

Factsheet as of August 31, 2020

Investments

The Zurich vested benefits account invests in various investment strategies. These investment strategies differ mainly in terms of the volume of shares held. They are subject to all strict statutory investment guidelines (BVV2). The various investment strategies are managed by proven investment specialists, taking into account the criteria of security, earnings and liquidity.

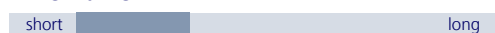
Investment Strategy Bond

Investment objective

This strategy invests in bonds and other debt securities that can benefit from current market developments to an above-average extent. The investment goal is to optimize interest yield while avoiding major exchange rate fluctuations.

The investment strategy does not have an equity component.

Time frame



Risk/return profile



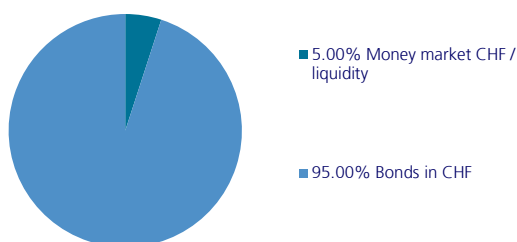
Investment data

Valor ¹	003.833.974
Currency	CHF
Inception date	February 2009
Subscription fee	max. 1%
TER	1.02%
Price	9.94
Assets	78.7 Mio.

Return (in %)

3 months	1.74
Current year	0.20
1 year	-1.68
3 years p.a.	0.30
5 years p.a.	0.65
10 years p.a.	0.81

Asset allocation (in %)



1) Valor numbers used: from 2/17/2009 to 6/14/2010 3.833.973 Target Investment Fund Bonds, from 6/14/2010 3.833.974 Target Investment Fund Bonds

Investment Strategy 25

Investment objective

This strategy invests primarily in fixed-income investments and to a limited extent in equities. The investment goal is to optimize yield from interest and price gains while avoiding major exchange rate fluctuations.

The strategic equity component is 25%.

Time frame



Risk/return profile



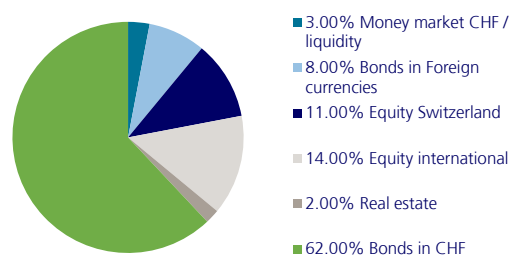
Investment data

Valor ¹	003.833.983
Currency	CHF
Inception date	May 2001
Subscription fee	max. 1%
TER	1.21%
Price	12.80
Assets	366.0 Mio.

Return (in %)

3 months	2.73
Current year	-0.54
1 year	0.16
3 years p.a.	1.61
5 years p.a.	2.06
10 years p.a.	2.59

Asset allocation (in %)



1) Valor numbers used: through 9/30/2003 1.115.938 «Zurich» Vested Benefits Account, 9/30/2003 to 4/27/2006 1.609.110 «Zurich» Retirement Provision 25, 4/27/2006 to 2/17/2009 2.444.865 ZIF Strategy 25, from 2/17/2009 to 6/14/2010 3.833.980 Target Investment Fund 25, from 6/14/2010 3.833.983 Target Investment Fund 25

Investment Strategy 35

Investment objective

This strategy invests in a balanced combination of equities and fixed-income investments. The investment goal is to achieve a higher income by exploiting price gains, although exchange rate fluctuations have to be taken into account.

The strategic equity component is 35%.

Time frame



Risk/return profile



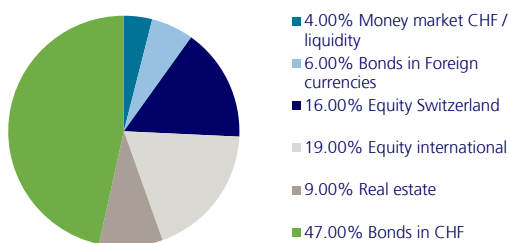
Investment data

Valor ¹	003.833.995
Currency	CHF
Inception date	May 1999
Subscription fee	max. 1%
TER	1.18%
Price	13.71
Assets	403.9 Mio

Return (in %)

3 months	2.85
Current year	-1.93
1 year	0.37
3 years p.a.	1.89
5 years p.a.	2.49
10 years p.a.	3.15

Asset allocation (in %)



1) Valor numbers used: through 9/30/2003 1.184.334 Zurich Invest Foundation Retirement Savings Account 3a, 9/30/2003 to 4/27/2006 1.609.152 «Zurich» Retirement Provision 35, 4/27/2006 to 2/17/2009 2.444.919 ZIF Strategy 35, from 2/17/2009 to 6/14/2010 3.833.993 Target Investment Fund 35, from 6/14/2010 3.833.995 Target Investment Fund 35

Investment Strategy 45

Investment objective

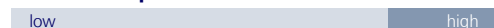
This strategy invests in fixed-income investments and to a greater extent in equities. The investment objective is to achieve greater returns by exploiting price gains, taking large price fluctuations into account.

The strategic equity component is 45%.

Time frame



Risk/return profile



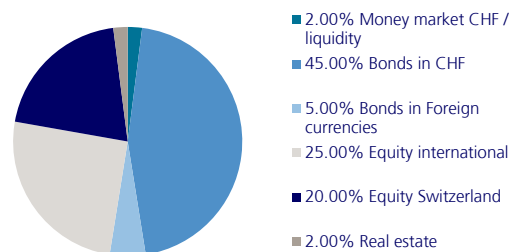
Investment data

Valor ¹	003.834.010
Currency	CHF
Inception date	September 2003
Subscription fee	max. 1%
TER	1.21%
Price	14.57
Assets	167.2 Mio

Return (in %)

3 months	3.26
Current year	-1.49
1 year	1.11
3 years p.a.	2.45
5 years p.a.	3.05
10 years p.a.	3.81

Asset allocation (in %)



1) Valor numbers used: through 4/27/2006 1.609.158 «Zurich» Retirement Provision 45, from 4/27/2006 to 2/17/2009 2.444.977 ZIF Strategy 45, from 2/17/2009 to 6/14/2010 3.834.007 Target Investment Fund 45, from 6/14/2010 3.834.010 Target Investment Fund 45

Investment Strategy Capital Protection

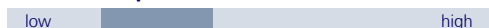
Investment objective

Zurich Invest Protect 85+ II primarily invests in various money market, bond and equity investments, and to a lesser extent in real estate and commodities. In stable markets, the fund invests primarily in return-oriented investments such as equities, bonds, real estate and raw materials. During periods of higher volatility, the fund assets are predominantly invested in more secure investments, such as the money market and liquidity.

Time frame



Risk/return profile



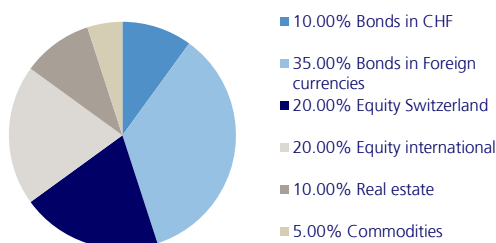
Investment data

Valor	033.886.993
Currency	CHF
Inception date	February 2018
Subscription fee	max. 1%
TER	1.03%
Price	94.73
Assets	141.3 Mio.

Return (in %)

3 months	0.68
Current year	-4.50
1 year	-3.10
3 years p.a.	n.a.
5 years p.a.	n.a.
10 years p.a.	n.a.

Asset allocation (in %) ¹



1) Reference portfolio: Breakdown according to BVV2 (guidelines)

Investment Strategy Money Market

Investment objective

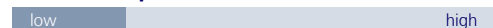
This strategy mainly invests in fixed-income investments with a short residual term to maturity. The investment goal is to optimize interest yield with the smallest possible exchange rate fluctuations.

The investment strategy does not have an equity component.

Time frame



Risk/return profile



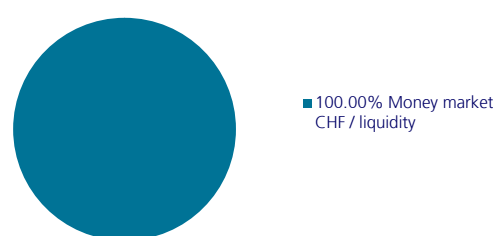
Investment data

Valor ¹	003.834.061
Currency	CHF
Inception date	September 2003
Subscription fee	none
TER	0.24%
Price	8.78
Assets	33.2 Mio.

Return (in %)

3 months	-0.11
Current year	-0.57
1 year	-0.90
3 years p.a.	-0.89
5 years p.a.	-0.93
10 years p.a.	-0.59

Asset allocation (in %)



1) Valor numbers used: through 4/27/2006 1.616.328 «Zurich» Money Market CHF, from 4/27/2006 to 7/13/2009 2.444.468 ZIF Money Market CHF, from 7/13/2009 to 6/14/2010 3.834.059 Target Invest Fund Money Market, from 6/14/2010 3.834.061 Target Investment Fund Money Market

Historical performance is no guarantee of current or future performance. The performance data do not take into account any commissions and costs charged for the issue and redemption of units.