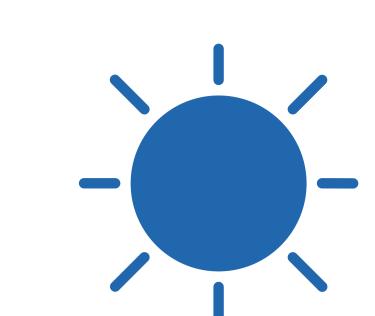


## Zurich Target Date Funds

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 Date Funds do this automatically.

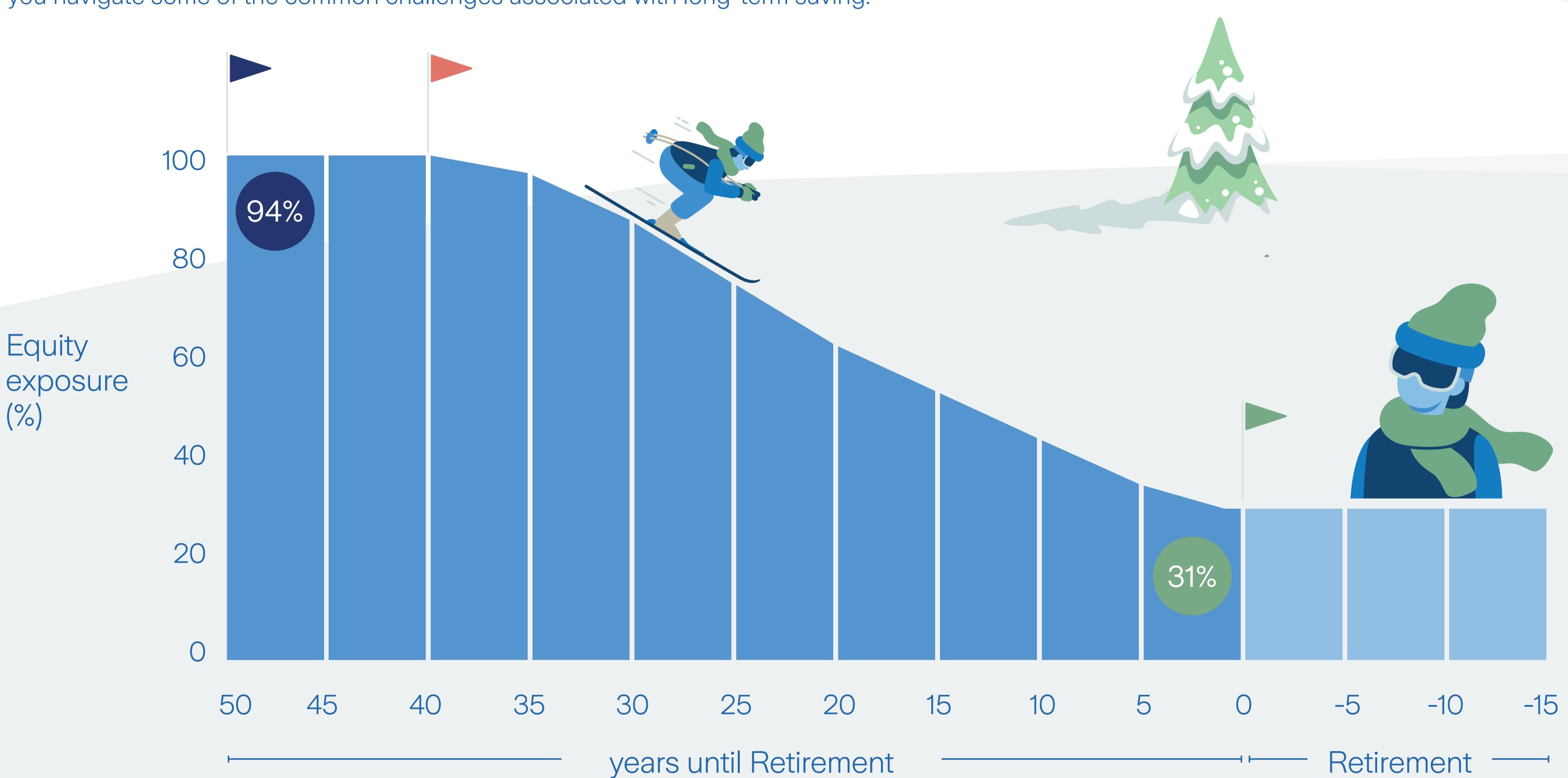




(%)

## Whatever your target date, we have a fund for you

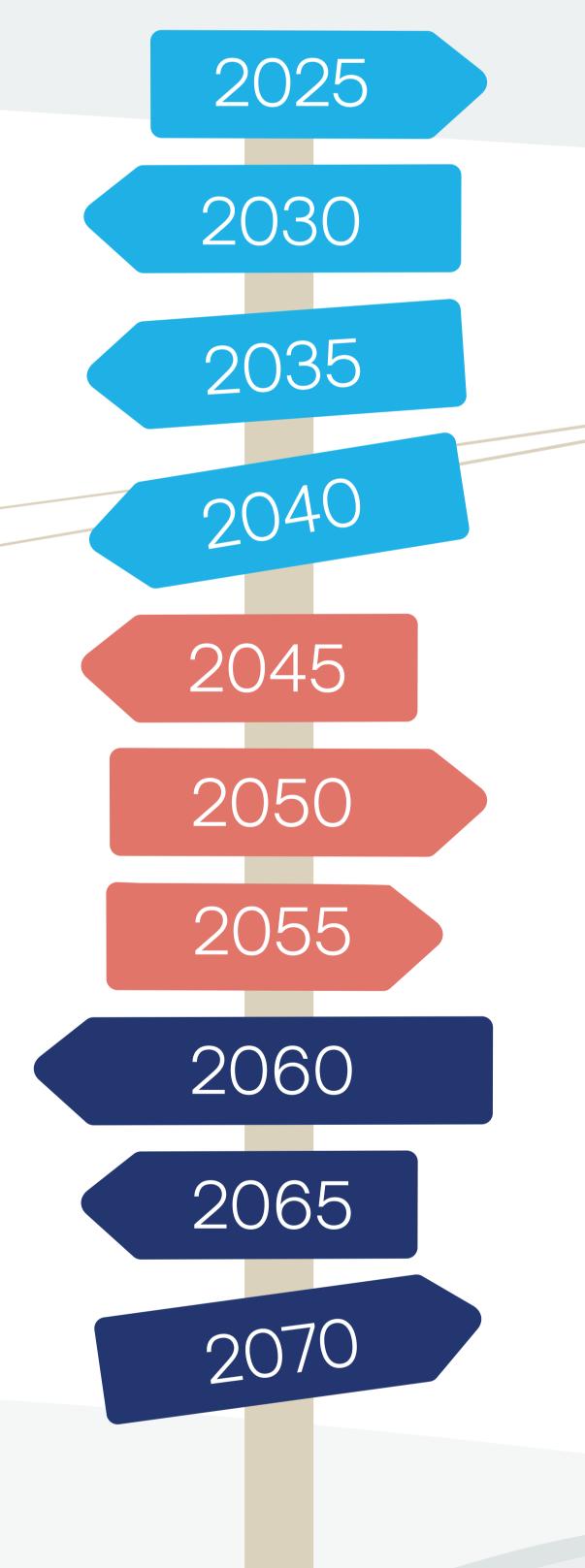
The point at which you take risk, is almost as important, if not more, than how much risk you take. This simple investment process provides a solution that helps you navigate some of the common challenges associated with long-term saving.



## Choosing a Target Date Fund

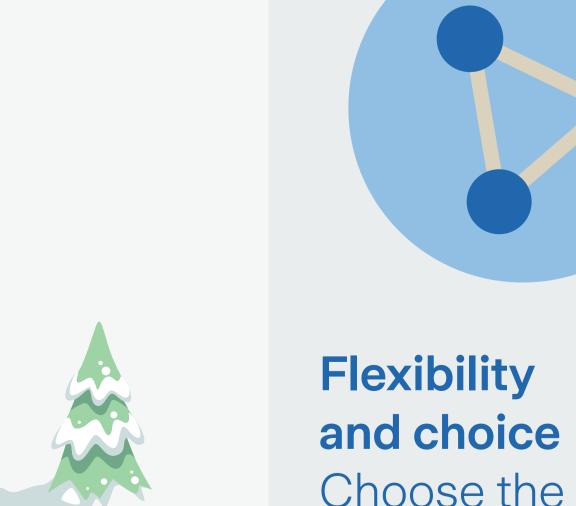
Target Date Funds represent the year closest to when you think you'll retire.



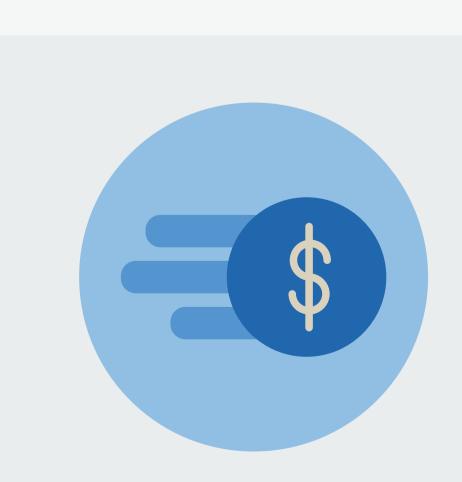




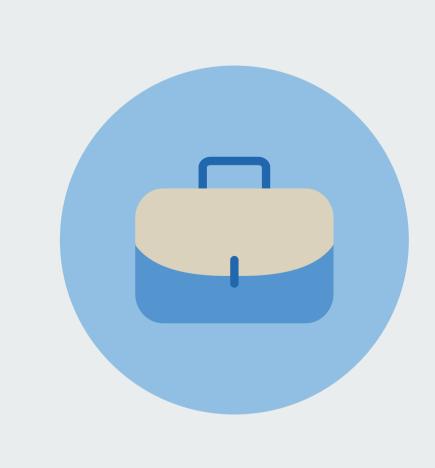
## See what Target Date Funds can do for you



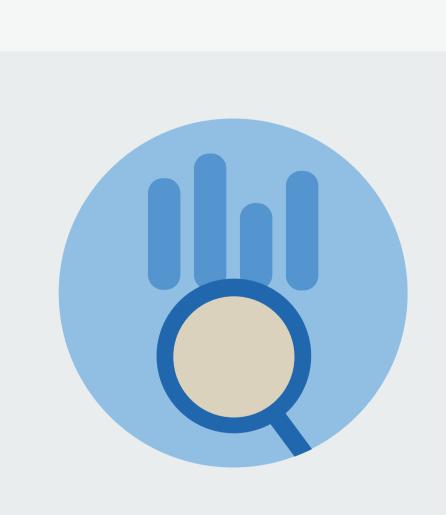
Choose the Target Date Fund that fits your needs. Own more than one fund if you have several goals in the future



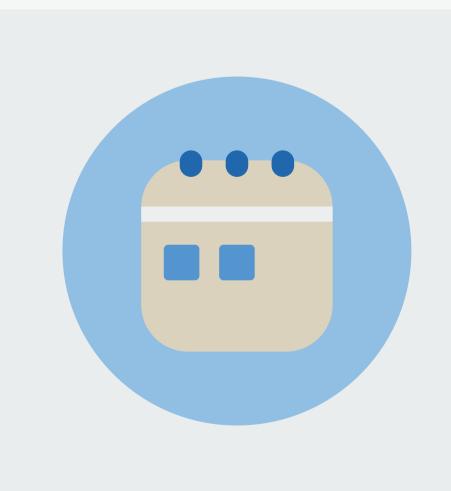
Single fund solution Just choose and let Zurich do the rest



**Active asset** allocation and professional fund selection



Strength of structure Independent glide-path, independent component funds, Zurich monitoring



Annual management charge of 0.55%

