

STRIX LIMITED COMPANY RETIREMENT ACCOUNT (UK EMPLOYEES):

ILLUSTRATIVE EXAMPLES

The table shows projected pot values in today's prices after allowing for inflation, before and after charges and costs are deducted.

Here are illustrative examples for the four funds that have the most members invested in them. The illustrative examples are for a hypothetical member with a pot size reflective of the median pot size for the scheme.

ILLUSTRATIVE EXAMPLE

Projected pension pot in today's money									
		Fund choice							
		With Profits 4 EP		Zurich Managed 1 EP		Zurich Secure 1 EP		Zurich Asia 1 EP	
		After all charges+ costs		After all charges+ costs		After all charges+ costs		After all charges+ costs	
Years		Before charges	deducted	Before charges	deducted	Before charges	deducted	Before charges	deducted
1		4,040	3,970	4,080	4,000	3,910	3,840	4,120	4,030
3		4,120	3,910	4,260	4,000	3,740	3,540	4,380	4,100
5		4,200	3,850	4,450	4,000	3,580	3,250	4,650	4,170
10		4,420	3,700	4,960	4,000	3,200	2,630	5,420	4,350
15		4,660	3,550	5,530	4,010	2,870	2,090	6,310	4,550
20		4,900	3,400	6,160	4,010	2,570	1,640	7,350	4,770
25		5,160	3,260	6,860	4,020	2,300	1,260	8,560	5,000

- Notes**
1. Projected pension pot values are shown in today's terms and do not need to be reduced further for the effect of future inflation.
 2. It is assumed that the member is aged 38 at the start of the projection and retires after 25 years at age 63.
 3. The starting pot size (transfer value) is assumed to be £4,000.
 4. Inflation is assumed to be 2.5% each year.
 5. It is assumed that no further contributions are paid.
 6. Values shown are estimates and are not guaranteed.
 7. The charges assumed are as shown in the Product Charges, Fund Charges and Transaction Costs enclosure.
 8. The projected growth rate for each fund are as follows:
 - With Profits 4 EP: 1.0 % above inflation.
 - Zurich Managed 1 EP: 2.1% above inflation.
 - Zurich Secure 1 EP: 2.2% below inflation.
 - Zurich Asia 1 EP: 3.0 % above inflation.

STRIX LIMITED COMPANY RETIREMENT ACCOUNT (UK EMPLOYEES)

FUND CHARGES AND TRANSACTION COSTS AND PRODUCT CHARGES FOR THE SCHEME YEAR ENDING 5 April 2021

Fund Charges and Costs

SEDOL*	Fund	Fund Manager Charge*	Transaction Costs*	Assumed Future Transaction Costs
N/A	With Profits 4 EP	Note 1	0.04%pa	0.04%pa
0296683	Zurich Managed 1 EP	0.19%pa	0.24%pa	0.24%pa
0296672	Zurich Secure 1 EP	0.09%pa	0.00%pa	0.01%pa
0297158	Zurich Asia 1 EP	0.09%pa	0.40%pa	0.42%pa
0297073	Zurich UK Opportunities 1 EP	0.18%pa	0.10%pa	0.13%pa

* SEDOL codes (c) London Stock Exchange, reproduced under licence.

** These charges cover the cost of investing in the fund.

*** Transaction costs are the costs incurred from buying and selling assets in the funds. Where available we have used transaction cost data from the fund managers for the year to 31 March 2021. Where this data was not available, we have used the best data that could be provided by the fund managers. The illustrative example assumes that future transaction costs will be as shown in the table above.

**** "Assumed Future Transaction Costs" are the transaction costs we have assumed in the illustrations. We have based this assumption on the average transaction costs data over past scheme years as available from the fund managers.

Note 1: For investments in Unitised With-profits 4 there are no additional ongoing charges for investment, these are covered by the product charges described below. You can find further information on how we manage the With-profits Fund on Zurich website at [www.zurich.co.uk / with-profits](http://www.zurich.co.uk/with-profits) in the "Unit Linked 100:0 with-profits" section.

Product Charges

Scheme number: 0000008851

Regular Charges On Each Policy	
Fund Based Charge	This is taken by Zurich for running the plan and is 1% per year. The charge is applied annually at the end of each scheme year by reducing the number of units held by the member.
Annual Charge	<p>This is taken by Zurich and is 1% per year. It is taken directly within the fund and is reflected in the daily fund prices.</p> <p>There is a refund of this charge of 1% per year that is applied annually at the end of each scheme year by increasing the number of units held by the member. A part year refund is applied where a member makes a claim part way through a scheme year.</p>
Policy Charge	This is a monthly administration charge that is currently £4.60 per month and increases each year with inflation on 1 st January.

Additional charges would apply if further contributions were made.