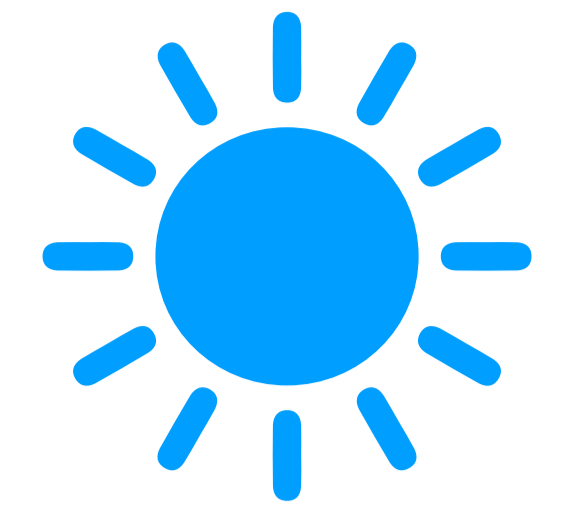


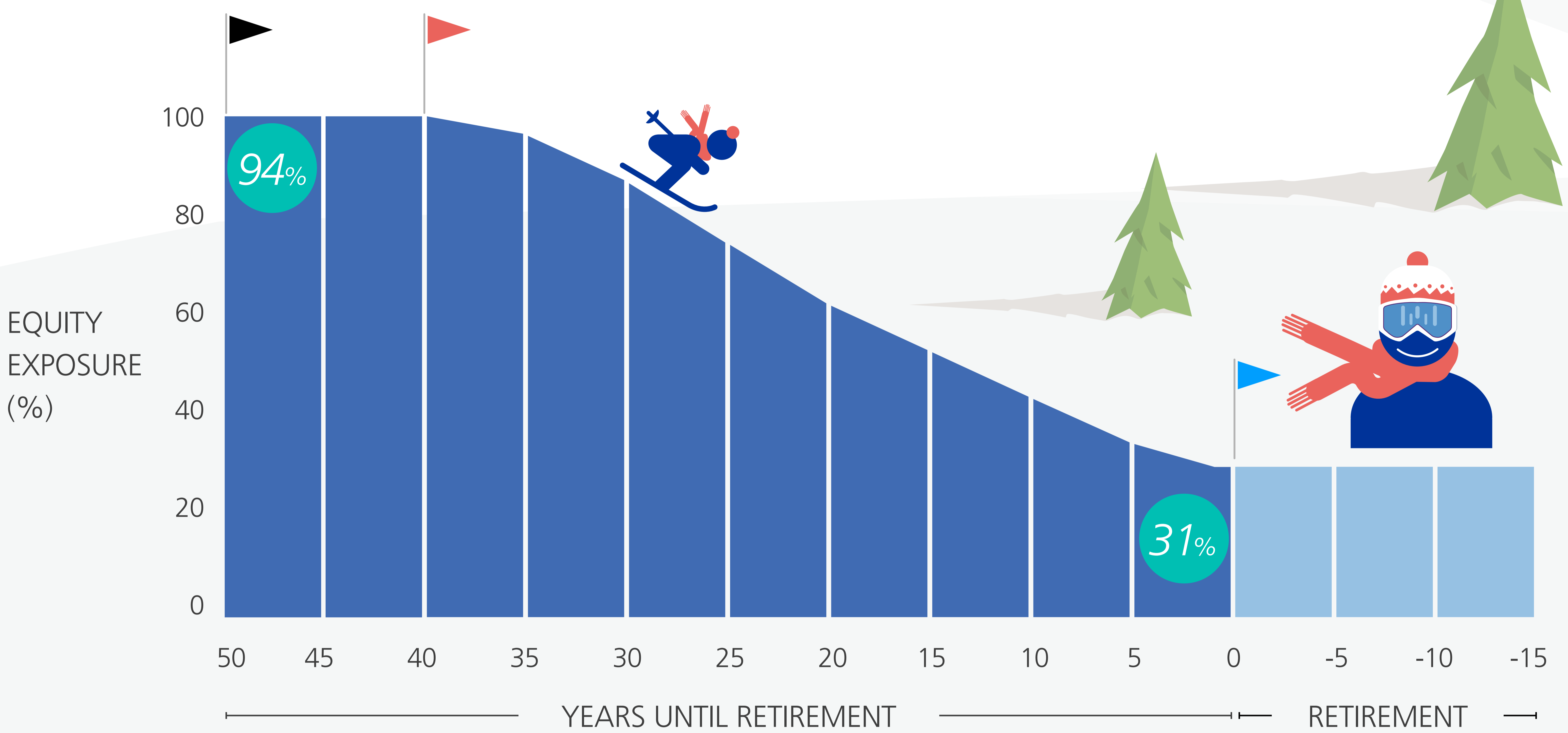
# Zurich Target Date Funds

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.



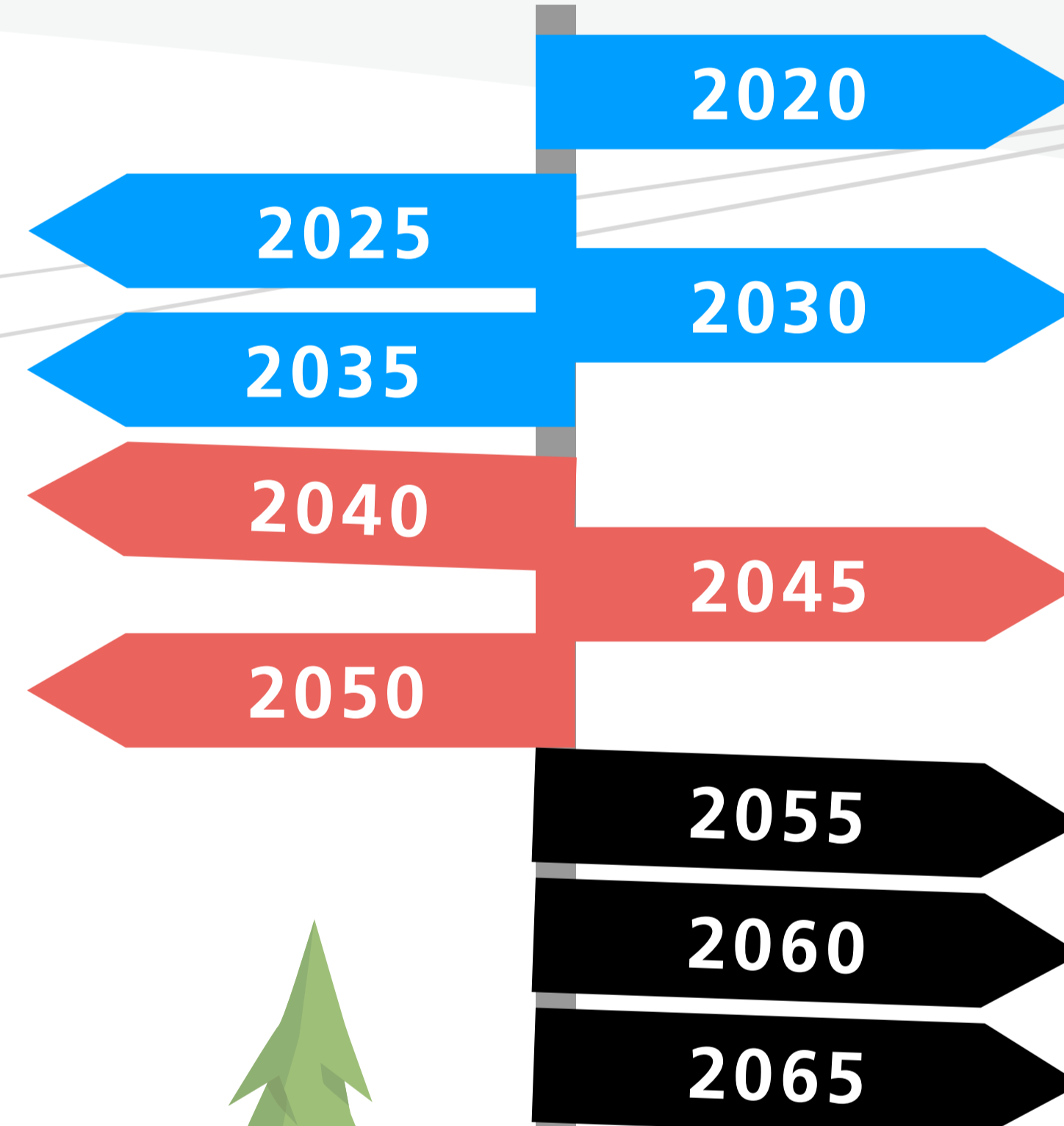
## Whatever your target date, we have a fund for you

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.

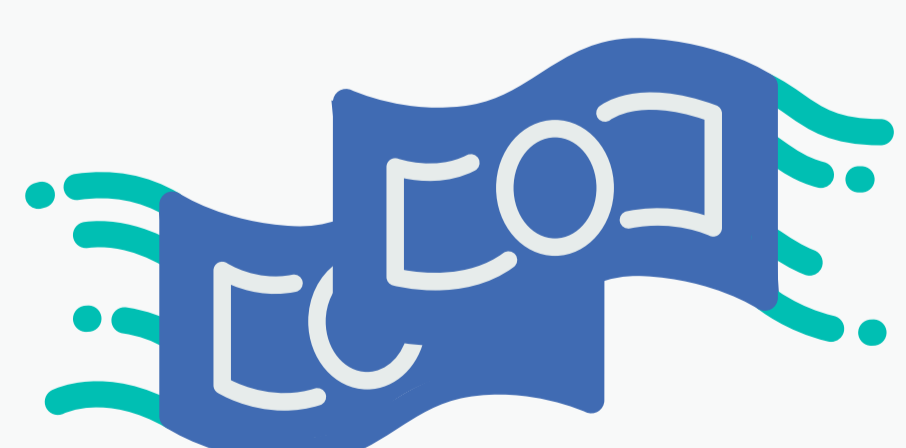


## Choosing a Target Date Fund

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



## See what Target Date Funds can do for you



**Flexibility and choice**  
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%**