



Zurich Managed Funds

Over 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 32 years.



94%

cumulative average growth in the last 10 years.



1.8 billion

US Dollars actively managed across our 30 Managed funds.



83,733

customers invest their money in our Managed funds.

Source: Zurich International Life, as at 31st January 2021



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.

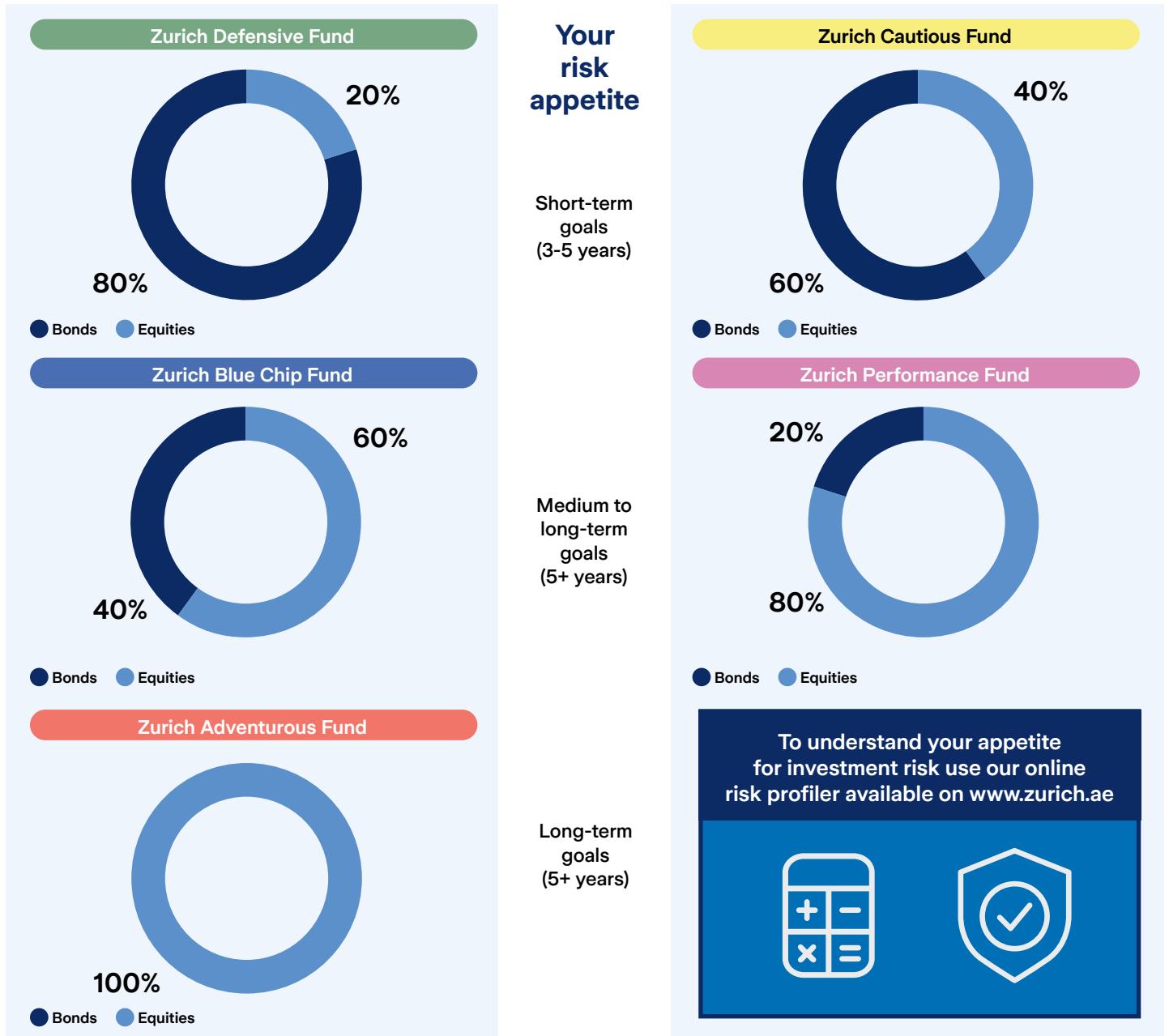
Managed by Columbia Threadneedle Investments, our Managed funds have been designed for customers with varying investment goals.

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.



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 over 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.

The below given Zurich Managed funds are available for new and existing policies taken in Bahrain, Qatar and for customers in the UAE whose policies were issued before 15 October 2020.

For UAE customers whose policies were issued after 15 October 2020, please see the fund performance on the next page. Here are the performance results since their launch up to 31 January 2021.

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

Defensive funds			1 year	3 year	5 year	10 year	Since launch
Fund name	Code	Launch date	Performance				
US dollar Defensive	DFUSD	03/03/2003	7.21%	17.45%	23.82%	41.61%	97.97%
Sterling Defensive	DEGBP	03/03/2003	1.08%	9.70%	20.27%	56.75%	121.25%
Euro Defensive	DEEUR	31/12/2002	3.09%	12.46%	15.26%	53.68%	114.69%

- The Defensive funds have the lowest risk profile of the Zurich Managed funds.
- The US dollar Defensive fund has generated **41.61%** 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
Fund name	Code	Launch date	Performance				
US dollar Cautious	CTUSD	03/03/2003	10.71%	23.07%	40.68%	76.91%	160.71%
Sterling Cautious	CAGBP	03/03/2003	-0.51%	6.99%	22.36%	64.49%	164.38%
Euro Cautious	CAEUR	31/12/2002	3.73%	14.33%	21.20%	66.23%	149.74%

- 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 **76.91%** 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
Fund name	Code	Launch date	Performance				
US dollar Blue Chip	BCUSD	01/03/1988	14.09%	27.58%	60.55%	110.27%	802.43%
Sterling Blue Chip	BCGBP	01/03/1988	-1.48%	5.47%	27.17%	74.65%	662.34%
Euro Blue Chip	BCEUR	31/12/2002	4.55%	16.95%	29.51%	83.16%	201.96%

- 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 **110.27%** 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
Fund name	Code	Launch date	Performance				
US dollar Performance	PFUSD	01/03/1988	16.69%	28.77%	75.51%	132.94%	855.99%
Sterling Performance	PFGBP	01/03/1988	-0.61%	7.61%	39.23%	94.63%	799.36%
Euro Performance	PFEUR	31/12/2002	5.20%	20.76%	40.91%	108.35%	253.12%

- These Performance funds invest in equities and a proportion of fixed interest securities.
- The US dollar Performance fund has generated **132.94%** 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
Fund name	Code	Launch date	Performance				
US dollar Adventurous	ADUSD	01/03/1988	20.46%	27.62%	85.02%	132.70%	666.97%
Sterling Adventurous	ADGBP	01/03/1988	6.35%	20.14%	67.46%	146.05%	835.72%
Euro Adventurous	ADEUR	31/12/2002	8.12%	32.31%	68.54%	177.94%	345.68%

- 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 **132.70%** cumulative growth over the last **10 years**.
- Globally diversified funds, investing in equities across sector and geography.

Source: Zurich International Life, performance figures up to 31 January 2021, bid to bid, gross in fund currency.

Zurich Managed funds – United Arab Emirates

Following the new regulations issued by the UAE regulator, we launched a new portfolio of Zurich Managed funds for our customers in the UAE. These funds are available to new policies in the UAE starting 15 October 2020.

Here are the performance results since their launch on 1 April 2020 up to 31 January 2021.

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

Defensive funds			Since launch
Fund name	Code	Launch date	
ZME US dollar Defensive	USD6J	01/04/2020	8.00 %
ZME Sterling Defensive	9JGBP	01/04/2020	5.04 %
ZME Euro Defensive	VXEUR	01/04/2020	10.17 %

The Defensive funds aim to provide a lower risk environment with some potential for medium to long-term growth and invests in international government and corporate debt, with a proportion invested in international equities. The risk profile of this investment choice is the lowest of the five managed fund portfolios.

Cautious funds			Since launch
Fund name	Code	Launch date	
ZME US Dollar Cautious	USD6H	01/04/2020	18.84 %
ZME Sterling Cautious	9HGBP	01/04/2020	11.33 %
ZME Euro Cautious	VWEUR	01/04/2020	15.61 %

The Cautious funds aim to provide a low risk environment with some potential for medium to long-term growth and invests primarily in fixed-interest securities but generally carry a higher proportion of equities than the Defensive investment choices of the Managed range.

Blue Chip funds			Since launch
Fund name	Code	Launch date	
ZME US Dollar Blue Chip	USD6G	01/04/2020	30.67 %
ZME Sterling Blue Chip	9GGBP	01/04/2020	18.19 %
ZME Euro Blue Chip	VVEUR	01/04/2020	22.03 %

The Blue Chip funds aim to provide the potential for medium-to-long-term growth and invests in equities and a proportion of fixed-interest securities. The risk profile of this investment choice is the middle of the five managed funds.

Performance funds			Since launch
Fund name	Code	Launch date	
ZME US Dollar Performance	USD6L	01/04/2020	43.20 %
ZME Sterling Performance	9LGBP	01/04/2020	26.79 %
ZME Euro Performance	WAEUR	01/04/2020	29.22 %

The Performance funds aim to provide long-term capital growth. The exposure to fixed interest securities is lower than that of the Blue Chip investment choice.

Adventurous funds			Since launch
Fund name	Code	Launch date	
ZME US Dollar Adventurous	USD6F	01/04/2020	54.21 %
ZME Sterling Adventurous	9FGBP	01/04/2020	33.20 %
ZME Euro Adventurous	VTEUR	01/04/2020	37.19 %

The Adventurous funds aim to provide the potential for long-term growth and the risk profile of this investment choice is the highest of the five managed funds. The exposure to equities is generally higher than that of the other investment choices in the Managed range, with a lower exposure to money market instruments. The investment choice may also utilise fixed interest instruments in certain circumstances.

All ZME Managed funds have an OFC charge or Ongoing Charges Figure which is given in the fund factsheets. OCF is made up of the annual management charge and all other operating costs. This charge is deducted daily before calculating the unit price.

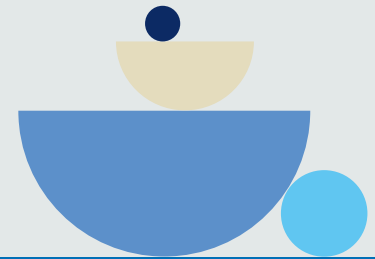
Source: Zurich International Life, performance figures up to 31 January 2021, bid to bid, gross in fund currency.

Further information about Zurich Managed funds including fund performance data can be found on our website www.zurich.ae



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

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 (sixth 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)

Insurance Authority UAE 2020

- ★ Most distinguished company in spreading insurance awareness

Awards won by Zurich International Life Limited Middle East.



Zurich's financial strength

Agency	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 31 January 2021.

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

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

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**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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