

Zurich Rate of Return Calculator

Retirement can seem a long way off, and it's easy to lose track of how the assets within your plan are performing to help provide for your retirement.

With Zurich's Rate of Return Calculator, you can see how the money paid into your Retirement Account is working for you.



Using Zurich's Rate of Return Calculator, you can:

- calculate a rate of return at both policy and fund level
- calculate a rate of return for any or all policies held within your Retirement Account
- see how an investment strategy has performed by selecting a single policy or selected multiple policies
- calculate an overall rate of return for your Retirement Account by selecting all policies
- select a fund level rate of return to calculate the rate of return for funds within a single policy
- calculate a rate of return in any of the available plan currencies
- obtain a rate of return summary, or a detailed report showing all transactions in your Retirement Account, during the time period selected, emailed directly to your Zurich International online (ZIO) inbox.

Accessing the Rate of Return Calculator

The Rate of Return Calculators can be found on your ZIO home page, in the tools area. From here you can access either a policy level or fund level rate of return.

In just three simple steps you can obtain a rate of return:

- 1) Select the policy(ies) to be modelled: single, multiple or fund level.
- 2) Enter the time period for which you want to calculate the rate of return.
- 3) Select the currency to be used for the calculation.

<input type="checkbox"/>	Policy number	Policy description	Policy currency	Policy start date	Policy value
<input type="checkbox"/>	8327155	AVC	GBP	01 October 2016	1,231.71
<input type="checkbox"/>	8327163	Employer	GBP	01 October 2016	5,543.07
<input checked="" type="checkbox"/>	8333128	Transfer	GBP	01 November 2016	106,542.12

Please select the start date for the calculation: 10 December 2019

Please select the end date for the calculation: 10 December 2020

Please select the currency for the calculation: British Pounds

Calculate

Important notes
The Rate of Return Calculator always produces an annualised rate of return regardless of the length of the period selected for the calculation. This means that when the calculation period selected is less than 12 months, the result will show the equivalent rate of growth over a full year, and not any shorter period chosen. For example, a 10% gain over a 3 month period will show an annualised rate of return result of 48%. You need to make sure you fully understand what the calculator is showing you in its outputs.
Further information about calculating a rate of return for a period less than 12 months can be found in the User Guide which is located in the Literature section of ZIO.

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Important information

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For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholders will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

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Zurich International Life Limited, UAE Branch, which is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE governed by such law.
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Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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