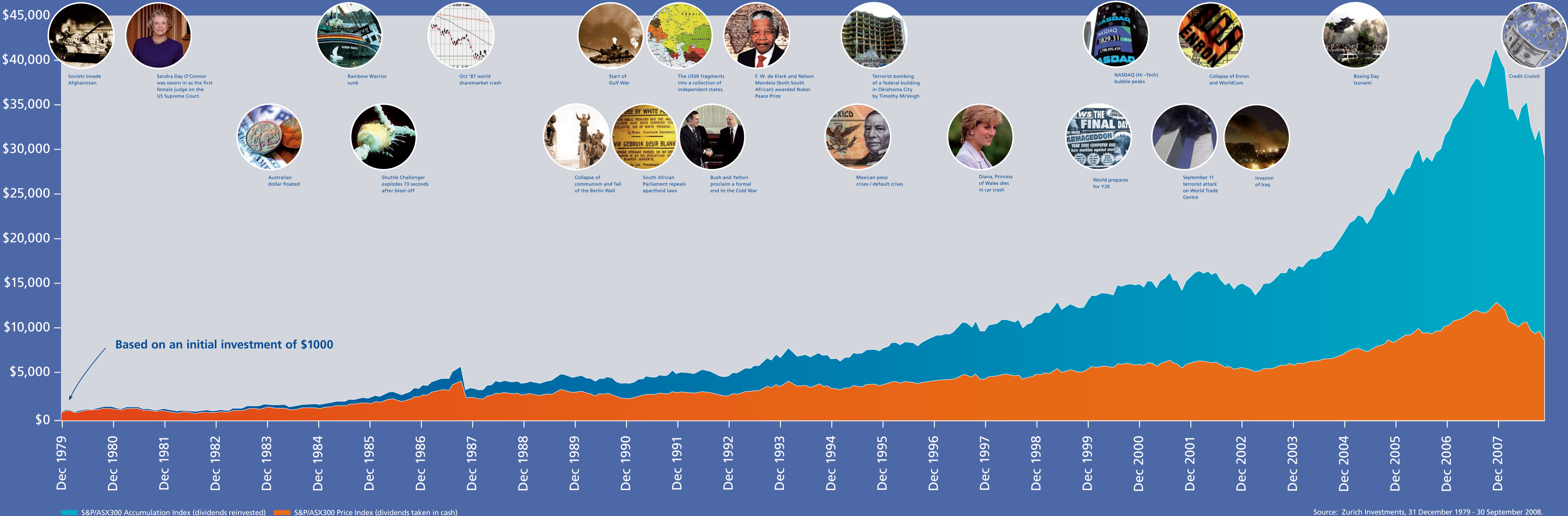
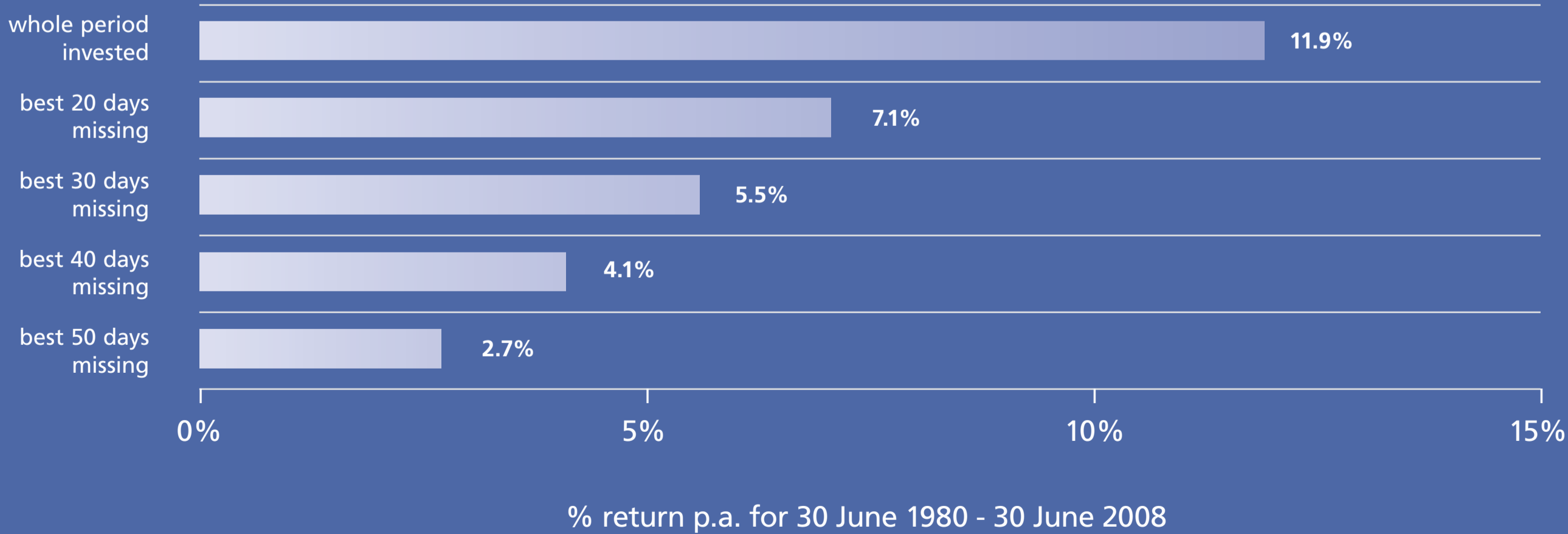


# Why investing long term makes more dollars and sense

## The value of \$1000 invested in the S&P/ASX 300 Accumulation Index

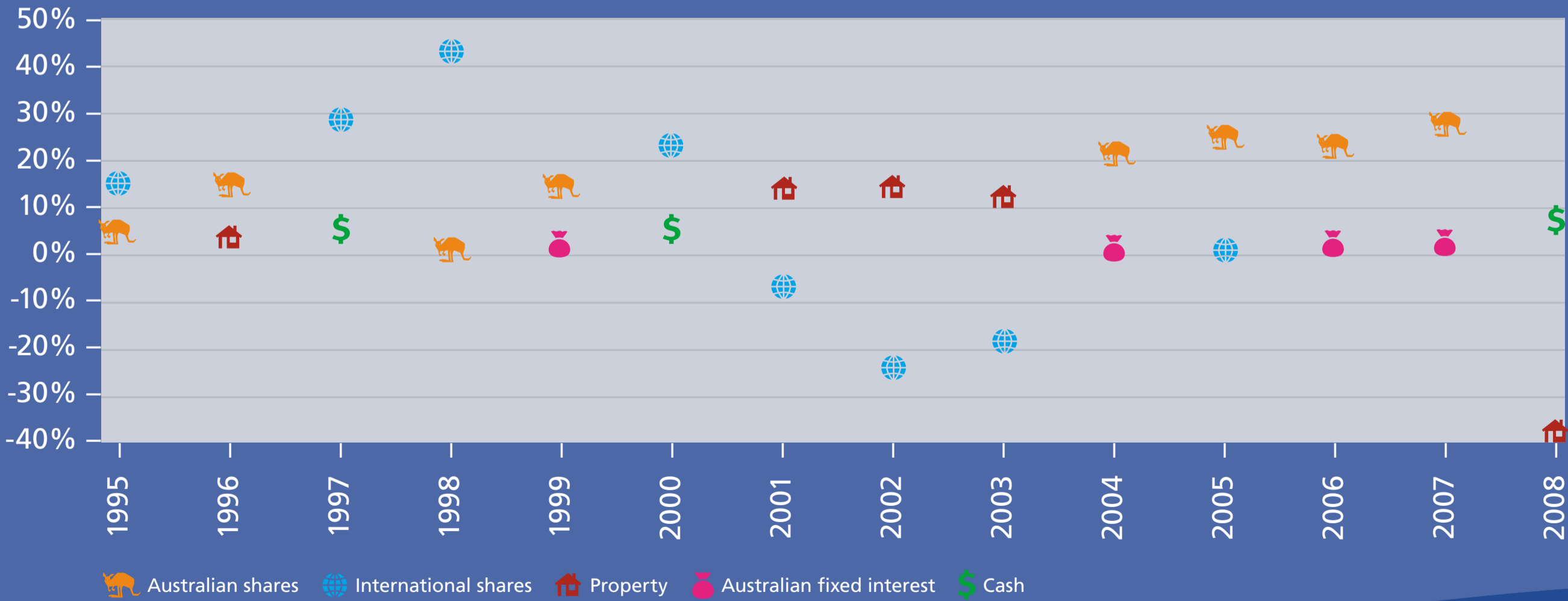


## It's your time in the market - not market timing



Source: Zurich Investments. S&P/ASX300 Accumulation index, 15 years to 30 June 2008.

## The best and worst performing asset classes



Source: Zurich Investments. Returns to 30 June each year. Asset class performance represented by following indices: Australian shares – S&P/ASX 300, International shares – MSCI World Index ex-Australia, Property – S&P/ASX LPT 300 Index, Australian fixed interest – UBSA Composite Bond All Maturities, Cash – UBSA Bank Bill Index.

**Important Information:** We recommend you consult a financial adviser as no account has been taken of your objectives, financial situation or needs, or of the potential impact of fees, charges and taxes on returns or capital. These factors should be considered when making financial decisions. This general information is not a recommendation to buy or sell a financial product, securities or a particular asset class. Neither Zurich Investments, its related entities its directors, staff nor agents give any warranty of reliability or accuracy nor accept any responsibility arising in any way including by reason of negligence for errors and omissions. Investment returns can be volatile and past performance is not a reliable indicator of future performance. Zurich Investments issues financial products and investors should consider the relevant Zurich Investments PDS available from financial advisers or by calling us on 131 551 or at our website at www.zurich.com.au. Zurich Investment Management Limited ABN 56 063 278 400 AFSL 232511 5 Blue Street North Sydney (Zurich Investments). ZU10338. DAMO002122-2008\*