

# Zurich Investments Emerging Markets Equity Fund

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## Product Disclosure Statement (PDS)

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Strategic investment partner:  
Wells Capital Management, Inc.

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Management Limited  
ABN 56 063 278 400 AFSL 232511  
as responsible entity of the Zurich  
Investments Emerging Markets Equity Fund  
ARSN 168 908 281.

## 1. About Zurich Investments

Zurich Investment Management Limited (Zurich Investments) is the responsible entity of the Fund. Zurich Investments is a subsidiary of Zurich Financial Services Australia Limited (ZFSA), which is part of the worldwide Zurich Insurance Group based in Switzerland. In Australia, ZFSA's core lines of business are general insurance, life risk, investments and superannuation solutions.

As responsible entity of the Fund, Zurich Investments is responsible for ensuring that the Fund is managed in accordance with its Constitution and in accordance with relevant laws. Zurich Investments provides exclusive access to specialist investments by combining the expertise of specialist fund managers with our distribution and customer service strength. This Fund is one of several funds issued by Zurich Investments, known as the Zurich Investments Funds.

### About Wells Capital Management, Inc.

Wells Capital Management (WellsCap) is a leading global investment management firm. WellsCap's diverse and autonomous teams provide a broad range of investment solutions across multiple asset classes, investment styles within three main categories: equity, fixed income, multi-asset class solutions. WellsCap believe that:

- strategic client partnerships are achieved by professionals who listen, inform and analyse to create customised client solutions;
- autonomous investment teams generate alpha for clients without the distractions of operating a business; and
- risk management oversight should be independent from investment teams to ensure they consistently meet client objectives.

## Important information

The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. This PDS provides a summary of significant information about the Zurich Investments Emerging Markets Equity Fund (Fund), and contains a number of references to the "Zurich Investments Funds: Additional Information Guide" and the "Zurich Investments Funds: Application Booklet", which form part of the PDS and are available at [www.zurich.com.au](http://www.zurich.com.au). It is important that you read this PDS and the additional information before making a decision about the Fund.

All amounts in this PDS are in Australian Dollars.

**Platform Investors:** Investors in Australia who wish to access or invest in the Fund through an Investor Directed Portfolio Service or wrap platform ('Platform') may rely on this PDS. For more information about investing through a Platform, please refer to the 'Investing through a Platform' section in the "Zurich Investments Funds: Additional Information Guide".

## Updated information

We reserve the right to change the terms of this Fund where permitted to do so by the Fund's Constitution and the relevant law. The information in this PDS is up to date at the preparation date, however certain information in this PDS and the incorporated materials may change from time to time – this includes but is not limited to possible changes which we have identified. Where we indicate to you that we will give notice of such changes, or where changes that are not materially adverse to you occur, we will update such information on our website, [www.zurich.com.au](http://www.zurich.com.au). A paper copy of the updated information will also be available free of charge upon request by calling us on 131 551.

# Zurich Investments Emerging Markets Equity Fund Product Disclosure Statement

## 2. How the Zurich Investments Emerging Markets Equity Fund works

### What is a Managed Fund?

Managed funds allow you to pool your money with that of many individual investors. This money is then invested, in a way that aims to achieve the investment objectives of the Fund.

### About the Fund

The Zurich Investments Emerging Markets Equity Scheme (Scheme) is a managed investment scheme registered with the Australian Securities & Investments Commission (ASIC) under the Corporations Act. The Australian Registered Scheme Number (ARSN) for the Scheme is 168 908 281.

Under the Constitution for the Scheme, we have the power to establish and issue additional classes of units. Different “classes” of units will generally represent different fee levels and investment minimums. In this case, the ‘Zurich Investments Emerging Markets Equity Fund’ refers to the offer of Class B units in the Scheme. Any additional class of units we may decide to introduce in future will not adversely affect the rights and interests of investors in the Fund.

As an investor, you are allocated ‘units’ in the Fund, which represent your beneficial interest in the Fund as a whole. The value of these units will vary in accordance with the value of the underlying assets which is reflected in the unit price. In addition, your rights and obligations as an investor are set out in the Fund’s Constitution. For more information refer to the **“Zurich Investments: Additional Information Guide”**.

### Minimum investment amounts

Initial and minimum investment value	\$5,000
Additional investment	\$1,000
Withdrawal	\$1,000
Account balance	\$5,000

### Applications and redemptions

**Direct Investors:** Applications can be accepted directly from you or your financial adviser. Investments can be made via cheque or bank transfer. For more information on how to invest, please refer to section 8 of this PDS and the **“Zurich Investments: Application Booklet”**.

You may make additional investments into the Fund at any time, by completing an Additional Investment Form available from our website, [www.zurich.com.au](http://www.zurich.com.au) or by contacting us on 131 551 (+612 9995 3777).

You may request a withdrawal or ‘redemption’ from the Fund by completing a Withdrawal Form, available from our website, [www.zurich.com.au](http://www.zurich.com.au) or by contacting us on 131 551 (+612 9995 3777). In normal circumstances, we will credit your nominated bank account within 10 business days after we receive your withdrawal request.

Applications and withdrawals are normally accepted immediately on receipt. However, we may delay acceptance by up to 30 days in unusual circumstances, or if we consider it to be in the best interests of investors to do so. Once a withdrawal request is accepted, payment may be further delayed by such period as we consider reasonable if it is not possible for us to redeem the units or we consider such delay to be in the best interests of investors as a whole.

**Platform Investors:** To invest in or withdraw from the Fund through a Platform, please complete the documents provided by your Platform Operator. Minimum transaction amounts are determined by the Platform Operator, and may differ from those set out above. For more information about investing through a Platform, please refer to the **“Zurich Investments Funds: Additional Information Guide”**.

### Unit Pricing

When you invest, we divide your application monies, by the entry price to allocate you with units. Generally, we determine a value for the Fund every business day in Sydney using valuation procedures set out in the Fund’s Constitution. The Constitution for the Fund describes the process and the frequency of calculation of prices.

**Entry price –** If an application is accepted before 3pm by Zurich in Sydney on a business day, the entry unit price for that day will apply. The entry unit price is based on that day’s closing market value. For applications accepted after 3pm by Zurich in Sydney on a business day, the entry unit price for the next business day will apply. The entry unit price is calculated as the value of assets in the Fund, less liabilities, divided by the number of units on issue in the Fund, plus the buy spread. In some circumstances, we have the right to refuse or delay processing applications at our discretion, including where there is a suspension of the Fund, and will do so when we consider it to be in the best interest of investors.

The Funds must be credited to our Australian bank account before an application can be accepted.

**Exit price –** If a withdrawal or switch is accepted before 3pm by Zurich in Sydney on a business day, the exit unit price for that day will apply. The exit unit price is based on that day’s closing market value. For withdrawals accepted after 3pm by Zurich in Sydney on a business day, the exit unit price for the next business day will apply. The exit unit price is calculated as the value of assets in the Fund, less liabilities, divided by the number of units on issue in the Fund, less the sell spread. In some circumstances, we have the right to refuse or delay processing withdrawals at our discretion, including where there is a suspension of the Fund, and will do so when we consider it to be in the best interest of investors.

### Distributions

**Direct Investors:** The Fund normally makes distributions within 30 days of the end of June. There may be periods when the Fund does not distribute. The income is accrued on a daily basis and is reflected in the daily unit prices.

Under the Attribution Managed Investment Trust (AMIT) regime, the tax amounts attributed to investors may differ from the cash being distributed. Any of these differences will lead to cost base adjustments for the investor.

The Fund’s unit price will usually fall after each distribution to reflect the income that is paid out to you. If you invest just before this time, you may get some of your capital back as income.

Unless you give us other instructions, we will reinvest your distributions back into your Fund at the reinvestment price of units in the Fund on the first business day following the end of the distribution period. The reinvestment price is based on the value of Fund assets, divided by the number of units on issue.

Please note that reinvested distributions do not incur the buy spread. This price does not take into consideration any market movement on the first day following the end of the distribution period.

You can also elect to have your distributions paid directly to an Australian bank, building society or credit union account. If your bank, building society or credit union returns your distribution to us, we will reinvest it in the relevant Fund using the entry price on the day the distribution is returned.

**Platform Investors:** Distributions will be paid to your Platform Operator in accordance with the above. You should refer to the documents provided by your Platform Operator for information regarding how and when your distributions will be paid to you.

You should read the important information about investing in and withdrawing from the Fund before making a decision. Go to the **“Zurich Investments Funds: Additional Information Guide”** and **“Zurich Investments Funds: Application Booklet”**, both located at [www.zurich.com.au/PDS](http://www.zurich.com.au/PDS). The material relating to investing in and withdrawing from the Fund may change between the time you read this Statement and the day you acquire the Product.

### 3. Benefits of investing in the Zurich Investments Emerging Markets Equity Fund

The benefits of investing in the Zurich Investments Emerging Markets Equity Fund include:

- access to a disciplined emerging markets investment process which is managed by an experienced portfolio management team,
- an investment in the Fund brings with it the potential for long term capital growth from emerging market equities,
- regular reporting and a dedicated customer service team to keep you up to date on your investments, and
- online access to information about your investments via the Zurich website.

You should read the important information about regular reporting and online account access before making a decision. Go to the **“Zurich Investments Funds: Additional Information Guide”**, located at [www.zurich.com.au/PDS](http://www.zurich.com.au/PDS). The material relating to regular reporting and online account access may change between the time you read this Statement and the day you acquire the Product.

### 4. Risks of managed investment schemes

All investing involves risk. Generally, the more risk you bear, the higher your potential return may be over the longer term. For example, growth assets such as shares, property and property securities have historically provided the potential for higher returns over the longer term than income assets such as fixed interest and cash, but may also have a higher level of short term risk. However, growth assets have historically produced more volatile returns than income assets.

The value of an investment in the Fund can fall as well as rise in line with movement in the value of that Fund’s assets. General factors that can affect the value of your investment include interest rates and inflation, company performance, exchange rate fluctuations, and changes in government policies, taxation and laws affecting managed investment schemes.

Investments in shares and securities may also be subject to liquidity risk (i.e. how actively tradeable the shares and securities are). Investments in the Fund are subject to investment risk, including possible delays in repayment and loss of capital invested. There is no guarantee of the repayment of capital – which means you could receive less than initially invested. There is also no guarantee in relation to the payment of income, the performance of the Fund or the achievement of investment objectives. The Fund’s future returns will vary, and may differ from past returns.

In addition to these general factors, there are other specific factors that may affect the value of an investment in the Fund as outlined below.

#### International shares

The value of underlying shares in the Fund can be affected by:

- a company’s performance in the markets where it operates and changes to its financial conditions,
- performance of the industry in which a company operates,
- changes to the overall level of the share market,
- international social and political factors, and
- exposure to movements in currency exchange rates (refer to ‘Currency’ and ‘Currency Management’ sections further below).

Emerging market equities may be exposed to more volatile risk factors than developed market equities. Those risks intensify with fewer countries and regions and may include:

- offshore investment restrictions affecting repatriation of investment income, capital and proceeds of asset sales,
- government actions, such as expropriation of assets, trade barriers and other protectionist measures, nationalisation, forced mergers of companies, price controls and taxation changes,
- greater currency volatility due to less stable currencies,
- war, internal conflicts and civil war,
- default, fraud, and fewer laws providing investor protection,
- losses from sub-custodians, as custodian and settlement risks are less developed, and
- leverage increasing losses (as well as profits). The underlying fund’s prospectus permits the use of derivatives to leverage up to specific levels of net assets, however the use of derivatives to leverage the fund is not currently employed.

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## Derivatives and counterparty risks

The value of a derivative will generally move according to movements in the underlying asset, and therefore carries the risks associated with that asset. Where the derivative is used to enhance positive returns, there is also the risk of potentially magnifying losses. In addition to these risks there is potential illiquidity of the derivative as well as the risk of default by any counterparties to the derivatives (this default risk also applies to any provider of exchange traded securities, futures and options).

## Currency

The exposure to movements in currency exchange rates can also affect the value of the underlying assets in the Fund. For example, a change in the value of the Australian dollar may lead to a difference in the value of foreign investments held by a fund, as expressed in Australian dollars.

## Cash

Whilst the value of a cash investment as such is not affected by external factors, changes in the level of interest rates will affect the amount of interest paid on cash investments.'

The risk level you are willing to accept will depend on your personal circumstances, including your age, your investment timeframe, where other parts of your wealth are invested and your overall tolerance to risk.

## 5. How we invest your money

In planning your investment strategy and choosing your Fund, you should consider the potential investment returns, the relevant risks and your investment time frame. You should also consider seeking professional financial planning advice.

## Zurich Investments Emerging Markets Equity Fund

### Description

This Fund is suitable for investors seeking long term capital growth from shares listed in global emerging markets.

### Investment return objective

The investment team expects to generate 2-3% of excess return relative to the MSCI Emerging Markets Index in \$A (net dividends reinvested) over a full market cycle of 3-5 years.

### Asset Allocation and Range

The Fund invests in an Australian dollar Share class of the Emerging Markets sub fund within the Wells Fargo (Lux) Worldwide Fund 'Underlying Fund' an open ended investment company with variable capital and limited liability. The Underlying Fund, under normal circumstances, will invest at least 80% of its net assets in equity securities of companies in emerging market countries across any market capitalisation.

Emerging market countries are considered to be, among others, countries included in the MSCI Emerging Markets Index.

The table below shows the typical range for each asset class in the Underlying Fund.

Asset class	Range %
International shares	80-100
Cash	0-20

## Investment strategy

The investment team at WellsCap looks for companies with a sustainable high dividend yield backed by strong company financials and fundamentals, including above-average sales and earnings growth, overall financial strength, competitive advantages, and capable management. The team may sell a holding when it no longer has some or all of these traits. The investment strategy includes both a top-down strategy, which takes account of overall economic and market trends in each country, and a bottom-up strategy, which employs fundamental research for security selection. In order to take advantage of the wide range of possible opportunities in a variety of markets at different stages of economic development, a portfolio is constructed with the potential for a high portfolio dividend yield while maintaining a controlled level of risk.

## Use of Derivatives

The Fund or the Underlying fund may invest in derivatives as part of the investment process. They do not utilise derivatives to leverage.

## Risk level

Very high – the likelihood of the value of your investment going down over the short term is very high as compared to investment in funds which invest in assets such as cash or fixed interest.

## Recommended minimum investment timeframe

7 years

## Distribution frequency

Annually

## Fund inception date

23 June 2014

## Currency management

Under normal circumstances, the Underlying Fund will not engage in foreign currency hedging. This means that the investments held in the Fund are exposed to risks associated with movements in foreign exchange rates.

## Change to Investment Strategy

Zurich Investments may change the Fund's investment strategy (including by adding or removing asset classes or varying asset allocation ranges and performance benchmarks) and the investment manager used at any time. Investors will be notified of any changes as set out under 'Updated Information', on page 1 of this PDS.

## Environmental, social and ethical considerations

Decisions about the selection, retention or realisation of investments in the Fund are primarily based on economic factors. We do not take into account labour standards, environmental, social or ethical

considerations when making decisions although sometimes these matters do indirectly affect the economic factors upon which our decisions are based. We do not have a predetermined view as to whether we will take the above matters into consideration in making investment decisions affecting the Fund in future.

### Switching between Funds

As your investment needs change, you can simply switch all or part of your investment to another Fund managed by Zurich Investments (subject to a minimum switch amount of \$1,000 and a minimum balance of \$5,000 in each Fund). A switch is a withdrawal from one Fund and an application into another. As the withdrawal is a disposal of units, it may have tax implications.

If you do not wish to complete a new application form to switch your investment between Funds, you may complete a switch form available on our website [www.zurich.com.au](http://www.zurich.com.au), or by calling us on 131 551 (+61 2 9995 3777).

## 6. Fees and costs

### Fee table

This table shows fees and other costs that you may be charged. These fees and costs may be deducted from your money or from the returns on your investment or from the Fund's assets as a whole. You should read all of the information about fees and costs, as it is important to understand their impact on your investment. You can use the information in this table to compare fees and costs between this Fund and other managed investment products.

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of the Fund</b>		
<b>Establishment fee:</b> The fee to open your investment.	Nil	Not applicable
<b>Contribution fee:</b> The fee on each amount contributed to your investment.	Nil <sup>1,2</sup>	Not applicable
<b>Withdrawal fee:</b> The fee on each amount you take out of your investment.	Nil <sup>1,2</sup>	Not applicable
<b>Termination fee:</b> The fee to close your investment.	Nil	Not applicable
<b>Management costs<sup>3</sup></b>		
<b>Management costs:</b> The fees and costs for managing your investment.	1.58% p.a.	Generally deducted daily. The management fee is deducted from the underlying assets of the Fund before the unit price is struck.
<b>Service fees<sup>2</sup></b>		
<b>Investment switching fee:</b> The fee for changing investment options.	Nil <sup>1,2</sup>	Not applicable

<sup>1</sup> However, a buy/sell spread will apply, refer to the **"Zurich Investments: Additional Information Guide"** for more information.

<sup>2</sup> See section under 'Maximum Fees' in the **"Zurich Investments: Additional Information Guide"** for more information.

<sup>3</sup> For more information regarding management costs refer to the **"Zurich Investments: Additional Information Guide"**.

All fees are inclusive of GST, and are reduced to take account of any Reduced Input Tax Credits available, where applicable. If you are a Platform Investor, contact the Platform Operator for more information regarding the fees charged by them.

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance, or the provision of better member services, justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask your Platform operator or your financial adviser.

### To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out different fee options.

# Zurich Investments Emerging Markets Equity Fund

## Product Disclosure Statement

### Example of Fees and Costs

The fees and costs shown in the following table is a measure of the total costs that you would pay to us in dollar terms assuming an investment balance of \$50,000 with a contribution of \$5,000 during the year. This table gives an example of how fees and costs on this product can affect your investment over a 1 year period. You should use this table to compare this product with other managed investment products.

Example - balance of \$50,000 with a contribution of \$5,000 during the year		
<b>Contribution Fees</b>	Nil	For every additional \$5,000 you put in, you will be charged \$0.
<b>Plus Management Costs</b>	1.58% p.a.	And, for every \$50,000 you have in the Fund you will be charged \$790 each year.
<b>Equals Cost of Fund</b>		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$790.

The Cost of Fund does not take into account any movements in the value of an investor's units that may occur over the course of the year. Please note that in the above example the \$5,000 additional investment is assumed to occur at the end of the year. An additional buy spread will apply, refer to the **"Zurich Investments: Additional Information Guide"** for more information.

### Changes to Fees and Costs

We have the right to change the fees and costs outlined in this PDS. Where we decide to vary any fees, we will notify you within 12 months of the change occurring except where the change is an increase in which case we normally will give you at least 30 days advance notice.

### Adviser Remuneration

Your adviser does not receive any upfront or ongoing commission payments from Zurich Investments on account of your investment in the Fund.

You can agree with your financial adviser to have a direct 'fee for service' arrangement for any personal financial advice and services they provide to you in relation to your investment. This Investment Advice Fee is negotiable between you and your adviser, and is an additional cost to you, separate from the fees payable by you as an investor in the Funds.

You should read the important information about fees and costs payable before making a decision. Go to the **"Zurich Investments Funds: Additional Information Guide"**, located at [www.zurich.com.au/PDS](http://www.zurich.com.au/PDS). The material relating to fees and costs payable may change between the time you read this Statement and the day you acquire the Product.

## 7. How managed investment schemes are taxed

Zurich has elected for the Fund to enter the Attribution Managed Investment Trust (AMIT) regime.

Generally the Fund should not pay tax on behalf of investors. We intend that the Fund will attribute all of its taxable income (including capital gains) plus offsets to investors that have been members during the year on a fair and reasonable basis. This means that investors will be subject to tax on these amounts (and claim the offsets where eligible).

The tax payable by an investor (if any) depends on the investor's individual tax profile and applicable tax rate on the component attributed. The amount attributed to each investor will be advised in an AMIT Member Annual Statement ("AMMA Statement"). The AMMA Statement will set out the tax components and offsets which have been "attributed" to an investor and other relevant tax information.

Under the AMIT regime, the cost base and reduced cost base of an investor's units in the Fund will be adjusted upwards or downwards, depending on the amounts and components attributed to the investor and the distributions made. This adjustment will be provided in the annual AMMA statement.

You may incur a capital gains tax liability should you withdraw, switch or if the Fund makes a realised capital gain which is attributed to you. You will need to include any taxable capital gains in your tax return (after applying current or prior year capital losses if any). An individual resident investor may be eligible for a 50% reduction where the attributed capital gain is discountable.

In accepting a withdrawal request, Zurich may determine that a portion of the withdrawal proceeds will include a proportion of the realised capital gains of the Fund for that year (including assets realised to fund the withdrawal). Alternatively Zurich may attribute a portion of the Fund realised capital gains to the withdrawing investor in addition to the withdrawal proceeds, such that the attributed realised capital gains differ from the cash distributed to the withdrawing investor.

The taxation information contained in this PDS reflects the income tax legislation in force, and the interpretation of the Australian Taxation Office and the courts, as at the date of issue of this PDS.

For information about your individual circumstances, contact your tax adviser.

### Providing your tax file number (TFN)

For Australian residents, you are not required to give us your TFN, Australian Business Number (ABN) or exemption information. However if you don't, we are required to deduct tax at the highest marginal tax rate plus the Medicare levy from income distributions made to you. Collection of TFNs is permitted by taxation and privacy legislation.

## 8. How to apply

### Direct Investors

To invest in the Fund you need to complete the Application Form and return it to us together with the other documents requested and your initial investment. The Application Form is included in the Application Booklet available at [www.zurich.com.au](http://www.zurich.com.au) or on request by calling us on 131 551.

This offer is available only to persons receiving it (including electronically) within Australia. We cannot accept cash or applications signed and mailed from outside Australia. The Fund's Operations and your rights may be restricted if you cease to be a resident of Australia.

### Platform Investors

If you are investing in the Fund via a Platform then you are an indirect investor. This means that it is the Platform operator who invests for you and therefore has the rights of an investor.

As an indirect investor you do not have to complete any Zurich Investments forms. We will not send you any confirmation letters, distribution statements or annual tax statements; these will be provided by your Platform operator.

### Cooling-off period

Should you decide that your initial investment in the Funds does not suit your needs for any reason, you can request in writing to have it cancelled within the 14 day cooling-off period. The cooling-off period begins when you receive confirmation of your investment or 5 days after your units are issued, whichever is earlier. The amount we refund will be the original amount invested, adjusted to take into account:

- any increase or decrease in the value of your investment,
- any tax or duty that may have been payable, and
- reasonable administrative and transaction costs.

You will not be able to exercise any cooling off rights once you have exercised any right or power in respect of your investment in the Fund.

### Enquiries and complaints resolution

Zurich Investments is committed to providing you with a high level of service, and we have arrangements in place for handling enquiries or complaints. If you have an enquiry or wish to make a complaint or you require any further information about your investment, please contact us on 131 551 (+61 2 9995 3777). We aim to acknowledge any complaint within 24 hours and to resolve the complaint within 45 days.

We are also a member of the Australian Financial Complaints Authority (AFCA), an independent body established by legislation passed by the Commonwealth Government that provides you with a free dispute resolution process to help you resolve complaints relating to financial products and services, including complaints relating to your investment. If you are not satisfied with the response from us, or we fail to resolve the complaint within 45 days (or any extended period you agree), you can raise the matter with AFCA. You can contact AFCA at:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3  
Melbourne VIC 3001

If you are investing through a Platform, your first point of contact for complaints or requests for further information, other than as specified in this PDS, should be directly with the Platform operator. If you have any issues that remain unresolved, then you may contact the complaints scheme of which the Platform operator is a member.

You should read the important information how to apply and additional application requirements before making a decision. Go to the **“Zurich Investments Funds: Application Booklet”**, located at [www.zurich.com.au/PDS](http://www.zurich.com.au/PDS). The material relating to how to apply and additional application requirements your may change between the time you read this Statement and the day you acquire the Product.

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