

Zurich Superannuation Plan and Account-Based Pension

Balanced

Fund Focus - June 2022

Investment objective

To provide investors with security and capital growth over the medium to long-term, through exposure across a range of asset classes. The option aims to achieve CPI+2% over rolling four year periods before fees and taxes.

Investment strategy

This option invests in a balanced mix of income and growth assets, which will include Australian and international shares, fixed interest securities, listed property trusts and cash. The option is designed to reduce overall portfolio risk by spreading the option's investments across asset classes.

Key features

Minimum suggested timeframe	4 Years
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APIR codes

Zurich Superannuation Plan (Entry Fee)	ZUR0254AU
Zurich Superannuation Plan (Nil Entry Fee)	ZUR0274AU
Zurich Allocated / Account-Based Pension (EF)	ZUR0004AU
Zurich Allocated / Account-Based Pension (NEF)	ZUR0147AU

Fund performance after fees¹

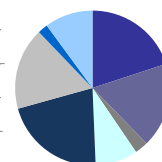
As at 30 June 2022	1 month %	3 months %	1 Year %	3 Years %pa	5 Years %pa	Since inc. %pa	Inception date
Zurich Superannuation Plan - EF	-3.2	-5.1	-6.3	0.8	2.7	4.3	28 Feb 2000
Zurich Superannuation Plan - NEF	-3.2	-5.1	-6.3	0.5	2.2	3.5	7 Nov 2000
Alloc / Account-Based Pension - EF	-3.6	-5.7	-7.0	1.1	3.2	6.0	4 Apr 1994
Alloc / Account-Based Pension - NEF	-3.6	-5.7	-6.9	0.8	2.7	4.6	28 Oct 1998

Strategic asset allocation

Asset class	Range %	B'mark %
Australian shares	8-38	20
International shares	5-30	18
Australian Property securities	0-9	1
Global Property securities	0-9	2
Infrastructure	0-6	2
Alternative Investments	4-14	9
Total growth assets	17-65	52
Aust. & Int. Fixed Interest	0-42	22
Absolute Return Bond	0-30	11
Cash	5-25	15
Total income assets	35-83	48

Actual asset allocation as at 30 June 2022

Asset class	Actual %
Australian shares	20.0
International shares	17.7
Property securities	2.8
Diversified fixed int.	21.3
Alternative Investments	8.9
Infrastructure	2.1
Absolute Return Bond	10.1
Cash	17.2



Contact

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¹ Performance returns quoted are compound rates of return calculated on exit prices and are net of all ongoing fees. Please note that figures shown are rounded to one decimal place, therefore some rounding errors may occur. Past performance is not a reliable indicator of future performance. The issuer of the Zurich Superannuation Plan SPIN ZUR0473 AU, Zurich Account-Based Pension and Zurich Allocated Pension SPIN ZUR0469AU is Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757 who is the trustee of the Zurich Master Superannuation Fund SFN 2540/969/42. The information in the report has been derived from sources reasonably believed to be reliable and accurate and is to be used for research purposes only. Subject to law, none of the companies of the Zurich Financial Services Australia Limited Group, nor their directors or employees, gives any representation or warranty as to the reliability, accuracy or completeness of the information, nor accepts any responsibility arising in any way (including by reason of negligence) from errors in or omissions from, the information provided. A Product Disclosure Statement (PDS) for the Fund is available and can be obtained by calling Zurich Investments on 131 551. The PDS should be considered in deciding whether to acquire, or to continue to hold, an investment in the fund. This information is of a general nature only and does not take into account the investment objectives, financial situation or particular needs of any investor and should not be taken as a securities or stock recommendation. These factors should be considered before any investment decision is made in relation to the fund.