

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs Over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. In the first year, we have assumed 0% annual return on the product. For the recommended holding period, we have assumed the product performs as shown in the moderate scenario where €1,000 per year is invested.

	If you exit after 1 year	If you exit after 7 years (Recommended holding period)
Total costs	€121	€1,206
Annual cost impact (*)	12.09%	3.46% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.23% before costs and 3.77% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you.

Composition of costs

One-off Costs upon entry or exit		If you exit after 7 years.
Entry Costs	The impact of the 1% government levy and the entry cost charged on this product. This is the maximum entry cost that can be charged. The person selling you this product will inform you of the actual charge.	1.54%
Exit Costs	The impact of the costs of exiting your investment when it matures.	0.00%
Ongoing Costs taken each year		
Transaction Costs	This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.05%
Management fees and other administrative or operating costs	The impact of the costs each year for administering this product and managing your investments.	1.88%
Incidental Costs taken under specific conditions		
Performance fees and carried interest	These fees do not apply to this product.	0.00%

Different costs may apply to your policy. The costs shown here reflect a 95% allocation of premium and a Zurich annual management charge of 1.75%.

Warning: If you invest in this product you may lose some or all the money you invest.
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: Benefits may be affected by changes in currency exchange rates.

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