Fund Specific Information as at 30 September 2026

5 Star 5 Europe

For the Investment Bond

Objectives

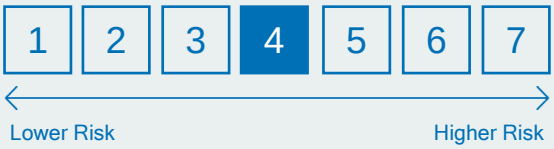
The 5 Star 5 Europe Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the Europe region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life. The return for the investor will depend on the performance of the portfolio of assets in this fund. The risk profile of this fund is based on the seven year recommended holding period. Investments for longer terms are expected to lower the level of risk and shorter investment terms are expected to increase the level of risk.

Intended Retail Investor

This investment option will appeal to investors who are seeking long-term real growth while being aware of their ability to lose some or all of their investment. Zurich Life Assurance plc ('Zurich') recommends that the investor is sufficiently informed about financial markets or that they have received appropriate professional advice to ensure they are aware that the value of this investment will move up and down with the performance of the assets.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI)

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Zurich is not able to pay you. Zurich has classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of Zurich to pay you. If Zurich is not able to pay you what is owed, you could lose your entire investment. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. This fund does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

Recommended holding Period:	**7 years**		
Example Investment:	**€10,000**		
Scenarios		**If you exit after 1 year**	**If you exit after 7 years**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs	€3,750	€2,450
	Average return each year	-62.51%	-18.20%
Unfavourable scenario	What you might get back after costs	€8,190	€13,960
	Average return each year	-18.05%	4.88%
Moderate scenario	What you might get back after costs	€10,370	€17,100
	Average return each year	3.74%	7.96%
Favourable scenario	What you might get back after costs	€13,740	€21,380
	Average return each year	37.40%	11.47%

Performance Scenarios

The figures shown include all the costs of the product itself, and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.For the unfavourable, moderate and favourable scenarios, this type of scenario occurred for an investment between 2014 and 2026. The stress scenario shows what you might get back in extreme market circumstances.

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 €10,000 is invested.

	If you exit after 1 year	If you exit after 7 years (Recommended holding period)
Total costs	€885	€4,362
Annual cost impact (*)	8.85%	3.56% 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 11.53% before costs and 7.96% 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.	0.16%
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.	1.59%
Management fees and other administrative or operating costs	The impact of the costs each year for administering this product and managing your investments.	1.81%
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 100% allocation of premium and a Zurich annual management charge of 1.6%.

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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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.