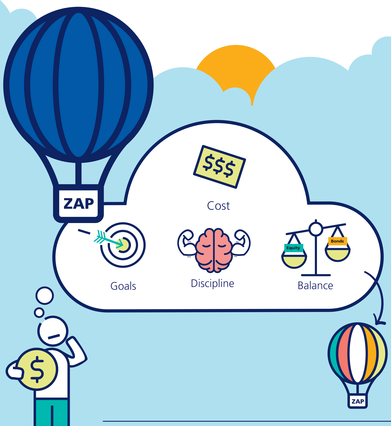
The Zurich Allocated Passive Funds (ZAP)

Elevate your investments

ZURICH



The Zurich Allocated Passive Funds

Zurich working with **index tracking funds** to provide you an intelligent investment option: **The ZAP funds**

ZURICH
Index tracking funds

Meet the ZAP fund range!

Five ready-made portfolios, each with a different combination of potential risk and return that make investing simple.

	1	2	3	4	5
Equities	20%	40%	60%	80%	100%
Bonds	80%	60%	40%	20%	0%

Index tracking funds provide access to an entire market within one investment portfolio, giving you a quick and easy way to implement your investment strategy.

Managed by **Zurich** to help you achieve your investment goals

Giving you **peace of mind**

Cost-effective solution - increasing the opportunity for growth

ZAP funds offer a diversified blend of equities, built using cost-efficient index funds. This means you will benefit from a diverse, professionally constructed portfolio in a single fund.

1 Cost effective

Built using low-cost index funds.

2 Broad diversification

Maintains exposure across all key asset classes and regions.

3 Low maintenance

Provides exposure to a well-balanced mix of equity and bond investments.

4 Regular rebalancing

Keeps the portfolio in line with your investment goals.

Understanding the difference between passive and active investment

Active

Performance potential
successful active funds can deliver returns in excess of the market over the long term.

Diversification
although active funds normally hold fewer investments than passive funds, our active portfolios still hold a wide range of securities.

Passive

One-stop shop
you can access entire markets with one investment.

Diversification
index funds often hold hundreds or even thousands of shares or bonds.

Low cost
Index funds are not trying to beat the market, so you are not paying countless researchers to analyse companies and performance.

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.

How do we get started?

Speak to your financial professional today about investing in ZAP funds

or

Scan here

Further information about ZAP funds including performance data can be found on the fund centre on our website

www.zurich.ae/home/savings-and-investment

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