

The Matrix Range of Funds for Eagle Star PRSAs



Fund Choice (As at August 2009)	Fund Description	Indicative Equity Exposure (% of the value of the fund)	Potential Return/Risk Profile	Fund Manager	Availability on PRSA Contracts	Part of PRSA Default Investment Strategy
ACTIVE MANAGEMENT						
Equity Concentrated Funds						
5★5 Global	A unit-linked fund offering a global portfolio of 25 equities, spread across five sectors.*	100%	Higher	Eagle Star Investments	A S	No
5★5 Europe	A unit-linked fund offering a regional portfolio of 25 European equities, spread across five sectors.*	100%	Higher	Eagle Star Investments	A S	No
5★5 Asia Pacific	A unit-linked fund offering a regional portfolio of 25 Asia Pacific equities, spread across five sectors.*	100%	Higher	Eagle Star Investments	A S	No
5★5 Americas	A unit-linked fund offering a regional portfolio of 25 equities in the Americas, spread across five sectors.*	100%	Higher	Eagle Star Investments	A S	No
Geographic Funds						
Irish Equity	An actively managed unit-linked equity fund which seeks to maximise growth through capital gain and income from a diversified portfolio of Irish equities.	100%	Higher	Eagle Star Investments	A	No
Eurozone Equity	A unit-linked fund offering an actively managed portfolio of equities denominated in euro.	100%	High	Eagle Star Investments	A S	No
Global Equity Funds						
International Equity	A unit-linked fund offering an actively managed portfolio of global equities.*	100%	High	Eagle Star Investments	A S	No
Dividend Growth	A unit-linked fund offering a portfolio of international equities whose dividend yields tend to be higher than their markets' dividend yields and in addition have the capacity to further increase dividends.*	100%	High	Eagle Star Investments	A S	No
Managed Funds						
Dynamic	An aggressively managed unit-linked fund with a high equity content.*	75% – 100%	High	Eagle Star Investments	A S	Yes
Performance	A unit-linked fund offering a portfolio of equities with some exposure to bonds.*	65% – 90%	High	Eagle Star Investments	A S	Yes
Balanced	A unit-linked fund offering a balanced portfolio of equities and bonds.*	50% – 75%	Medium	Eagle Star Investments	A S	Yes
Cautiously Managed	A unit-linked fund offering a well-diversified portfolio of bonds, equities and cash.*	20% – 50%	Moderate	Eagle Star Investments	A S	No
Secure	A unit-linked cash fund where unit prices are guaranteed never to fall.	0%	Low	Eagle Star Investments	A S	No
Unitised With Profits Fund						
SuperCAPP	A unitised with-profits fund that aims to deliver a regular return, consistent with prevailing long-term interest rates while maintaining the potential for higher growth than a bank deposit account. Returns are distributed through Annual and Special Dividends. Dividend distributions aim to provide SuperCAPP policyholders with a smoothed accumulation of returns over time.*	20% – 40% ¹	Moderate	Eagle Star Investments	A	No
Fixed Interest/Bond Funds						
Long Bond	An actively managed unit-linked long bond fund.	0%	Medium	Eagle Star Investments	A S	No
Active Fixed Income	An actively managed unit-linked bond fund.*	0%	Moderate	Eagle Star Investments	A S	Yes ²
Self-directed Fund						
Personal Portfolio Fund (Pension investment only)	A unit-linked fund within which you can trade your own portfolio of equities, bonds and cash. ³	0% - 100%	Low - Higher (at your discretion)	You	A ⁴	No
INDEX TRACKER / EXCHANGE TRADED FUND						
Sector Fund						
TopTech 100	A unit-linked fund that invests in leading technology and biotechnology companies. The fund invests in the shares of the NASDAQ-100 index via an Exchange Traded Fund (ETF).*	100%	Higher		A	No

* Some or all of the assets are invested outside the eurozone, so currency fluctuations may impact on the fund's performance.

A Advice PRSA S Standard PRSA

- The fund's exposure to equity volatility is normally controlled by limiting maximum losses and gains for the majority of the equity portfolio.
- It is only part of the Default Investment Strategy (DIS) for those intending to purchase an annuity with their retirement proceeds.
- Minimum investment of €50,000 p.a. for regular contributions and €50,000 for a single contribution. For PRSA contracts, the minimum contribution for any payment by electronic transfer (including direct debit) is €10 and the minimum contribution for payment received by any other means is €50. However, you must wait until you have accumulated a fund of at least €50,000 before you can switch into the Personal Portfolio Fund.
- Not available under the Advice (Rebate) PRSA.



For more information on these funds and current fund prices and performance, visit our **Funds** section at www.zurichlife.ie