

# Prisma Multi-Asset Funds

A range of investment funds managed to meet your risk profile









## Cutting through the clutter

Equities, bonds, property, money markets, commodities... investing often comes with a bewildering array of choices. Even when you've chosen a route that matches your circumstances, needs and feelings about risk, you must keep a close eye on your portfolio to ensure your investments continue to meet your financial goals, particularly as your life can change.

## Introducing Prisma Multi-Asset Funds

If you don't have the time or desire to dive into the complex world of investments yourself, the Prisma Fund range may be the answer. It brings you five funds targeted to five attitudes to risk. The funds are designed to reflect a range of risk levels, so whatever your appetite for risk there is likely to be a fund to suit you. The advantages don't end there. When you've chosen, your Financial Broker will set up your investment in your selected fund, bringing everything together in a secure online service. So you can check your investment quickly and easily, whenever you like.

# Five funds designed around an attitude to risk

## What do the funds invest in?

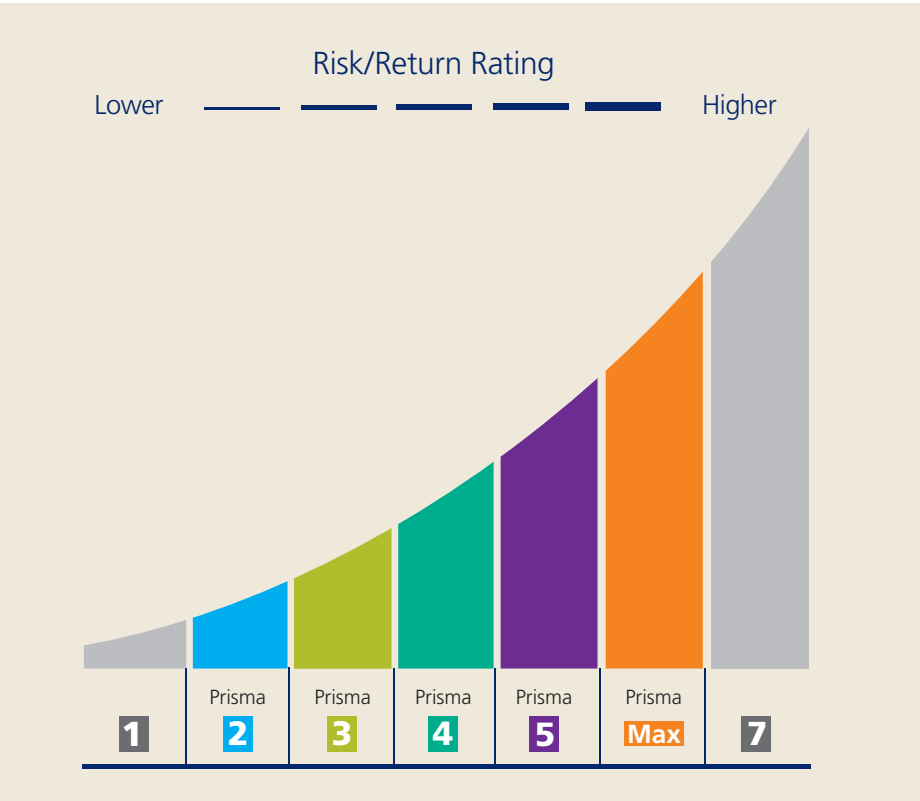
Depending on the level of risk you are willing to take, one of the five funds from the Prisma range could be just what you're looking for. Your Financial Broker will help you to identify your attitude to risk and after discussing this with you, will recommend the fund that suits you best.

Please note that each fund aims to grow your investment. The higher the risk you take, the greater the potential for better returns – but the down-side is that you have to accept the potential for greater losses, which can result in you getting back less than you invest.

The five Prisma funds invest in a mix of assets including equities, bonds, property, alternatives and cash, all of which provide the potential for investment growth over the longer term. These assets also introduce an element of risk to an investment that could potentially cause loss. The level of risk and potential growth provided by each of the assets is different. For example, historically equities have provided the highest levels of growth over the longer term, but also the highest level of risk, whereas bonds have provided lower levels of growth and smoother returns when compared to equities.

The assets within the risk rated multi-asset Prisma funds are allocated with this in mind and offer investments to suit different levels of risk, from the lower risk fund, Prisma 2 with a higher proportion of bonds compared with equities up to the higher risk Prisma Max which offers a higher proportion of equity investment.

## The Prisma Multi-Asset Funds



Source: Zurich, January 2019.

# Prisma Asset Allocation\*

## Prisma 2



- Equities 10%
- Bonds 45%
- Alternatives 3%
- Cash 42%

Prisma 2 is designed for the low risk, defensive investor that is looking for better returns than cash but who still aims for capital preservation.

## Prisma 3



- Equities 25%
- Bonds 36%
- Alternatives 8%
- Property 2%
- Cash 29%

Prisma 3 is designed for the low to medium risk, cautious investor that is looking for a broadly balanced globally diversified portfolio that is designed to perform throughout differing market conditions.

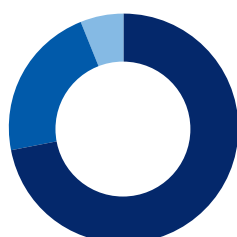
## Prisma 4



- Equities 54%
- Bonds 20%
- Alternatives 17%
- Property 4%
- Cash 5%

Prisma 4 is designed for the medium risk, growth investor that is looking for a globally diversified portfolio with an emphasis on long-term capital growth.

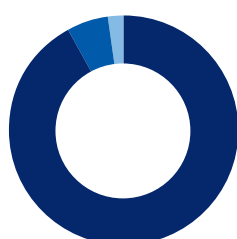
## Prisma 5



- Equities 72%
- Alternatives 22%
- Property 6%

Prisma 5 is designed for the medium to high risk investor that is comfortable with a higher level of risk for the potential of higher long-term investment returns.

## Prisma Max



- Equities 92%
- Alternatives 6%
- Property 2%

Prisma Max is designed for the high risk investor that is comfortable with considerable investment risk for the potential of very high long-term investment returns.

\* Splits as at 31 December 2018. For more information see individual fund factsheets on [zurich.ie](http://zurich.ie)



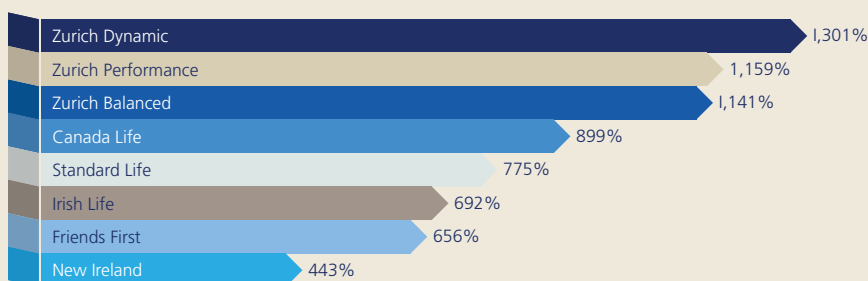
# Why invest with Zurich?

At Zurich we are proud of our track record in managing customers' investments. Our belief is that people need experts to look after their money, so we take a 'hands-on', active approach to investment management.

We aim to deliver long-term consistent investment performance. We believe that good active investment managers are best placed to deliver consistent long-term investment performance.

For nearly 30 years, Zurich has been managing diversified multi-asset funds for customers throughout Ireland. During that period Zurich has consistently outperformed our peers.

## How do we compare?



Source: Fund Focus, January 2019. Graph shows the performance of Zurich Life's Managed Fund versus the best performing fund from each competitor in the Managed Aggressive sectors. Figures quoted (02/01/92 to 02/01/19) are gross of Annual Management Charges. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.



## Brokers Ireland Awards 2018

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**Warning: The value of your investment may go down as well as up.**  
**Warning: Past performance is not a reliable guide to future performance.**  
**Warning: This product/service may be affected by changes in currency exchange rates.**  
**Warning: If you invest in this product you may lose some or all of the money you invest.**

## Let's get started

Everyone has different feelings about the risks they're prepared to take with their money. But with so many investments to choose from, finding an approach that fits with your aims and attitude to risk can be difficult. That's where the five Prisma funds from Zurich come in, making it easier to choose an investment you're comfortable with and providing a solution that is managed around your attitude to risk.

When it comes to your savings and investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.



Talk to your Financial Broker or Advisor



Call us on **1850 202 102**



Email us at **customerservices@zurich.com**



Visit our website at **zurich.ie**

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