

Factsheet as of 31. May 2022

Investments

The Zurich Retirement Savings Account 3a 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 (BWV2). The various investment strategies are managed by proven investment specialists, taking into account the criteria of security, earnings and liquidity.

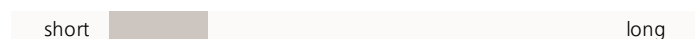
Investment Strategy Bond

Investment objective

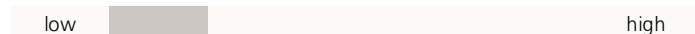
This strategy invests in bonds and other debt securities that can benefit from current market developments to an above-average extent. The investment goal is to optimize interest yield while avoiding major exchange rate fluctuations.

The investment strategy does not have an equity component.

Time frame



Risk/return profile



Investment data

Valor ¹	003.833.974	3 months	-5,25
Currency	CHF	Current year	-8,79
Inception date	February 2009	1 year	-9,43
Subscription fee	max. 2%	3 years p.a.	-2,72
TER	1,03%	5 years p.a.	-1,68
Price	9.03	10 years p.a.	-0,36
Assets	58,4 Mio.		

Return (in %)

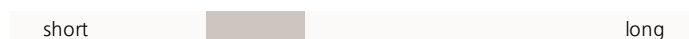
Investment Strategy 25

Investment objective

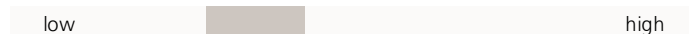
This strategy invests primarily in fixed-income investments and to a limited extent in equities. The investment goal is to optimize yield from interest and price gains while avoiding major exchange rate fluctuations.

The strategic equity component is 25%.

Time frame



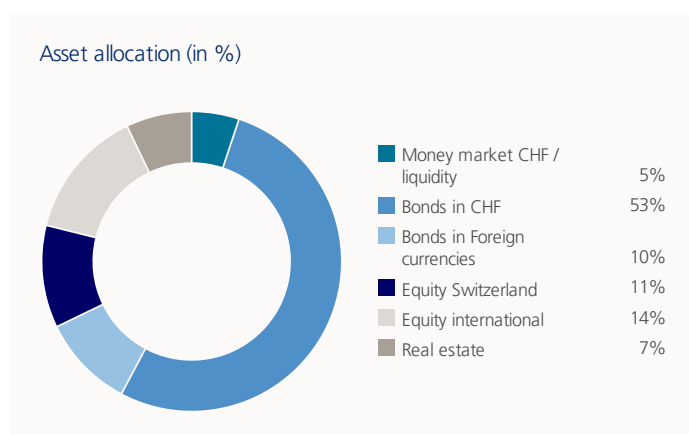
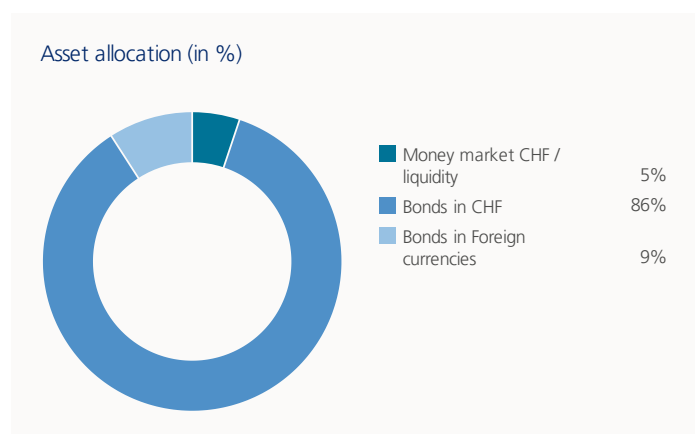
Risk/return profile



Investment data

Valor ¹	003.833.983	3 months	-4,35
Currency	CHF	Current year	-8,66
Inception date	May 2001	1 year	-6,86
Subscription fee	max. 2%	3 years p.a.	0,88
TER	1,27%	5 years p.a.	0,97
Price	12.76	10 years p.a.	2,30
Assets	395,8 Mio.		

Return (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

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

² until 9/30/2003 only accessible to the «Zürich» Vested Benefits Account

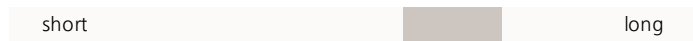
Investment Strategy 35

Investment objective

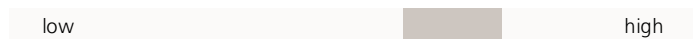
This strategy invests in a balanced combination of equities and fixed-income investments. The investment goal is to achieve a higher income by exploiting price gains, although exchange rate fluctuations have to be taken into account.

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. 2%
TER	1,31%
Price	14,21
Assets	421,0 Mio.

Return (in %)

3 months	-3,86
Current year	-8,38
1 year	-5,71
3 years p.a.	2,26
5 years p.a.	1,92
10 years p.a.	3,29

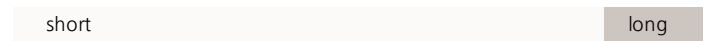
Investment Strategy 45

Investment objective

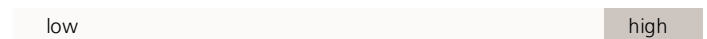
This strategy invests in fixed-income investments and to a greater extent in equities. The investment objective is to achieve greater returns by exploiting price gains, taking large price fluctuations into account.

The strategic equity component is 45%.

Time frame



Risk/return profile

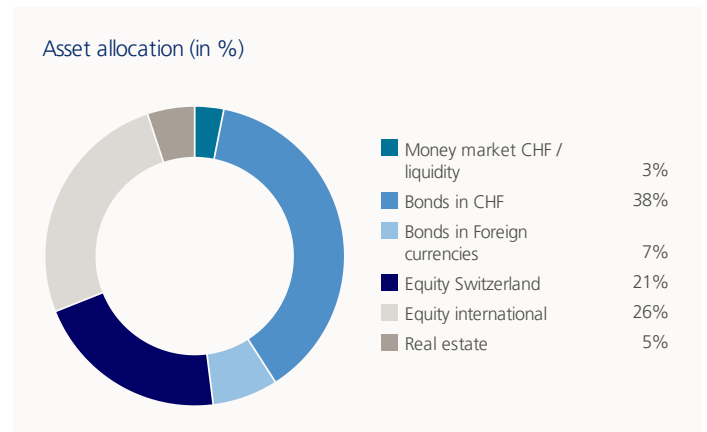
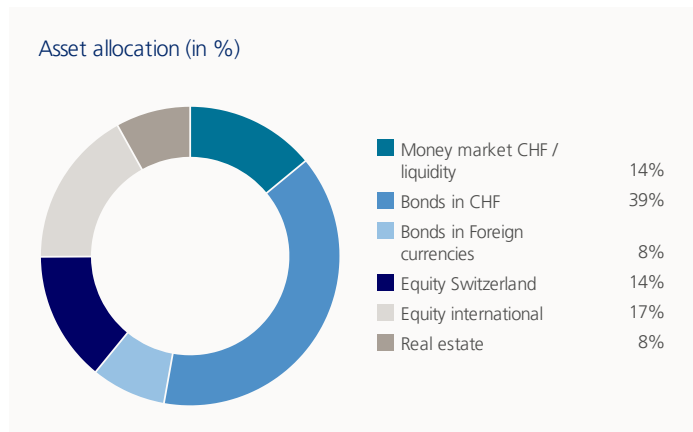


Investment data

Valor ¹	003.834.010
Currency	CHF
Inception date	September 2003
Subscription fee	max. 2%
TER	1,28%
Price	15,18
Assets	254,6 Mio.

Return (in %)

3 months	-3,62
Current year	-8,72
1 year	-5,60
3 years p.a.	2,64
5 years p.a.	2,36
10 years p.a.	4,03



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

² until 9/30/2003 only accessible to the «Zurich» Retirement Savings Account

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 100

Investment objective

The strategy is invested in equities worldwide, with an overweighting in Equity Switzerland. The investment objective is to achieve greater returns by exploiting price gains, taking large price fluctuations into account. Downside risk is higher than that of conventional retirement funds.

The maximum equity exposure is 100 percent.

Time frame

short	long
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Risk/return profile

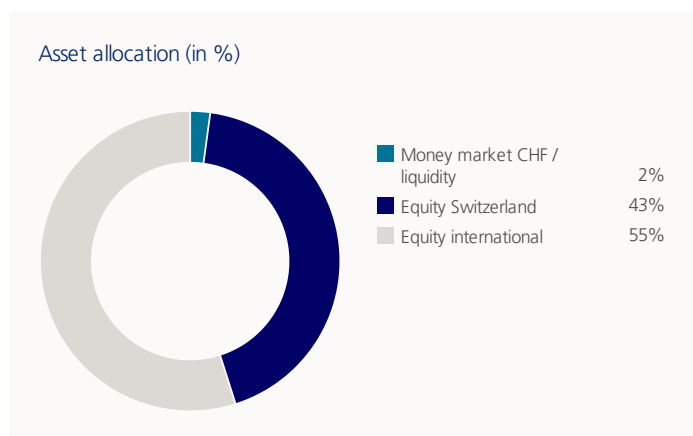
low	high
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Investment data

Valor	003.834.029
Currency	CHF
Inception date	January 2020
Subscription fee	max. 2%
TER	1,30%
Price	25.82
Assets	13,1 Mio.

Return (in %)

3 months	-2,09
Current year	-9,56
1 year	-1,97
3 years p.a.	N/A
5 years p.a.	N/A
10 years p.a.	N/A



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

short	long
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Risk/return profile

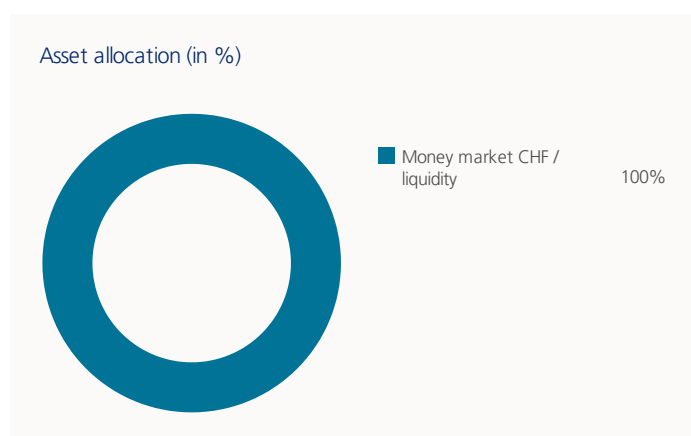
low	high
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Investment data

Valor ¹	003.834.061
Currency	CHF
Inception date	September 2003
Subscription fee	None
TER	0,23%
Price	8.64
Assets	28,9 Mio.

Return (in %)

3 months	-0,23
Current year	-0,35
1 year	-0,92
3 years p.a.	-0,91
5 years p.a.	-0,90
10 years p.a.	-0,71



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

Disclaimer

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.

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