in the table beneath the chart within the column titled 'Currency'.



Fund Centre shortlist functionality

You can add funds to a shortlist in order to carry out further analysis. Portfolio performance and analysis can also be formulated from a fund short list.

To the left of each fund name is a check box. If you wish to add a fund to your shortlist you need to tick this box (see example opposite) for each fund you want added.

There is a maximum of 20 funds that can be shortlisted at one time.

| | | | | | | | |
|-------------------------------------|--------------------------------------|------|------|------|--|--|--|
| <input type="checkbox"/> | JPMorgan Global Natural Resources | 0.00 | 0.00 | 0.71 | | | |
| <input checked="" type="checkbox"/> | JPMorgan UK Dynamic | 0.00 | 0.00 | 1.00 | | | |
| <input type="checkbox"/> | Morgan Stanley Global Property | 0.00 | 0.00 | 0.85 | | | |
| <input checked="" type="checkbox"/> | Parvest Opportunities USA | 0.00 | 0.00 | 0.60 | | | |
| <input type="checkbox"/> | Pictet Short Term Money Market (CHF) | 0.00 | 0.00 | 0.05 | | | |
| <input checked="" type="checkbox"/> | Schroder ISF Japan Equity Alpha | 0.00 | 0.00 | 0.88 | | | |
| <input type="checkbox"/> | Sterling Adventurous | 0.00 | 0.00 | 0.35 | | | |
| <input type="checkbox"/> | Sterling Blue Chip | 0.00 | 0.00 | 0.35 | | | |
| <input type="checkbox"/> | Sterling Cautious | 0.00 | 0.00 | 0.35 | | | |
| <input type="checkbox"/> | Sterling Defensive | 0.00 | 0.00 | 0.35 | | | |

Funds 26 - 50 of 67 | First | Previous | Next | Last

Once you have selected funds for your short list, click the 'Add to shortlist' button.

Please note that you will have to click the 'Add to shortlist' button for each page of funds you navigate through.

| | | | | | | | |
|-------------------------------------|--------------------------------------|------|------|------|--|--|--|
| <input checked="" type="checkbox"/> | Parvest Opportunities USA | 0.00 | 0.00 | 0.60 | | | |
| <input type="checkbox"/> | Pictet Short Term Money Market (CHF) | 0.00 | 0.00 | 0.05 | | | |
| <input checked="" type="checkbox"/> | Schroder ISF Japan Equity Alpha | 0.00 | 0.00 | 0.88 | | | |
| <input type="checkbox"/> | Sterling Adventurous | 0.00 | 0.00 | 0.35 | | | |
| <input type="checkbox"/> | Sterling Blue Chip | 0.00 | 0.00 | 0.35 | | | |
| <input type="checkbox"/> | Sterling Cautious | 0.00 | 0.00 | 0.35 | | | |
| <input type="checkbox"/> | Sterling Defensive | 0.00 | 0.00 | 0.35 | | | |

Funds 26 - 50 of 67 | First | Previous | Next | Last

When you have added all the funds you want on your shortlist, press 'Short list' button. The shortlisted funds are then displayed on the shortlist home page which will contain all of the information tabs discussed earlier, so you can still see prices, various performance periods ratings and charges.

Within the shortlist home page you will need to select the currency in which to show performance. The currency option chosen at this point will carry over into the 'Product scan'.

Short listed funds

Select currency: British pound (Please select currency in which you wish to base all figures)

[Download historic prices](#) [Download to Excel](#) [Download to Pdf](#)

| Prices | Fund information | Performance (cumulative) - 1 year | Performance (cumulative) + 1 year | Performance (discrete) | Performance (annualised) | Ratings and risk | Charges |
|-------------------------------------|---------------------------------|-----------------------------------|-----------------------------------|------------------------|--------------------------|------------------|-----------|
| | Fund name ▲ | ZIL discounted initial charge ▼ | ZIL management charge ▼ | Fund AMC % ▼ | Chart | Fund factsheet | Fund news |
| <input checked="" type="checkbox"/> | JPMorgan UK Dynamic | 0.00 | 0.00 | 1.00 | | | |
| <input checked="" type="checkbox"/> | Parvest Opportunities USA | 0.00 | 0.00 | 0.60 | | | |
| <input checked="" type="checkbox"/> | Schroder ISF Japan Equity Alpha | 0.00 | 0.00 | 0.88 | | | |

[Add more funds](#) [Product scan](#) [Comparison report](#) [Group factsheets](#) [Clear all](#)

Fund Centre product scan

From the shortlisted funds home page (as described previously), you can now select the funds that you wish to carry over into your 'product scan'. This is the tool that enables you to build portfolios.

To the left of each fund name is a check box and only the boxes which are ticked will carry through to the product scan. You can still add more funds at this stage by selecting the 'Add more funds' button. When selecting this, it takes you back to the main Fund Centre home page.

When you are happy with your selection, click on the 'Product scan' button.

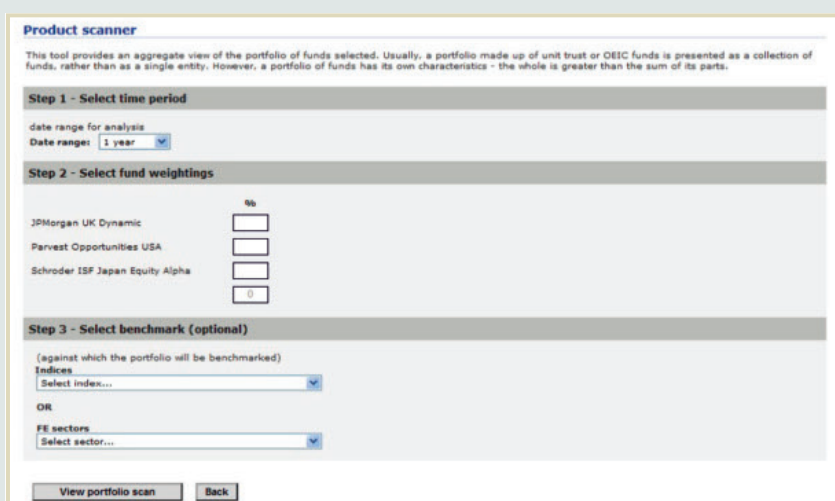
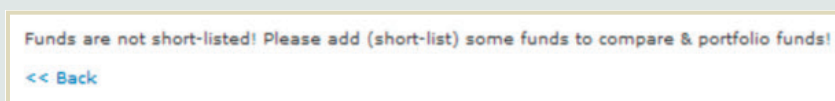
You can compare various performances in chart format.

Please note that a maximum of 20 funds can be selected to pass through to the product scan. If more than 20 funds are selected then a warning message will appear. You will then need to de-select some funds.

You also have the option to use the 'Clear all' button. If this button is selected, regardless of any funds contained within the shortlist, all funds will be removed and the following message will appear:

The 'Back' link will then take you back to the main Fund Centre.

After selecting the 'Product scan' button this will then take you to the following page where you have the option to select a time period, the fund weightings that will make up your portfolio and an index or sector with which to benchmark your portfolio against.



Fund Centre product scan (continued)

When selecting a **date range** and one or more funds do not have sufficient history for that selected date range then a message will appear to inform you of this. If this happens, the product scan will default to the start of performance history for the youngest fund.

The **weightings** for each of the funds should always add up to 100. If the weightings you enter do not add up to 100, an error message will appear as:

'Weightings should add up to 100 exactly.'

If you wish, you can select **one index or one sector** against which to compare your portfolio's performance.

Finally, click on the 'View portfolio scan' button, to automatically generate a 'Z-Scan' report, a Zurich branded, PDF output which you can save and print.

Step 3 - Select benchmark (optional)

(against which the portfolio will be benchmarked)

Indices
FTSE -100

OR

FE sectors
Select sector...

View portfolio scan Back

The Z-Scan will be a minimum of three pages and will contain information which can help you with your analysis. Each section is detailed below.

Portfolio composition

This section highlights the funds you have selected to construct your portfolio, breaking it down by fund manager, fund name and the weightings you have allocated to each fund.

| Portfolio composition (Holdings) as at 02/10/2013 | | | % of portfolio |
|---|---------------------------------|-----------|----------------|
| Fund manager | Fund name | Fund code | |
| Schroder Investmt Mgt(LUXIS.A. | Schroder ISF Japan Equity Alpha | - | 34.0% |
| BNP Paribas Invest Partners Lu | Parvest Opportunities USA | - | 33.0% |
| JP Morgan Asset Management UK | JPMorgan UK Dynamic | - | 33.0% |
| Total portfolio | | | 100.0% |

Top ten holdings

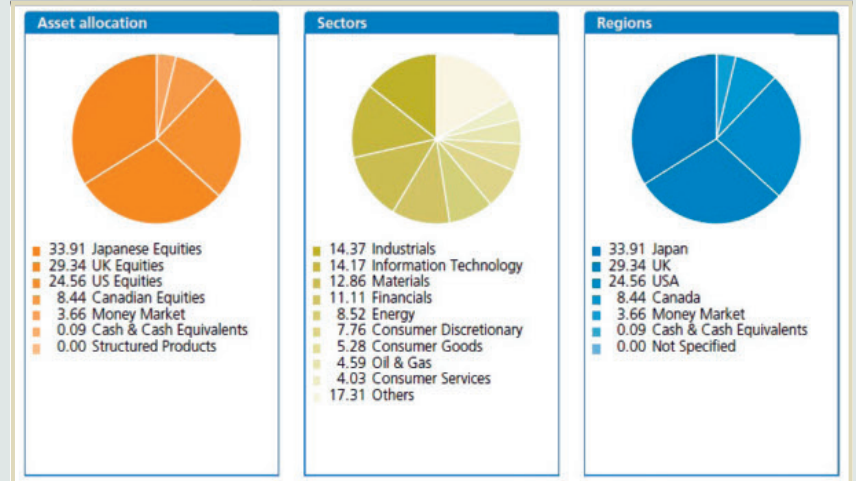
This section highlights the amalgamated top ten holdings of all the funds included in the portfolio. The holdings will be displayed in descending order.

| Top 10 holdings | | | |
|-----------------|-------------------------------------|------|--------------------------------|
| 2.5% | ROYAL DUTCH SHELL | 1.4% | SCHLUMBERGER |
| 1.8% | SUMITOMO MITSUI FINANCIAL GROUP INC | 1.4% | ARCHER DANIELS MIDLAND CO |
| 1.6% | VODAFONE GROUP | 1.4% | HSBC HLDGS |
| 1.5% | BUNGE LTD | 1.4% | mitsubishi UFJ FINANCIAL GROUP |
| 1.5% | MITSUI & CO | 1.3% | HONDA MOTOR CO |

Fund Centre product scan (continued)

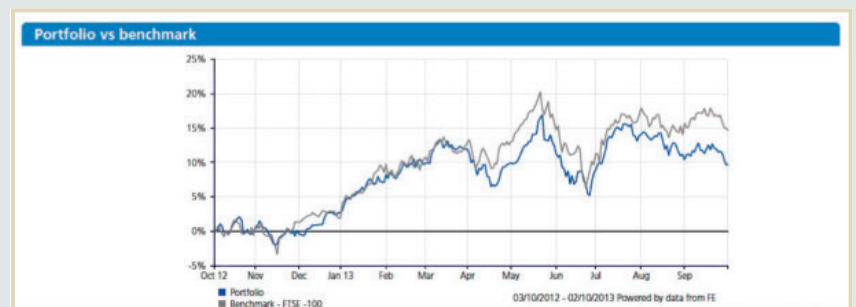
Asset allocation, sector and geographical splits

The asset allocation, sector and geographical pie charts show you a visual breakdown and representation of the asset, sector and regional split across the whole portfolio.



Portfolio vs benchmark

This chart will plot out the performance of the portfolio, over your selected time period against your chosen index or sector. Beneath the chart is the key highlighting which curve relates to the fund and which relates to the index/sector. The text beneath the chart details the time period selected and the source as FE.



Fund Centre product scan (continued)

Performance and risk information

Discrete performance – This table will show the portfolio performance and your chosen index or sector performance over five discrete periods where possible depending on when the fund was launched. This data will always be calculated to the last quarter end and reported to one decimal place.

Cumulative performance – This table will show the portfolio performance and your chosen index or sector performance over three months, six months, one year, three years and five years where possible. The performance data will always be calculated to the last month end and reported to two decimal places.

| Discrete performance | 30/09/13 30/09/12 | 30/09/12 30/09/11 | 30/09/11 30/09/10 | 30/09/10 30/09/09 | 30/09/09 30/09/08 |
|------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Portfolio | 9.7 | - | - | - | - |
| Benchmark - FTSE -100 | 16.7 | 16.4 | -4.4 | 11.8 | 9.5 |

source: FE as at 30/09/2013, bid to bid in GBP
Percentage growth figures are for discrete years to last quarter end. Past performance is not a guide to future performance.

| Cumulative performance | 1m | 3m | 6m | 1y | 3y | 5y | 10y |
|------------------------------|------|-----|------|------|------|------|-------|
| Portfolio | -0.7 | 1.9 | -1.4 | 9.7 | - | - | - |
| Benchmark - FTSE -100 | 0.9 | 4.9 | 2.8 | 16.7 | 29.8 | 59.1 | 126.6 |

source: FE as at 30/09/2013, bid to bid in GBP to last month end.
Past performance is not a guide to future performance.

Stock overlap

This section allows you to see which of the funds within the portfolio contribute to the top ten holdings and therefore highlights any overlaps. The funds that contribute to the particular holding are listed underneath it and the percentage they contribute to the holding is listed alongside the fund.

| Stock overlap holdings | |
|---|----------------------------|
| ROYAL DUTCH SHELL | % of portfolio 2.5% |
| Zurich International, JPMorgan UK Dynamic | 2.5 |
| SUMITOMO MITSUI FINANCIAL GROUP INC | % of portfolio 1.8% |
| Zurich International, Schroder ISF Japan Equity Alpha | 1.8 |
| VODAFONE GROUP | % of portfolio 1.6% |
| Zurich International, JPMorgan UK Dynamic | 1.6 |
| BUNGE LTD | % of portfolio 1.5% |
| Zurich International, Parvest Opportunities USA | 1.5 |
| MITSUI & CO | % of portfolio 1.5% |
| Zurich International, Schroder ISF Japan Equity Alpha | 1.5 |
| SCHLUMBERGER | % of portfolio 1.4% |
| Zurich International, Parvest Opportunities USA | 1.4 |
| ARCHER DANIELS MIDLAND CO | % of portfolio 1.4% |
| Zurich International, Parvest Opportunities USA | 1.4 |
| HSBC HLDGS | % of portfolio 1.4% |
| Zurich International, JPMorgan UK Dynamic | 1.4 |
| MITSUBISHI UFJ FINANCIAL GROUP | % of portfolio 1.4% |
| Zurich International, Schroder ISF Japan Equity Alpha | 1.4 |
| HONDA MOTOR CO | % of portfolio 1.3% |
| Zurich International, Schroder ISF Japan Equity Alpha | 1.3 |

Fund Centre Comparison Report

From the shortlist funds home page (as described previously), you can now select the funds that you wish to carry over into your 'comparison report'. This tool enables you to compare all of the usual fact sheet information across a number of different funds.

Add more funds
Product scan
Comparison report
Group factsheets
Clear all

- A maximum of 20 shortlisted funds can be passed into the product scanner. (Please use tick boxes to select funds for the product scan).
- A maximum of 20 funds can be selected in order for factsheets to be grouped together. (Please use tick boxes to select required funds).

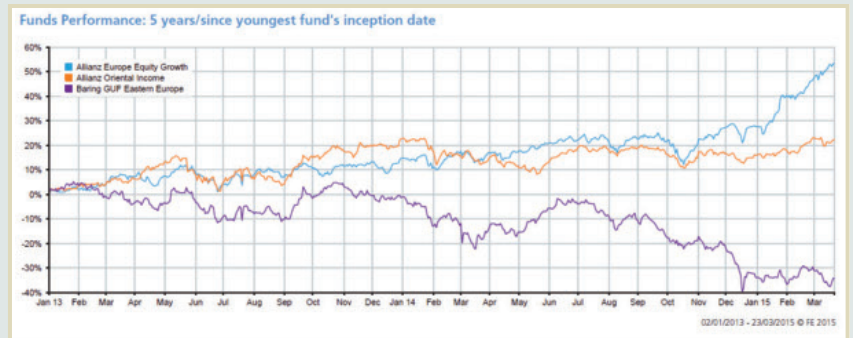
*The annual management charge (AMC) for the Invesco Pan European fund was reduced for Zurich International Pension Plan investors on 02/02/2010. Up to 02/02/2010 performance of the fund has been based on an AMC of 1.00%. In order to show the full track record for this fund, the performance history before and after the AMC change has been joined together.

Fund specific information – Launch date, Fund code, Fund Currency, ISIN code, FE crown rating, FE sector and Zurich Sector.

| Fund name | Allianz Europe Equity Growth | Allianz Oriental Income | Baring GUF Eastern Europe |
|-----------------|------------------------------|------------------------------------|----------------------------|
| Launch date | 02/01/2013 | 01/05/2012 | 31/01/2012 |
| Fund code | KCEUR | 1FUSD | 1EUSD |
| Fund currency | EUR | USD | USD |
| ISIN code | LU0256839274 | LU0348784397 | IE0000805634 |
| FE Crown rating | ★★★★★ | ★★★★★ | ★★★★★ |
| FE Sector | OI Europe Including UK | OI Mixed Investment 40%-85% Shares | OI Global Emerging Markets |
| Zurich Sector | Global equity | - | - |

Fund Performance chart – this shows a comparison of all of the selected funds performance.

The chart performance is calculated on a Bid – to – Bid, total return basis and is calculated to the last price point. Performance is based on 5 years performance history or to the youngest funds inception date.



Fund Centre Comparison Report (continued)

Cumulative and Discrete performance comparison

Cumulative performance – This table will show the performance of your chosen funds for comparison over one month, three months, six months, one year, three years and five years where possible. The performance data will always be calculated to the last month end and reported to two decimal places.

Discrete performance – This table will show the performance of your chosen funds for comparison over five discrete periods where possible depending on when the fund was launched. This data will always be calculated to the last month end and reported to two decimal places.

Cumulative performance as at 28/02/2015

| Fund name | Allianz Europe Equity Growth | Allianz Oriental Income | Baring GUF Eastern Europe |
|---------------------|------------------------------|-------------------------|---------------------------|
| Launch date | 02/01/13 | 01/05/12 | 31/01/12 |
| 1 month performance | 4.91% (4) | 4.09% (1) | 9.36% (1) |
| 3 month performance | 15.39% (1) | 5.51% (1) | -11.52% (4) |
| 6 month performance | 19.10% (1) | 3.75% (1) | -21.49% (4) |
| 1 year performance | 25.57% (1) | 6.37% (1) | -19.37% (4) |
| 3 year performance | - | - | -28.71% (4) |
| 5 year performance | - | - | - |
| Since launch | -46.59% | 29.98% | -22.61% |

Source: FE as at 28/02/2015, bid to bid gross in LOCAL

Discrete performance: % growth over 1 year ending 31/12/2014

| Fund name | Allianz Europe Equity Growth | Allianz Oriental Income | Baring GUF Eastern Europe |
|-----------------|------------------------------|-------------------------|---------------------------|
| Dec 13 - Dec 14 | 11.32% (1) | -5.51% (4) | -33.11% (4) |
| Dec 12 - Dec 13 | - | 22.86% (1) | -1.15% (2) |
| Dec 11 - Dec 12 | - | - | - |
| Dec 10 - Dec 11 | - | - | - |
| Dec 09 - Dec 10 | - | - | - |

Asset Allocation and Geographical splits

You will also be able to compare the breakdown information for the funds you have selected.

Asset allocation as at 23/03/2015

| Fund name | Allianz Europe Equity Growth | Allianz Oriental Income | Baring GUF Eastern Europe |
|------------------------|------------------------------|-------------------------|---------------------------|
| International Equities | 3.78% | 91.50% | 7.00% |
| Russian Equities | 0.00% | 0.00% | 50.60% |
| UK Equities | 29.54% | 0.00% | 0.00% |
| Turkish Equities | 0.00% | 0.00% | 22.90% |
| French Equities | 15.47% | 0.00% | 0.00% |
| German Equities | 14.63% | 0.00% | 0.00% |
| Polish Equities | 0.00% | 0.00% | 13.40% |
| Swiss Equities | 10.63% | 0.00% | 0.00% |
| Swedish Equities | 8.94% | 0.00% | 0.00% |
| Others | 17.01% | 8.50% | 6.10% |

Geographical holdings as at 23/03/2015

| Fund name | Allianz Europe Equity Growth | Allianz Oriental Income | Baring GUF Eastern Europe |
|-----------|------------------------------|-------------------------|---------------------------|
| Russia | 0.00% | 0.00% | 50.60% |
| Japan | 0.00% | 36.80% | 0.00% |
| UK | 29.54% | 0.00% | 0.00% |
| Turkey | 0.00% | 0.00% | 22.90% |
| Korea | 0.00% | 17.28% | 0.00% |
| Hong Kong | 0.00% | 17.04% | 0.00% |
| France | 15.47% | 0.00% | 0.00% |
| Germany | 14.63% | 0.00% | 0.00% |
| Poland | 0.00% | 0.00% | 13.40% |
| Others | 40.36% | 28.88% | 13.10% |

Group factsheets

From the shortlist funds home page (as described previously), you can now select the group factsheets button, this will allow you to print off or save all the factsheets in one go.



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