PRSA Funds

Please note this is a list of funds for both a Standard PRSA (Max charges capped) and a NON Standard Advice PRSA (No control on charges). We only arrange Standard PRSAs and PRSA AVCs.

Risk Rating (as at 30/09/26)	SFDR Article (as at 30/09/26)	Fund Name	Additional Cost Information		Availability on	
			Additional AMC (as at 30/09/26)	Other Ongoing Costs* (as at 30/09/26)	Standard PRSA	Advice PRSA
1	A6	Cash	-	0.00%	✓	✓
	A8	Prisma Low	-	0.01%	✓	✓
	A8	Prisma 2	-	0.01%	✓	✓
2	A8	Short Duration Corporate Bond	-	0.01%	✓	✓
	A6	Global Short Fixed Income (Dimensional)[1]	0.21%	0.04%	✗	✓
	A6	Global Short-term Investment Grade Fixed Income (Dimensional)[1]	0.21%	0.04%	✗	✓
	A8	Prisma 3	-	0.01%	✓	✓
	A6	Active Fixed Income	-	0.01%	✓	✓
3	A8	Medium Duration Corporate Bond	-	0.01%	✓	✓
	A6	World Allocation 20/80 (Dimensional)[1]	0.24%	0.07%	✗	✓
	A8	Prisma 4	-	0.02%	✓	✓
	A8	Balanced	-	0.03%	✓	✓
	A6	Active Asset Allocation	-	0.02%	✓	✓
	A8	Cautiously Managed	-	0.01%	✓	✓
4	A6	Long Bond	-	0.01%	✓	✓
	A6	World Allocation 40/60 (Dimensional)[1]	0.26%	0.06%	✗	✓
	A6	World Allocation 60/40 (Dimensional)[1]	0.28%	0.05%	✗	✓
	A6	Euro Inflation Linked Int Duration Fixed Income (Dimensional)[1]	0.15%	0.06%	✗	✓
	A8	Prisma 5	-	0.03%	✓	✓
	A8	Prisma Max	-	0.03%	✓	✓
	A8	Performance	-	0.03%	✓	✓
	A8	Dynamic	-	0.03%	✓	✓
	A8	International Equity	-	0.03%	✓	✓
	A6	5*5 Global	-	0.03%	✓	✓
	A6	5*5 Europe	-	0.03%	✓	✓
	A6	5*5 Asia Pacific	-	0.04%	✓	✓
5	A6	Dividend Growth	-	0.01%	✓	✓
	A6	Gold	0.08%	0.02%	✗	✓
	A6	Asia Pacific Equity	-	0.04%	✓	✓
	A6	World Allocation 80/20 (Dimensional)[1]	0.29%	0.06%	✗	✓
	A6	World Equity (Dimensional)[1]	0.30%	0.05%	✗	✓
	A6	Global Small Companies (Dimensional)[1]	0.33%	0.05%	✗	✓
	A6	Global Value (Dimensional)[1]	0.27%	0.05%	✗	✓
	A8	Global Core Equity Lower Carbon ESG Screened (Dimensional)[1]	0.22%	0.04%	✗	✓
	A6	Indexed TopTech 100	-	0.02%	✗	✓
	A6	5*5 Americas	-	0.03%	✓	✓
6	A6	Eurozone Equity	-	0.03%	✓	✓
	A6	Indexed Emerging Markets Equity (BlackRock)[1]	-	0.17%	✗	✓

Other Ongoing Costs

These costs include costs incurred in the management, repair, valuation and maintenance of the assets of each Unit Fund and any other costs which have been charged to the Unit Fund. Dealing/transaction cost and stamp duties are not included.

If the costs shown are added to the annual management charge stated on your policy certificate, the resulting figure is comparable to a Total Expense Ratio (TER) or to an Ongoing Charges figure (OCF) used by UCITs on their KIIDs. All costs shown in the table are already included within our quoted fund performance.

Example of total costs

If you have an investment policy with a management charge of 1.00%, the following are the total ongoing costs that apply for a selection of funds:

• Cash = 1.00% • Balanced = 1.03% • World Equity (Dimensional) = 1.35%

*Other Ongoing Costs are calculated annually. The Other Ongoing Costs figures are based on our latest available data, and will vary over time.

Please note that fund risk ratings are recalculated periodically using Zurich's Risk Rating methodology and may change over time.

[1] These are "two stage switch" funds, further details of which are available in your policy document from Zurich. Annual Management Charges (AMC) apply.

Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: This product 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.
Warning: The income you earn from this investment may go down as well as up.