



Investment-Linked Funds

Dana Berkaitan-Pelaburan

2012
Annual Report
Laporan Tahunan



Zurich Insurance Malaysia Berhad
Investment-Linked Funds
Annual Report 2012

INVESTMENT-LINKED FUNDS ANNUAL REPORT 2012

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STATEMENT BY MANAGER

ZURICH INVESTMENT-LINKED FUNDS CONSISTING OF

**ZURICH GROWTH FUND
ZURICH BALANCED FUND
ZURICH INCOME FUND
ZURICH DANA MAS MAJU
ZURICH DANA SERI MULIA
ZURICH SMALL CAP FUND
ZURICH TECHNOLOGY FUND
ZURICH CASH RESERVE FUND
ZURICH BILLION CAP FUND
ZURICH EQUITY BOOSTER FUND
ZURICH VULTURE FUND
ZURICH CAPITAL GUARANTEED 2 FUND
ZURICH DANA MAS YAKIN
ZURICH CAPITAL GUARANTEED 3 FUND
ZURICH GLOBAL ASSETS GUARANTEED FUND
ZURICH CAPITAL GUARANTEED ASIA PACIFIC EQUITIES FUND
ZURICH CAPITAL GUARANTEED SWING 6 FUND**

(hereinafter referred to collectively as 'the Funds')

We, Tan Sri Ahmad Bin Mohd Don and Daniel Andre Reymond two of the Directors of Zurich Insurance Malaysia Berhad, state that, in the opinion of the Manager of the above funds, the accompanying financial statements set out on page 32 to 81 have been properly drawn up in accordance with the accounting policies prescribed in Note 2 to the financial information and the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia.

Signed on behalf of the Board of Directors of the Manager in accordance with their resolution dated 30 April 2013.

TAN SRI AHMAD BIN MOHD DON
DIRECTOR

DANIEL ANDRE REYMOND
DIRECTOR

Kuala Lumpur
30 April 2013

ZURICH INVESTMENT-LINKED FUNDS CONSISTING OF

ZURICH GROWTH FUND
ZURICH BALANCED FUND
ZURICH INCOME FUND
ZURICH DANA MAS MAJU
ZURICH DANA SERI MULIA
ZURICH SMALL CAP FUND
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ZURICH CAPITAL GUARANTEED SWING 6 FUND
(hereinafter referred to collectively as 'the Funds')

REPORT ON THE FINANCIAL STATEMENTS

We have audited the financial statements of Zurich Investment-Linked Funds, which comprise the statements of assets and liabilities as at 31 December 2012, and the statements of income and expenditure and statement of changes in net asset value for the year then ended, and a summary of significant accounting policies and other explanatory notes, as set out on notes 1 to 4 on pages 32 to 81.

Manager's Responsibility for the Financial Statements

Zurich Insurance Malaysia Berhad, the Manager of the Funds ("the Manager"), is responsible for the preparation of these financial statements in accordance with the accounting policies prescribed in Note 2 to the financial information and the Guidelines on Investment Linked Insurance / Takaful Business issued by Bank Negara Malaysia, and for such internal control as the Manager determines are necessary to enable the presentation of financial statements that are free from material misstatement, whether due to fraud or error.

ZURICH INVESTMENT-LINKED FUNDS (CONTINUED)

REPORT ON THE FINANCIAL STATEMENTS (CONTINUED)

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with approved standards on auditing in Malaysia. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgement, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Fund's preparation these financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Fund, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements have been properly drawn up in accordance with the accounting policies prescribed in Note 2 to the financial information and the Guidelines on the Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia.

OTHER MATTERS

This report is made solely to the Policyholders of the Funds, as a body in accordance with the Guidelines on the Investment-Linked Insurance/Takaful Business issued by Bank Negara Malaysia, and for no other purpose. We do not assume responsibility to any other person for the contents of this report.

PRICEWATERHOUSECOOPERS
(No. AF: 1146)
Chartered Accountants

Kuala Lumpur
30 April 2013

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012

Name of Funds	ZURICH Growth Fund	ZURICH Balanced Fund																																								
Fund's Investment Objectives	The ZURICH Growth Fund is an equity fund which aims to provide capital growth over the medium to long-term through a diversified, growth-oriented portfolio.	The ZURICH Balanced Fund is a diversified equity and bond fund which aims to provide a balanced mix of fixed income returns, as well as capital growth over the medium to long-term.																																								
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>87.88%</td> <td>Equities Securities</td> <td>49.95%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>13.89%</td> <td>Fixed Income Securities</td> <td>49.07%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.01%</td> <td>Cash Equivalent</td> <td>0.02%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>-1.78%</td> <td>Other Assets & Liabilities</td> <td>0.96%</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	87.88%	Equities Securities	49.95%	Fixed Income Securities	13.89%	Fixed Income Securities	49.07%	Cash Equivalent	0.01%	Cash Equivalent	0.02%	Other Assets & Liabilities	-1.78%	Other Assets & Liabilities	0.96%	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>49.95%</td> <td>Equities Securities</td> <td>49.95%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>49.07%</td> <td>Fixed Income Securities</td> <td>49.07%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.02%</td> <td>Cash Equivalent</td> <td>0.02%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>0.96%</td> <td>Other Assets & Liabilities</td> <td>0.96%</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	49.95%	Equities Securities	49.95%	Fixed Income Securities	49.07%	Fixed Income Securities	49.07%	Cash Equivalent	0.02%	Cash Equivalent	0.02%	Other Assets & Liabilities	0.96%	Other Assets & Liabilities	0.96%
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Details of distribution NAV per unit - before distribution NAV per unit - after distribution	Not applicable																																									
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Performance of relevant benchmark indices	<table> <tr> <td>Y/E 2008</td> <td>FBM KLCI -39.30%</td> <td>Y/E 2008 50% FBM KLCI + 50% FD -17.80%</td> </tr> <tr> <td>Y/E 2009</td> <td>45.20%</td> <td>Y/E 2009 23.90%</td> </tr> <tr> <td>Y/E 2010</td> <td>19.30%</td> <td>Y/E 2010 11.10%</td> </tr> <tr> <td>Y/E 2011</td> <td>0.80%</td> <td>Y/E 2011 1.90%</td> </tr> <tr> <td>Y/E 2012</td> <td>10.30%</td> <td>Y/E 2012 6.80%</td> </tr> </table>	Y/E 2008	FBM KLCI -39.30%	Y/E 2008 50% FBM KLCI + 50% FD -17.80%	Y/E 2009	45.20%	Y/E 2009 23.90%	Y/E 2010	19.30%	Y/E 2010 11.10%	Y/E 2011	0.80%	Y/E 2011 1.90%	Y/E 2012	10.30%	Y/E 2012 6.80%	<table> <tr> <td>Y/E 2008 50% FBM KLCI + 50% FD -17.80%</td> </tr> <tr> <td>Y/E 2009 23.90%</td> </tr> <tr> <td>Y/E 2010 11.10%</td> </tr> <tr> <td>Y/E 2011 1.90%</td> </tr> <tr> <td>Y/E 2012 6.80%</td> </tr> </table>	Y/E 2008 50% FBM KLCI + 50% FD -17.80%	Y/E 2009 23.90%	Y/E 2010 11.10%	Y/E 2011 1.90%	Y/E 2012 6.80%																				
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FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Income Fund	ZURICH Dana Mas Maju																							
Fund's Investment Objectives	The ZURICH Income Fund is a bond fund which aims to provide a stable level of income over the medium to long-term through investments predominantly in a diversified portfolio of fixed income securities.	The ZURICH Dana Mas Maju is an equity fund which aims to provide capital growth over the medium to long-term through investments in a diversified, growth-oriented portfolio of Syariah-approved stocks.																							
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>2.03%</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>5.14%</td> <td>Equities Securities</td> <td>82.72%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>89.82%</td> <td>Fixed Income Securities</td> <td>18.50%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.01%</td> <td>Cash Equivalent</td> <td>0.58%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>3.00%</td> <td>Other Assets & Liabilities</td> <td>-1.80%</td> </tr> </table>	Malaysian Government Securities	2.03%	Malaysian Government Securities	N/A	Equities Securities	5.14%	Equities Securities	82.72%	Fixed Income Securities	89.82%	Fixed Income Securities	18.50%	Cash Equivalent	0.01%	Cash Equivalent	0.58%	Other Assets & Liabilities	3.00%	Other Assets & Liabilities	-1.80%				
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Description of charges levied	Fund Management fee of 1.0% per annum	Fund Management fee up to 1.5% per annum																							
Changes of Objective, restriction & limitation during the year	No change																								
Details of distribution NAV per unit - before distribution NAV per unit - after distribution	Not applicable																								
Future prospects and proposed strategies	The performance of the Malaysian bond market in 2013 will be underpinned by low interest rate and inflation expectations, and resilient domestic economic fundamentals. The inflation rate is expected to increase moderately in 2013 and bond yields may gradually increase towards the end of 2013. The ZURICH Income Fund will continue to invest in higher yielding private debt securities versus low yielding Government bonds.	The performance of the Malaysian stock market in 2013 will be underpinned by the resilient domestic economic fundamentals and the improvement in global risk sentiment. The global economy is projected to show a slightly higher growth rate compared to a low base in 2012, despite the sovereign debt ceiling issue in the United States and the fiscal constraints in the European Union. Locally, investors will closely monitor the results of the 2013 general elections. The ZURICH Dana Mas Maju will continue to take a long-term investment view and invest in Syariah-approved growth stocks.																							
Performance of relevant benchmark indices	<table> <tr> <td></td> <td>1 Year Fixed Deposits</td> <td>FBM Syariah</td> </tr> <tr> <td>Y/E 2008</td> <td>3.70%</td> <td>Y/E 2008</td> <td>-43.50%</td> </tr> <tr> <td>Y/E 2009</td> <td>2.60%</td> <td>Y/E 2009</td> <td>43.00%</td> </tr> <tr> <td>Y/E 2010</td> <td>2.80%</td> <td>Y/E 2010</td> <td>18.20%</td> </tr> <tr> <td>Y/E 2011</td> <td>3.10%</td> <td>Y/E 2011</td> <td>2.40%</td> </tr> <tr> <td>Y/E 2012</td> <td>3.20%</td> <td>Y/E 2012</td> <td>11.80%</td> </tr> </table>		1 Year Fixed Deposits	FBM Syariah	Y/E 2008	3.70%	Y/E 2008	-43.50%	Y/E 2009	2.60%	Y/E 2009	43.00%	Y/E 2010	2.80%	Y/E 2010	18.20%	Y/E 2011	3.10%	Y/E 2011	2.40%	Y/E 2012	3.20%	Y/E 2012	11.80%	
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FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Dana Seri Mulia	ZURICH Small Cap Fund																																														
Fund's Investment Objectives	The ZURICH Dana Seri Mulia is a bond fund which aims to provide a stable level of income over the medium to long-term through investments predominantly in a diversified portfolio of Islamic fixed income securities.	The ZURICH Small Cap Fund is an equity fund which aims to provide medium to long-term capital growth through investments in small high growth companies with a paid-up capital of up to RM300million.																																														
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>15.13%</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>6.72%</td> <td>Equities Securities</td> <td>79.41%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>77.16%</td> <td>Fixed Income Securities</td> <td>17.95%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.47%</td> <td>Cash Equivalent</td> <td>0.58%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>0.52%</td> <td>Other Assets & Liabilities</td> <td>2.06%</td> </tr> </table>	Malaysian Government Securities	15.13%	Malaysian Government Securities	N/A	Equities Securities	6.72%	Equities Securities	79.41%	Fixed Income Securities	77.16%	Fixed Income Securities	17.95%	Cash Equivalent	0.47%	Cash Equivalent	0.58%	Other Assets & Liabilities	0.52%	Other Assets & Liabilities	2.06%	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>79.41%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>17.95%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.58%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>2.06%</td> </tr> </table>	Malaysian Government Securities	N/A	Equities Securities	79.41%	Fixed Income Securities	17.95%	Cash Equivalent	0.58%	Other Assets & Liabilities	2.06%																
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Changes of Objective, restriction & limitation during the year	No change																																															
Details of distribution NAV per unit - before distribution NAV per unit - after distribution	Not applicable																																															
Future prospects and proposed strategies	The performance of the Malaysian bond market in 2013 will be underpinned by low interest rate and inflation expectations, and resilient domestic economic fundamentals. The inflation rate is expected to increase moderately in 2013 and bond yields may gradually increase towards the end of 2013. The ZURICH Dana Seri Mulia will continue to invest in higher yielding Islamic private debt securities versus low yielding Government sukuk.	The performance of the Malaysian stock market in 2013 will be underpinned by the resilient domestic economic fundamentals and the improvement in global risk sentiment. The global economy is projected to show a slightly higher growth rate compared to a low base in 2012, despite the sovereign debt ceiling issue in the United States and the fiscal constraints in the European Union. Locally, investors will closely monitor the results of the 2013 general elections. The ZURICH Small Cap Fund will continue to take a long-term investment view and invest in small cap growth stocks.																																														
Performance of relevant benchmark indices	<table> <tr> <td>1 Year Fixed Deposits</td> <td></td> <td>FBM Small Cap</td> </tr> <tr> <td>Y/E 2008</td> <td>3.70%</td> <td>Y/E 2008</td> <td>-46.60%</td> </tr> <tr> <td>Y/E 2009</td> <td>2.60%</td> <td>Y/E 2009</td> <td>55.10%</td> </tr> <tr> <td>Y/E 2010</td> <td>2.80%</td> <td>Y/E 2010</td> <td>24.20%</td> </tr> <tr> <td>Y/E 2011</td> <td>3.10%</td> <td>Y/E 2011</td> <td>-7.60%</td> </tr> <tr> <td>Y/E 2012</td> <td>3.20%</td> <td>Y/E 2012</td> <td>-1.60%</td> </tr> </table>	1 Year Fixed Deposits		FBM Small Cap	Y/E 2008	3.70%	Y/E 2008	-46.60%	Y/E 2009	2.60%	Y/E 2009	55.10%	Y/E 2010	2.80%	Y/E 2010	24.20%	Y/E 2011	3.10%	Y/E 2011	-7.60%	Y/E 2012	3.20%	Y/E 2012	-1.60%	<table> <tr> <td>1 Year Fixed Deposits</td> <td></td> <td>FBM Small Cap</td> </tr> <tr> <td>Y/E 2008</td> <td>3.70%</td> <td>Y/E 2008</td> <td>-46.60%</td> </tr> <tr> <td>Y/E 2009</td> <td>2.60%</td> <td>Y/E 2009</td> <td>55.10%</td> </tr> <tr> <td>Y/E 2010</td> <td>2.80%</td> <td>Y/E 2010</td> <td>24.20%</td> </tr> <tr> <td>Y/E 2011</td> <td>3.10%</td> <td>Y/E 2011</td> <td>-7.60%</td> </tr> <tr> <td>Y/E 2012</td> <td>3.20%</td> <td>Y/E 2012</td> <td>-1.60%</td> </tr> </table>	1 Year Fixed Deposits		FBM Small Cap	Y/E 2008	3.70%	Y/E 2008	-46.60%	Y/E 2009	2.60%	Y/E 2009	55.10%	Y/E 2010	2.80%	Y/E 2010	24.20%	Y/E 2011	3.10%	Y/E 2011	-7.60%	Y/E 2012	3.20%	Y/E 2012	-1.60%
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FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Technology Fund	ZURICH Cash Reserve Fund																							
Fund's Investment Objectives	The ZURICH Technology Fund is a diversified equity fund which aims to provide long-term capital growth through investments predominantly in technology, telecommunications, information technology and media companies.	The ZURICH Cash Reserve Fund is a cash management fund which aims to provide returns on surplus cash through investments predominantly in short-term fixed income instruments and money market placements.																							
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>36.19%</td> <td>Equities Securities</td> <td>N/A</td> </tr> <tr> <td>Fixed Income Securities</td> <td>73.37%</td> <td>Fixed Income Securities</td> <td>N/A</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.78%</td> <td>Cash Equivalent</td> <td>N/A</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>-10.34%</td> <td>Other Assets & Liabilities</td> <td>N/A</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	36.19%	Equities Securities	N/A	Fixed Income Securities	73.37%	Fixed Income Securities	N/A	Cash Equivalent	0.78%	Cash Equivalent	N/A	Other Assets & Liabilities	-10.34%	Other Assets & Liabilities	N/A				
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Other Assets & Liabilities	-10.34%	Other Assets & Liabilities	N/A																						
Net Investment Returns	<table> <tr> <td>Y/E 2008</td> <td>62,807</td> <td>Y/E 2008</td> <td>282,524</td> </tr> <tr> <td>Y/E 2009</td> <td>21,762</td> <td>Y/E 2009</td> <td>241,553</td> </tr> <tr> <td>Y/E 2010</td> <td>31,050</td> <td>Y/E 2010</td> <td>250,139</td> </tr> <tr> <td>Y/E 2011</td> <td>28,650</td> <td>Y/E 2011</td> <td>251,436</td> </tr> <tr> <td>Y/E 2012</td> <td>32,063</td> <td>Y/E 2012</td> <td>207,771</td> </tr> </table>	Y/E 2008	62,807	Y/E 2008	282,524	Y/E 2009	21,762	Y/E 2009	241,553	Y/E 2010	31,050	Y/E 2010	250,139	Y/E 2011	28,650	Y/E 2011	251,436	Y/E 2012	32,063	Y/E 2012	207,771				
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Changes of Objective, restriction & limitation during the year	No change																								
Details of distribution NAV per unit - before distribution NAV per unit - after distribution	Not applicable																								
Future prospects and proposed strategies	The performance of the Malaysian stock market in 2013 will be underpinned by the resilient domestic economic fundamentals and the improvement in global risk sentiment. The global economy is projected to show a slightly higher growth rate compared to a low base in 2012, despite the sovereign debt ceiling issue in the United States and the fiscal constraints in the European Union. Locally, investors will closely monitor the results of the 2013 general elections. The ZURICH Technology Fund will continue to take a long-term investment view and invest in growth stocks in the technology, telecommunications, information technology and media sectors.	The performance of the Malaysian bond market in 2013 will be underpinned by low interest rate and inflation expectations, and resilient domestic economic fundamentals. The inflation rate is expected to increase moderately in 2013 and bond yields may gradually increase towards the end of 2013. The ZURICH Cash Reserve Fund focuses on short tenure fixed income securities and money market placements.																							
Performance of relevant benchmark indices	<table> <tr> <td></td> <td>Bursa Technology</td> <td>1 Year Fixed Deposits</td> </tr> <tr> <td>Y/E 2008</td> <td>-43.90%</td> <td>Y/E 2008</td> <td>3.70%</td> </tr> <tr> <td>Y/E 2009</td> <td>32.50%</td> <td>Y/E 2009</td> <td>2.60%</td> </tr> <tr> <td>Y/E 2010</td> <td>1.80%</td> <td>Y/E 2010</td> <td>2.80%</td> </tr> <tr> <td>Y/E 2011</td> <td>-17.70%</td> <td>Y/E 2011</td> <td>3.10%</td> </tr> <tr> <td>Y/E 2012</td> <td>-20.60%</td> <td>Y/E 2012</td> <td>3.20%</td> </tr> </table>		Bursa Technology	1 Year Fixed Deposits	Y/E 2008	-43.90%	Y/E 2008	3.70%	Y/E 2009	32.50%	Y/E 2009	2.60%	Y/E 2010	1.80%	Y/E 2010	2.80%	Y/E 2011	-17.70%	Y/E 2011	3.10%	Y/E 2012	-20.60%	Y/E 2012	3.20%	
	Bursa Technology	1 Year Fixed Deposits																							
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FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Billion Cap Fund	ZURICH Equity Booster Fund																																																
Fund's Investment Objectives	The ZURICH Billion Cap Fund is an equity fund which aims to provide capital growth over the medium to long-term through diversified investments in large blue-chip companies with a market capitalization of RM1 billion and above.	The ZURICH Equity Booster Fund is an aggressive equity fund which aims to provide capital growth over the short to medium-term through diversified investments in high beta equities, warrants and other listed equity-related derivative securities.																																																
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>83.48%</td> <td>Equities Securities</td> <td>77.16%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>18.78%</td> <td>Fixed Income Securities</td> <td>23.19%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.04%</td> <td>Cash Equivalent</td> <td>0.22%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>-2.30%</td> <td>Other Assets & Liabilities</td> <td>-0.57%</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	83.48%	Equities Securities	77.16%	Fixed Income Securities	18.78%	Fixed Income Securities	23.19%	Cash Equivalent	0.04%	Cash Equivalent	0.22%	Other Assets & Liabilities	-2.30%	Other Assets & Liabilities	-0.57%	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>77.16%</td> <td>Equities Securities</td> <td>77.16%</td> </tr> <tr> <td>Fixed Income Securities</td> <td>23.19%</td> <td>Fixed Income Securities</td> <td>23.19%</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.22%</td> <td>Cash Equivalent</td> <td>0.22%</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>-0.57%</td> <td>Other Assets & Liabilities</td> <td>-0.57%</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	77.16%	Equities Securities	77.16%	Fixed Income Securities	23.19%	Fixed Income Securities	23.19%	Cash Equivalent	0.22%	Cash Equivalent	0.22%	Other Assets & Liabilities	-0.57%	Other Assets & Liabilities	-0.57%								
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Net Investment Returns	<table> <tr> <td>Y/E 2008</td> <td>648,216</td> <td>Y/E 2008</td> <td>89,873</td> </tr> <tr> <td>Y/E 2009</td> <td>499,601</td> <td>Y/E 2009</td> <td>82,616</td> </tr> <tr> <td>Y/E 2010</td> <td>614,125</td> <td>Y/E 2010</td> <td>143,351</td> </tr> <tr> <td>Y/E 2011</td> <td>645,137</td> <td>Y/E 2011</td> <td>212,284</td> </tr> <tr> <td>Y/E 2012</td> <td>658,244</td> <td>Y/E 2012</td> <td>238,783</td> </tr> </table>	Y/E 2008	648,216	Y/E 2008	89,873	Y/E 2009	499,601	Y/E 2009	82,616	Y/E 2010	614,125	Y/E 2010	143,351	Y/E 2011	645,137	Y/E 2011	212,284	Y/E 2012	658,244	Y/E 2012	238,783	<table> <tr> <td>Y/E 2008</td> <td>89,873</td> </tr> <tr> <td>Y/E 2009</td> <td>82,616</td> </tr> <tr> <td>Y/E 2010</td> <td>143,351</td> </tr> <tr> <td>Y/E 2011</td> <td>212,284</td> </tr> <tr> <td>Y/E 2012</td> <td>238,783</td> </tr> </table>	Y/E 2008	89,873	Y/E 2009	82,616	Y/E 2010	143,351	Y/E 2011	212,284	Y/E 2012	238,783																		
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Performance of relevant benchmark indices	<table> <tr> <td>Y/E 2008</td> <td>FBM KLCI</td> <td>Y/E 2008</td> <td>FBM KLCI</td> </tr> <tr> <td>Y/E 2009</td> <td>-39.30%</td> <td>Y/E 2009</td> <td>-39.30%</td> </tr> <tr> <td>Y/E 2010</td> <td>45.20%</td> <td>Y/E 2010</td> <td>45.20%</td> </tr> <tr> <td>Y/E 2011</td> <td>19.30%</td> <td>Y/E 2011</td> <td>19.30%</td> </tr> <tr> <td>Y/E 2012</td> <td>0.80%</td> <td>Y/E 2012</td> <td>0.80%</td> </tr> <tr> <td></td> <td>10.30%</td> <td>Y/E 2012</td> <td>10.30%</td> </tr> </table>	Y/E 2008	FBM KLCI	Y/E 2008	FBM KLCI	Y/E 2009	-39.30%	Y/E 2009	-39.30%	Y/E 2010	45.20%	Y/E 2010	45.20%	Y/E 2011	19.30%	Y/E 2011	19.30%	Y/E 2012	0.80%	Y/E 2012	0.80%		10.30%	Y/E 2012	10.30%	<table> <tr> <td>Y/E 2008</td> <td>FBM KLCI</td> <td>Y/E 2008</td> <td>FBM KLCI</td> </tr> <tr> <td>Y/E 2009</td> <td>-39.30%</td> <td>Y/E 2009</td> <td>-39.30%</td> </tr> <tr> <td>Y/E 2010</td> <td>45.20%</td> <td>Y/E 2010</td> <td>45.20%</td> </tr> <tr> <td>Y/E 2011</td> <td>19.30%</td> <td>Y/E 2011</td> <td>19.30%</td> </tr> <tr> <td>Y/E 2012</td> <td>0.80%</td> <td>Y/E 2012</td> <td>0.80%</td> </tr> <tr> <td></td> <td>10.30%</td> <td>Y/E 2012</td> <td>10.30%</td> </tr> </table>	Y/E 2008	FBM KLCI	Y/E 2008	FBM KLCI	Y/E 2009	-39.30%	Y/E 2009	-39.30%	Y/E 2010	45.20%	Y/E 2010	45.20%	Y/E 2011	19.30%	Y/E 2011	19.30%	Y/E 2012	0.80%	Y/E 2012	0.80%		10.30%	Y/E 2012	10.30%
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FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Vulture Fund	ZURICH Capital Guaranteed 2 Fund																				
Fund's Investment Objectives	The ZURICH Vulture Fund is an equity fund which aims to provide capital growth over the short to medium-term using an active asset allocation strategy to benefit from potential market trading opportunities and to invest in undervalued stocks.	The ZURICH Capital Guaranteed 2 Fund is a principal-protected bond fund which aims to provide stable income with some capital growth at the end of the 5-year maturity period through investments in fixed income instruments and equity-related securities.																				
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>85.24%</td> <td>Equities Securities</td> <td>N/A</td> </tr> <tr> <td>Fixed Income Securities</td> <td>13.39%</td> <td>Fixed Income Securities</td> <td>N/A</td> </tr> <tr> <td>Cash Equivalent</td> <td>0.10%</td> <td>Cash Equivalent</td> <td>N/A</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>1.27%</td> <td>Other Assets & Liabilities</td> <td>N/A</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	85.24%	Equities Securities	N/A	Fixed Income Securities	13.39%	Fixed Income Securities	N/A	Cash Equivalent	0.10%	Cash Equivalent	N/A	Other Assets & Liabilities	1.27%	Other Assets & Liabilities	N/A	
Malaysian Government Securities	N/A	Malaysian Government Securities	N/A																			
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Net Investment Returns	<table> <tr> <td>Y/E 2008</td> <td>2,454,155</td> <td>Y/E 2008</td> <td>1,113,004</td> </tr> <tr> <td>Y/E 2009</td> <td>2,294,329</td> <td>Y/E 2009</td> <td>867,206</td> </tr> <tr> <td>Y/E 2010</td> <td>2,632,857</td> <td>Y/E 2010</td> <td>555,441</td> </tr> <tr> <td>Y/E 2011</td> <td>3,064,246</td> <td>Y/E 2011</td> <td>136,087</td> </tr> <tr> <td>Y/E 2012</td> <td>3,504,826</td> <td>Y/E 2012</td> <td>-</td> </tr> </table>	Y/E 2008	2,454,155	Y/E 2008	1,113,004	Y/E 2009	2,294,329	Y/E 2009	867,206	Y/E 2010	2,632,857	Y/E 2010	555,441	Y/E 2011	3,064,246	Y/E 2011	136,087	Y/E 2012	3,504,826	Y/E 2012	-	
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Future prospects and proposed strategies	The performance of the Malaysian stock market in 2013 will be underpinned by the resilient domestic economic fundamentals and the improvement in global risk sentiment. The global economy is projected to show a slightly higher growth rate compared to a low base in 2012, despite the sovereign debt ceiling issue in the United States and the fiscal constraints in the European Union. Locally, investors will closely monitor the results of the 2013 general elections. The ZURICH Vulture Fund will continue to invest in undervalued stocks and look for market opportunities.	The 5-year ZURICH Capital Guaranteed 2 Fund fully matured in May 2011.																				
Performance of relevant benchmark indices	<table> <tr> <td></td> <td>FBM KLCI</td> <td>1 Year Fixed Deposits</td> </tr> <tr> <td>Y/E 2008</td> <td>-39.30%</td> <td>Y/E 2008 3.70%</td> </tr> <tr> <td>Y/E 2009</td> <td>45.20%</td> <td>Y/E 2009 2.60%</td> </tr> <tr> <td>Y/E 2010</td> <td>19.30%</td> <td>Y/E 2010 2.80%</td> </tr> <tr> <td>Y/E 2011</td> <td>0.80%</td> <td>Y/E 2011 3.10%</td> </tr> <tr> <td>Y/E 2012</td> <td>10.30%</td> <td>Y/E 2012 3.20%</td> </tr> </table>		FBM KLCI	1 Year Fixed Deposits	Y/E 2008	-39.30%	Y/E 2008 3.70%	Y/E 2009	45.20%	Y/E 2009 2.60%	Y/E 2010	19.30%	Y/E 2010 2.80%	Y/E 2011	0.80%	Y/E 2011 3.10%	Y/E 2012	10.30%	Y/E 2012 3.20%			
	FBM KLCI	1 Year Fixed Deposits																				
Y/E 2008	-39.30%	Y/E 2008 3.70%																				
Y/E 2009	45.20%	Y/E 2009 2.60%																				
Y/E 2010	19.30%	Y/E 2010 2.80%																				
Y/E 2011	0.80%	Y/E 2011 3.10%																				
Y/E 2012	10.30%	Y/E 2012 3.20%																				

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Dana Mas Yakin	ZURICH Capital Guaranteed 3 Fund																								
Fund's Investment Objectives	The ZURICH Dana Mas Yakin is a diversified equity and bond fund which aims to provide a balanced mix of fixed income returns, as well as capital growth over the medium to long-term, through investments in Islamic fixed income securities and Syariah-approved stocks.	The ZURICH Capital Guaranteed 3 Fund is a principal-protected bond fund which aims to provide stable income with some capital growth at the end of the 5-year maturity period through investments in fixed income instruments and equity-related securities.																								
Asset Allocation	<table> <tr> <td>Malaysian Government Securities</td> <td>N/A</td> <td>Malaysian Government Securities</td> <td>N/A</td> </tr> <tr> <td>Equities Securities</td> <td>52.71%</td> <td>Equities Securities</td> <td>N/A</td> </tr> <tr> <td>Fixed Income Securities</td> <td>45.76%</td> <td>Fixed Income Securities</td> <td>N/A</td> </tr> <tr> <td>Cash Equivalent</td> <td>1.70%</td> <td>Cash Equivalent</td> <td>N/A</td> </tr> <tr> <td>Other Assets & Liabilities</td> <td>-0.17%</td> <td>Other Assets & Liabilities</td> <td>N/A</td> </tr> </table>	Malaysian Government Securities	N/A	Malaysian Government Securities	N/A	Equities Securities	52.71%	Equities Securities	N/A	Fixed Income Securities	45.76%	Fixed Income Securities	N/A	Cash Equivalent	1.70%	Cash Equivalent	N/A	Other Assets & Liabilities	-0.17%	Other Assets & Liabilities	N/A					
Malaysian Government Securities	N/A	Malaysian Government Securities	N/A																							
Equities Securities	52.71%	Equities Securities	N/A																							
Fixed Income Securities	45.76%	Fixed Income Securities	N/A																							
Cash Equivalent	1.70%	Cash Equivalent	N/A																							
Other Assets & Liabilities	-0.17%	Other Assets & Liabilities	N/A																							
Net Investment Returns	<table> <tr> <td>Y/E 2008</td> <td>826,627</td> <td>Y/E 2008</td> <td>689,584</td> </tr> <tr> <td>Y/E 2009</td> <td>633,775</td> <td>Y/E 2009</td> <td>580,725</td> </tr> <tr> <td>Y/E 2010</td> <td>745,107</td> <td>Y/E 2010</td> <td>403,284</td> </tr> <tr> <td>Y/E 2011</td> <td>1,076,070</td> <td>Y/E 2011</td> <td>330,954</td> </tr> <tr> <td>Y/E 2012</td> <td>920,256</td> <td>Y/E 2012</td> <td>-</td> </tr> </table>	Y/E 2008	826,627	Y/E 2008	689,584	Y/E 2009	633,775	Y/E 2009	580,725	Y/E 2010	745,107	Y/E 2010	403,284	Y/E 2011	1,076,070	Y/E 2011	330,954	Y/E 2012	920,256	Y/E 2012	-					
Y/E 2008	826,627	Y/E 2008	689,584																							
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Y/E 2011	1,076,070	Y/E 2011	330,954																							
Y/E 2012	920,256	Y/E 2012	-																							
Description of charges levied	Fund Management fee up to 1.5% per annum	Fund Management fee of 1.0% per annum																								
Changes of Objective, restriction & limitation during the year		No change																								
Details of distribution NAV per unit - before distribution NAV per unit - after distribution		Not applicable																								
Future prospects and proposed strategies	The performance of the Malaysian stock market in 2013 will be underpinned by the resilient domestic economic fundamentals and the improvement in global risk sentiment. The global economy is projected to show a slightly higher growth rate compared to a low base in 2012, despite the sovereign debt ceiling issue in the United States and the fiscal constraints in the European Union. Locally, investors will closely monitor the results of the 2013 general elections. Investing in Syariah-approved stocks and Islamic bonds, the ZURICH Dana Mas Yakin aims to provide a balanced mix of Syariah fixed income and equity returns.	The 5-year ZURICH Capital Guaranteed 3 Fund fully matured in November 2011.																								
Performance of relevant benchmark indices	<table> <tr> <td>50% FBM Syariah + 50% FD</td> <td></td> <td>1 Year Fixed Deposits</td> <td></td> </tr> <tr> <td>Y/E 2008</td> <td>-19.90%</td> <td>Y/E 2008</td> <td>3.70%</td> </tr> <tr> <td>Y/E 2009</td> <td>23.90%</td> <td>Y/E 2009</td> <td>2.60%</td> </tr> <tr> <td>Y/E 2010</td> <td>10.50%</td> <td>Y/E 2010</td> <td>2.80%</td> </tr> <tr> <td>Y/E 2011</td> <td>2.80%</td> <td>Y/E 2011</td> <td>3.10%</td> </tr> <tr> <td>Y/E 2012</td> <td>7.50%</td> <td>Y/E 2012</td> <td>3.20%</td> </tr> </table>	50% FBM Syariah + 50% FD		1 Year Fixed Deposits		Y/E 2008	-19.90%	Y/E 2008	3.70%	Y/E 2009	23.90%	Y/E 2009	2.60%	Y/E 2010	10.50%	Y/E 2010	2.80%	Y/E 2011	2.80%	Y/E 2011	3.10%	Y/E 2012	7.50%	Y/E 2012	3.20%	
50% FBM Syariah + 50% FD		1 Year Fixed Deposits																								
Y/E 2008	-19.90%	Y/E 2008	3.70%																							
Y/E 2009	23.90%	Y/E 2009	2.60%																							
Y/E 2010	10.50%	Y/E 2010	2.80%																							
Y/E 2011	2.80%	Y/E 2011	3.10%																							
Y/E 2012	7.50%	Y/E 2012	3.20%																							

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Platinum Fund	ZURICH Global Assets Guaranteed Fund
Fund's Investment Objectives	The ZURICH Platinum Fund is a diversified equity and bond fund which aims to provide a mix of equity and fixed income returns over the medium to long-term. The ZURICH Platinum Fund is targeted at high net-worth clients with management fees based on fund performance.	The ZURICH Global Assets Guaranteed Fund is a structured investment, principal-protected at the end of the 5-year maturity period, in which returns are linked to a basket of equity, fixed income, foreign currency and commodity assets.
Asset Allocation	Malaysian Government Securities Equities Securities Fixed Income Securities Cash Equivalent Other Assets & Liabilities	Malaysian Government Securities Equities Securities Fixed Income Securities Cash Equivalent Other Assets & Liabilities
Net Investment Returns	Y/E 2008 Y/E 2009 Y/E 2010 Y/E 2011 Y/E 2012	Y/E 2008 Y/E 2009 Y/E 2010 Y/E 2011 Y/E 2012
Description of charges levied	Fund Management fee up to 1.5% per annum, based on fund performance	Fund Management fee of 0.4% per annum
Changes of Objective, restriction & limitation during the year	No change	
Details of distribution NAV per unit - before distribution NAV per unit - after distribution	Not applicable	
Future prospects and proposed strategies	The performance of the Malaysian stock market in 2013 will be underpinned by the resilient domestic economic fundamentals and the improvement in global risk sentiment. The global economy is projected to show a slightly higher growth rate compared to a low base in 2012, despite the sovereign debt ceiling issue in the United States and the fiscal constraints in the European Union. Locally, investors will closely monitor the results of the 2013 general elections. The ZURICH Platinum Fund offers a balanced mix of fixed income and equity returns, and management fees are based on fund performance.	The ZURICH Global Assets Capital Guaranteed Fund matured in December 2011.
Performance of relevant benchmark indices	50% FBM KLCI + 50% FD Y/E 2008 -17.80% Y/E 2009 23.90% Y/E 2010 11.10% Y/E 2011 1.90% Y/E 2012 6.80%	1 Year Fixed Deposits Y/E 2008 3.70% Y/E 2009 2.60% Y/E 2010 2.80% Y/E 2011 3.10% Y/E 2012 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

Name of Funds	ZURICH Capital Guaranteed Asia Pacific Equities Fund	ZURICH Capital Guaranteed Swing 6 Fund		
Fund's Investment Objectives	The ZURICH Capital Guaranteed Asia Pacific Equities Fund is a structured investment, principal-protected at the end of the 3-year maturity period, in which returns are linked to a basket of stocks in the Asia Pacific region.	The ZURICH Capital Guaranteed Swing 6 Fund is a structured investment, principal-protected at the end of the 4-year maturity period, in which returns are linked to a basket of stocks related to China-Hong Kong, Mining & Steel, and Oil & Gas sectors.		
Asset Allocation	Malaysian Government Securities Equities Securities Fixed Income Securities Cash Equivalent Other Assets & Liabilities	N/A N/A N/A N/A N/A	Malaysian Government Securities Equities Securities Fixed Income Securities Cash Equivalent Other Assets & Liabilities	N/A N/A N/A N/A N/A
Net Investment Returns	Y/E 2008 Y/E 2009 Y/E 2010 Y/E 2011 Y/E 2012	576 - - - -	Y/E 2008 Y/E 2009 Y/E 2010 Y/E 2011 Y/E 2012	740 187 - - -
Description of charges levied	Fund Management fee of 0.5% per annum			
Changes of Objective, restriction & limitation during the year	No change			
Details of distribution NAV per unit - before distribution NAV per unit - after distribution	Not applicable			
Future prospects and proposed strategies	The ZURICH Capital Guaranteed Asia Pacific Equities Fund matured in January 2011.	The ZURICH Capital Guaranteed Swing 6 Fund will benefit from the absolute price movement of an underlying basket of stocks from Day 1, rather than direction. The Fund is 100% principal-protected if held to maturity. The Fund matured on 22 October 2012.		
Performance of relevant benchmark indices	Y/E 2008 Y/E 2009 Y/E 2010 Y/E 2011 Y/E 2012	1 Year Fixed Deposits 3.70% 2.60% 2.80% 3.10% 3.20%	Y/E 2008 Y/E 2009 Y/E 2010 Y/E 2011 Y/E 2012	1 Year Fixed Deposits 3.70% 2.60% 2.80% 3.10% 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012

ZURICH Growth Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	2.04%	0.48%	0.72%	2.31%	2.30%
- Industrial Products	6.05%	8.42%	12.38%	10.13%	7.72%
- Construction	5.24%	4.22%	4.93%	2.30%	3.82%
- Trading & Services	43.00%	47.39%	37.74%	38.33%	43.16%
- Technology	0.22%	0.41%	0.58%	0.26%	0.19%
- Finance	24.83%	20.04%	27.29%	34.18%	35.05%
- Infrastructure	1.48%	2.60%	N/A	N/A	N/A
- Properties	3.85%	3.27%	3.97%	4.46%	3.69%
- Plantation	2.48%	5.61%	5.41%	6.46%	2.40%
- Reits	1.47%	1.39%	1.49%	1.57%	1.67%
- Linked Funds	9.34%	6.17%	5.49%	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	71.34%	83.58%	75.28%	81.81%	86.35%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	3.07%	2.60%	2.02%	N/A	N/A
- Unquoted Corporate Bonds	7.81%	5.27%	4.48%	4.40%	N/A
- Fixed & Call Deposits	17.78%	8.55%	18.22%	13.79%	13.65%
Total NAV	119,910,165	183,736,875	230,816,346	236,733,235	250,645,667
Total Units	397,053,523	432,322,056	515,215,054	602,374,636	581,544,464
NAV per Unit	0.302	0.425	0.448	0.393	0.431
Highest NAV per Unit during the year	0.535	0.425	0.448	0.451	0.435
Lowest NAV per Unit during the year	0.291	0.276	0.366	0.352	0.429
% of Annual Returns					
- Capital Growth	-35.00%	49.27%	21.21%	0.88%	9.68%
- Income Distribution	6.00%	15.00%	15.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-35.00%	49.27%	21.21%	0.88%	9.68%
- three year period	2.94%	8.93%	5.50%	22.21%	10.26%
- five year period	-2.58%	6.03%	14.55%	9.58%	5.37%
The performance of relevant benchmark indices	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Balanced Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	3.25%	3.89%	4.38%	6.02%	2.71%
- Industrial Products	2.49%	5.17%	9.04%	8.79%	2.54%
- Construction	5.85%	2.74%	3.27%	2.57%	4.01%
- Trading & Services	47.50%	40.58%	30.74%	28.20%	44.40%
- Technology	N/A	N/A	N/A	N/A	N/A
- Finance	28.41%	20.29%	31.55%	35.07%	35.61%
- Infrastructure	3.64%	4.83%	1.47%	1.45%	1.64%
- Properties	4.41%	3.63%	4.09%	3.91%	2.99%
- Plantation	N/A	14.37%	10.66%	9.44%	0.94%
- Reits	4.45%	4.50%	4.80%	4.55%	5.16%
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	56.65%	59.74%	51.69%	57.62%	50.44%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	29.84%	22.68%	29.56%	30.48%	39.83%
- Fixed & Call Deposits	13.51%	17.58%	18.75%	11.90%	9.73%
Total NAV	49,029,847	84,322,021	107,714,111	106,218,636	118,672,308
Total Units	133,233,274	191,206,392	223,010,578	240,858,580	250,363,515
NAV per Unit	0.368	0.441	0.483	0.441	0.474
Highest NAV per Unit during the year	0.570	0.441	0.483	0.485	0.476
Lowest NAV per Unit during the year	0.356	0.330	0.404	0.406	0.473
% of Annual Returns					
- Capital Growth	-25.74%	25.88%	19.41%	5.04%	7.42%
- Income Distribution	5.00%	9.00%	15.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-25.74%	25.88%	19.41%	5.04%	7.42%
- three year period	2.30%	4.40%	3.69%	16.43%	10.42%
- five year period	3.00%	5.28%	9.97%	7.36%	4.69%
The performance of relevant benchmark indices	50% KLCI + 50% FD -17.80%	50% KLCI + 50% FD 23.90%	50% KLCI + 50% FD 11.10%	50% KLCI + 50% FD 1.90%	50% FBM KLCI + 50% FD 6.80%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Income Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	3.52%	13.21%	16.87%	11.46%	17.26%
- Industrial Products	N/A	N/A	N/A	N/A	N/A
- Construction	N/A	N/A	N/A	N/A	N/A
- Trading & Services	33.64%	50.32%	32.26%	17.50%	22.41%
- Technology	N/A	N/A	N/A	N/A	N/A
- Finance	31.01%	N/A	7.88%	41.78%	9.35%
- Infrastructure	N/A	N/A	N/A	N/A	N/A
- Properties	3.11%	N/A	N/A	4.38%	13.65%
- Plantation	N/A	N/A	N/A	N/A	N/A
- Reits	28.72%	36.47%	42.99%	24.88%	37.33%
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	2.31%	2.10%
- Quoted Equity Securities	6.46%	9.50%	7.75%	8.85%	5.30%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	79.17%	76.36%	80.46%	75.03%	86.30%
- Fixed & Call Deposits	14.37%	14.14%	11.79%	13.81%	6.30%
Total NAV	60,290,857	50,006,081	59,133,878	94,339,003	103,252,146
Total Units	118,682,793	91,922,947	109,507,185	177,328,959	186,712,747
NAV per Unit	0.508	0.544	0.540	0.532	0.553
Highest NAV per Unit during the year	0.513	0.544	0.544	0.540	0.554
Lowest NAV per Unit during the year	0.486	0.499	0.501	0.500	0.553
% of Annual Returns					
- Capital Growth	1.49%	8.82%	8.02%	6.48%	3.91%
- Income Distribution	1.60%	8.80%	8.00%	0.00%	0.00%
Average Annual Returns					
- one year period	1.49%	8.82%	8.02%	6.48%	3.91%
- three year period	2.99%	4.28%	6.05%	7.76%	6.11%
- five year period	4.30%	4.90%	5.12%	5.45%	5.70%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Dana Mas Maju	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	4.33%	0.45%	0.28%	5.69%	5.65%
- Industrial Products	13.99%	22.12%	23.31%	24.19%	14.61%
- Construction	16.23%	10.16%	9.27%	6.51%	9.85%
- Trading & Services	36.74%	34.26%	39.65%	25.29%	38.35%
- Technology	1.60%	1.74%	2.04%	2.27%	4.13%
- Finance	N/A	N/A	N/A	N/A	N/A
- Infrastructure	7.59%	8.28%	3.48%	3.76%	3.90%
- Properties	10.26%	10.42%	12.10%	16.17%	13.62%
- Plantation	4.12%	10.01%	6.26%	12.05%	5.40%
- Reits	5.14%	2.56%	3.61%	4.07%	4.49%
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	53.23%	77.49%	74.46%	75.85%	81.73%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	10.63%	7.87%	6.14%	6.53%	N/A
- Fixed & Call Deposits	36.14%	14.64%	19.40%	17.62%	18.27%
Total NAV	48,919,477	70,031,850	83,776,067	75,539,480	73,941,956
Total Units	154,808,465	176,402,640	193,032,408	197,747,325	176,894,627
NAV per Unit	0.316	0.397	0.434	0.382	0.418
Highest NAV per Unit during the year	0.565	0.404	0.436	0.437	0.424
Lowest NAV per Unit during the year	0.304	0.289	0.362	0.344	0.416
% of Annual Returns					
- Capital Growth	-35.62%	33.14%	20.30%	1.29%	9.33%
- Income Distribution	6.00%	10.00%	15.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-35.62%	33.14%	20.30%	1.29%	9.33%
- three year period	3.58%	5.53%	0.97%	17.50%	10.01%
- five year period	-0.80%	5.55%	12.21%	7.44%	2.65%
The performance of relevant benchmark indices	FBM Syariah -43.50%	FBM Syariah 43.00%	FBM Syariah 18.20%	FBM Syariah 2.40%	FBM Syariah 11.80%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Dana Seri Mulia	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	N/A	N/A	N/A	35.33%	11.46%
- Industrial Products	2.63%	1.85%	14.97%	0.54%	0.56%
- Construction	N/A	N/A	N/A	N/A	N/A
- Trading & Services	N/A	N/A	26.73%	N/A	9.36%
- Technology	N/A	N/A	N/A	N/A	N/A
- Finance	N/A	N/A	N/A	N/A	N/A
- Infrastructure	N/A	42.06%	N/A	N/A	N/A
- Properties	15.15%	14.59%	11.44%	10.47%	17.46%
- Plantation	N/A	N/A	N/A	N/A	N/A
- Reits	82.22%	41.50%	46.86%	53.66%	61.16%
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	10.92%	12.52%	15.28%
- Quoted Equity Securities	1.96%	4.23%	5.90%	5.45%	6.79%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	61.90%	68.18%	56.18%	68.95%	73.73%
- Fixed & Call Deposits	36.14%	27.59%	27.00%	13.08%	4.20%
Total NAV	29,989,354	31,138,390	65,932,405	65,926,933	55,321,160
Total Units	58,345,047	58,311,592	124,635,926	124,861,616	100,038,264
NAV per Unit	0.514	0.534	0.529	0.528	0.553
Highest NAV per Unit during the year	0.528	0.534	0.534	0.530	0.555
Lowest NAV per Unit during the year	0.486	0.500	0.500	0.501	0.553
% of Annual Returns					
- Capital Growth	2.79%	6.80%	5.82%	5.62%	4.72%
- Income Distribution	2.80%	6.80%	5.80%	0.00%	0.00%
Average Annual Returns					
- one year period	2.79%	6.80%	5.82%	5.62%	4.72%
- three year period	4.32%	5.05%	5.12%	6.07%	5.37%
- five year period	4.73%	5.02%	5.11%	5.31%	5.13%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Small Cap Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	22.01%	13.02%	11.71%	5.00%	7.83%
- Industrial Products	9.56%	23.66%	42.11%	49.64%	29.29%
- Construction	8.17%	11.20%	6.38%	13.85%	12.29%
- Trading & Services	38.25%	12.66%	6.90%	4.00%	29.93%
- Technology	4.82%	4.88%	8.31%	11.57%	8.96%
- Finance	N/A	N/A	N/A	N/A	N/A
- Infrastructure	N/A	N/A	N/A	N/A	N/A
- Properties	2.96%	7.79%	7.34%	9.65%	11.70%
- Plantation	N/A	11.69%	6.86%	6.29%	N/A
- Reits	14.23%	15.10%	10.39%	N/A	N/A
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	65.03%	100.00%	63.33%	100.00%	81.56%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	N/A	N/A	N/A	N/A	N/A
- Fixed & Call Deposits	34.97%	N/A	36.67%	N/A	18.44%
Total NAV	1,647,925	2,626,374	4,029,994	2,371,290	2,374,355
Total Units	4,465,924	5,709,511	8,191,047	4,819,697	4,309,174
NAV per Unit	0.369	0.460	0.492	0.492	0.551
Highest NAV per Unit during the year	0.658	0.483	0.492	0.564	0.573
Lowest NAV per Unit during the year	0.369	0.338	0.424	0.455	0.551
% of Annual Returns					
- Capital Growth	-32.62%	33.33%	17.71%	0.00%	11.97%
- Income Distribution	7.00%	10.00%	0.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-32.62%	33.33%	17.71%	0.00%	11.97%
- three year period	4.31%	7.87%	1.83%	16.21%	9.63%
- five year period	2.56%	6.75%	12.23%	8.12%	3.41%
The performance of relevant benchmark indices	FBM Small Cap -46.60%	FBM Small Cap 55.10%	FBM Small Cap 24.20%	FBM Small Cap -7.60%	FBM Small Cap -1.60%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Technology Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	14.62%	N/A	N/A	15.23%	16.37%
- Industrial Products	N/A	N/A	N/A	N/A	N/A
- Construction	N/A	N/A	N/A	N/A	N/A
- Trading & Services	70.32%	30.37%	55.59%	19.56%	31.53%
- Technology	15.06%	49.37%	44.41%	65.21%	52.10%
- Finance	N/A	N/A	N/A	N/A	N/A
- Infrastructure	N/A	20.26%	N/A	N/A	N/A
- Properties	N/A	N/A	N/A	N/A	N/A
- Plantation	N/A	N/A	N/A	N/A	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	41.92%	100.00%	32.34%	39.08%	33.03%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	N/A	N/A	N/A	N/A	N/A
- Fixed & Call Deposits	58.08%	N/A	67.66%	60.92%	66.97%
Total NAV	684,007	721,797	981,131	889,501	881,131
Total Units	1,884,314	1,751,934	2,132,893	1,884,536	1,794,564
NAV per Unit	0.363	0.412	0.460	0.472	0.491
Highest NAV per Unit during the year	0.493	0.429	0.471	0.481	0.505
Lowest NAV per Unit during the year	0.350	0.308	0.384	0.451	0.491
% of Annual Returns					
- Capital Growth	-17.58%	22.70%	20.55%	2.67%	3.94%
- Income Distribution	8.00%	8.00%	0.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-17.58%	22.70%	20.55%	2.67%	3.94%
- three year period	6.11%	7.39%	6.79%	14.94%	8.74%
- five year period	3.95%	7.19%	12.06%	8.91%	5.38%
The performance of relevant benchmark indices	KL Technology -43.90%	KL Technology 32.50%	KL Technology 1.80%	KL Technology -17.70%	Bursa Technology -20.60%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Cash Reserve Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector - Consumer Products - Industrial Products - Construction - Trading & Services - Technology - Finance - Infrastructure - Properties - Plantation - Reits - Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment - Malaysian Government Securities - Quoted Equity Securities - Quoted Corporate Debts - Unquoted Investment-Linked - Unquoted Corporate Bonds - Fixed & Call Deposits	N/A N/A N/A N/A 80.39% 19.61%	N/A N/A N/A N/A 70.70% 29.30%	N/A N/A N/A N/A 79.76% 20.24%	N/A N/A N/A N/A 61.08% 38.92%	N/A N/A N/A N/A N/A N/A
Total NAV	4,864,758	5,172,401	5,374,969	5,541,843	-
Total Units	9,520,072	9,722,556	10,316,639	10,719,232	-
NAV per Unit	0.511	0.532	0.521	0.517	-
Highest NAV per Unit during the year	0.518	0.532	0.532	0.521	0.535
Lowest NAV per Unit during the year	0.493	0.500	0.500	0.500	0.535
% of Annual Returns - Capital Growth - Income Distribution	2.26% 2.20%	6.31% 6.40%	4.19% 4.20%	3.55% 0.00%	3.41% 0.00%
Average Annual Returns - one year period - three year period - five year period	2.26% 3.34% N/A	6.31% 4.05% 4.45%	4.19% 4.24% 4.10%	3.55% 4.67% 3.97%	3.41% 3.71% 3.93%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Billion Cap Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	N/A	N/A	N/A	4.46%	N/A
- Industrial Products	2.58%	8.44%	7.39%	9.51%	8.03%
- Construction	6.84%	6.01%	9.89%	N/A	3.08%
- Trading & Services	54.34%	40.96%	34.62%	31.07%	44.71%
- Technology	N/A	2.98%	N/A	N/A	N/A
- Finance	29.95%	24.84%	33.17%	34.77%	33.95%
- Infrastructure	2.53%	5.66%	N/A	N/A	N/A
- Properties	3.76%	3.23%	4.63%	7.68%	7.50%
- Plantation	N/A	7.88%	7.96%	10.66%	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivative	N/A	N/A	2.34%	1.85%	2.73%
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	100.00%	80.55%	88.37%	82.60%	81.64%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	N/A	N/A	N/A	N/A	N/A
- Fixed & Call Deposits	N/A	19.45%	11.63%	17.40%	18.36%
Total NAV	9,715,243	17,843,066	14,728,715	16,561,275	14,175,074
Total Units	29,174,901	39,739,566	28,054,693	37,384,366	28,636,511
NAV per Unit	0.333	0.449	0.525	0.443	0.495
Highest NAV per Unit during the year	0.686	0.450	0.526	0.531	0.497
Lowest NAV per Unit during the year	0.315	0.300	0.403	0.387	0.491
% of Annual Returns					
- Capital Growth	-36.86%	41.62%	31.12%	1.25%	11.76%
- Income Distribution	5.00%	12.00%	20.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-36.86%	41.62%	31.12%	1.25%	11.76%
- three year period	1.52%	5.89%	5.38%	23.41%	14.02%
- five year period	N/A	N/A	14.19%	9.51%	5.77%
The performance of relevant benchmark indices	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Equity Booster Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	0.54%	2.32%	6.54%	8.68%	N/A
- Industrial Products	5.96%	18.10%	29.38%	8.94%	13.80%
- Construction	13.15%	11.27%	12.56%	2.82%	7.89%
- Trading & Services	55.85%	29.21%	22.45%	30.08%	31.05%
- Technology	N/A	7.11%	N/A	2.09%	4.50%
- Finance	16.03%	13.84%	11.67%	29.67%	24.60%
- Infrastructure	N/A	N/A	N/A	N/A	N/A
- Properties	8.47%	14.93%	13.32%	11.81%	11.51%
- Plantation	N/A	3.22%	N/A	3.02%	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivative	N/A	N/A	4.08%	2.89%	6.65%
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	72.31%	77.69%	81.39%	88.96%	76.89%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	N/A	N/A	N/A	N/A	N/A
- Fixed & Call Deposits	27.69%	22.31%	18.61%	11.04%	23.11%
Total NAV	1,871,664	4,202,258	4,671,075	6,786,734	6,022,363
Total Units	5,553,902	8,940,977	8,714,694	14,409,204	11,173,215
NAV per Unit	0.337	0.470	0.536	0.471	0.539
Highest NAV per Unit during the year	0.710	0.488	0.541	0.543	0.547
Lowest NAV per Unit during the year	0.326	0.301	0.414	0.408	0.538
% of Annual Returns					
- Capital Growth	-38.16%	46.44%	31.11%	5.54%	14.34%
- Income Distribution	5.00%	15.00%	20.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-38.16%	46.44%	31.11%	5.54%	14.34%
- three year period	-0.74%	6.27%	5.82%	26.53%	16.49%
- five year period	N/A	N/A	13.41%	10.66%	7.41%
The performance of relevant benchmark indices	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Vulture Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	N/A	0.71%	0.50%	2.73%	N/A
- Industrial Products	3.08%	14.40%	13.89%	11.34%	8.32%
- Construction	7.67%	4.46%	6.06%	3.62%	4.57%
- Trading & Services	56.96%	38.22%	37.49%	31.69%	43.61%
- Technology	N/A	1.70%	3.05%	1.36%	2.38%
- Finance	27.53%	25.88%	28.13%	35.02%	31.96%
- Infrastructure	2.19%	6.04%	2.04%	2.06%	2.03%
- Properties	2.57%	2.51%	3.16%	6.40%	6.44%
- Plantation	N/A	6.08%	4.90%	5.08%	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivative	N/A	N/A	0.78%	0.70%	0.69%
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	74.74%	84.89%	81.00%	83.97%	86.42%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	N/A	N/A	N/A	N/A	N/A
- Fixed & Call Deposits	25.26%	15.11%	19.00%	16.03%	13.58%
Total NAV	45,847,559	77,638,497	81,433,040	86,517,789	93,459,613
Total Units	127,354,336	168,413,230	154,521,901	191,411,042	187,669,908
NAV per Unit	0.360	0.461	0.527	0.452	0.498
Highest NAV per Unit during the year	0.759	0.461	0.527	0.532	0.503
Lowest NAV per Unit during the year	0.344	0.319	0.414	0.399	0.496
% of Annual Returns					
- Capital Growth	-33.52%	38.18%	28.20%	2.90%	10.13%
- Income Distribution	8.00%	12.00%	20.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-33.52%	38.18%	28.20%	2.90%	10.13%
- three year period	6.63%	9.76%	5.54%	22.15%	13.23%
- five year period	N/A	N/A	16.50%	11.76%	5.90%
The performance of relevant benchmark indices	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Capital Guaranteed 2 Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	N/A	N/A	N/A	N/A	N/A
- Industrial Products	N/A	N/A	N/A	N/A	N/A
- Construction	N/A	N/A	N/A	N/A	N/A
- Trading & Services	N/A	45.44%	41.77%		
- Technology	N/A	N/A	N/A	N/A	N/A
- Finance	N/A	N/A	N/A	N/A	N/A
- Infrastructure	N/A	N/A	N/A	N/A	N/A
- Properties	N/A	N/A	N/A	N/A	N/A
- Plantation	N/A	N/A	N/A	N/A	N/A
- Reits	100.00%	54.56%	58.23%		
- Derivative	N/A	N/A	N/A		
Category of Investment					
- Malaysian Government Securities	N/A	15.92%	8.74%	N/A	N/A
- Quoted Equity Securities	4.14%	10.10%	5.01%	N/A	N/A
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	70.80%	38.13%	42.64%	N/A	N/A
- Fixed & Call Deposits	25.06%	35.85%	43.61%	N/A	N/A
Total NAV	18,994,382	16,110,794	11,518,571	-	-
Total Units	33,265,117	27,260,227	18,759,888	-	-
NAV per Unit	0.571	0.591	0.614	-	-
Highest NAV per Unit during the year	0.571	0.606	0.614	0.630	-
Lowest NAV per Unit during the year	0.541	0.568	0.591	0.614	-
% of Annual Returns					
- Capital Growth	5.14%	3.50%	3.90%	0.98%	0.00%
- Income Distribution	N/A	N/A	N/A	N/A	N/A
Average Annual Returns					
- one year period	5.14%	3.50%	3.90%	0.98%	0.00%
- three year period	4.18%	4.42%	4.18%	2.78%	1.61%
- five year period	N/A	N/A	3.99%	3.62%	2.68%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Dana Mas Yakin	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	N/A	4.28%	3.99%	7.09%	1.48%
- Industrial Products	9.17%	31.02%	31.64%	21.96%	25.78%
- Construction	21.43%	12.00%	11.74%	8.69%	3.61%
- Trading & Services	52.37%	15.10%	26.99%	27.42%	40.46%
- Technology	N/A	3.82%	3.97%	3.83%	4.92%
- Finance	N/A	N/A	N/A	N/A	N/A
- Infrastructure	8.36%	5.32%	N/A	N/A	N/A
- Properties	8.67%	7.15%	8.71%	10.64%	15.86%
- Plantation	N/A	21.32%	9.15%	16.85%	4.58%
- Reits	N/A	N/A	3.81%	3.52%	3.31%
- Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment					
- Malaysian Government Securities	N/A	N/A	N/A	N/A	N/A
- Quoted Equity Securities	29.32%	61.77%	56.29%	52.20%	53.52%
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	23.03%	27.12%	27.76%	26.24%	37.43%
- Fixed & Call Deposits	47.65%	11.11%	15.95%	21.56%	9.05%
Total NAV	16,118,691	17,594,463	22,353,602	28,032,132	17,964,380
Total Units	39,410,002	36,808,500	41,939,216	58,644,626	34,814,688
NAV per Unit	0.409	0.478	0.533	0.478	0.516
Highest NAV per Unit during the year	0.701	0.485	0.534	0.535	0.522
Lowest NAV per Unit during the year	0.397	0.375	0.443	0.446	0.516
% of Annual Returns					
- Capital Growth	-24.05%	23.87%	21.61%	3.13%	7.85%
- Income Distribution	6.00%	9.00%	15.00%	0.00%	0.00%
Average Annual Returns					
- one year period	-24.05%	23.87%	21.61%	3.13%	7.85%
- three year period	N/A	8.77%	4.55%	15.81%	10.57%
- five year period	N/A	N/A	N/A	10.04%	4.91%
The performance of relevant benchmark indices	50% FBM Syariah + 50% FD -19.90%	50% FBM Syariah + 50% FD 23.90%	50% FBM Syariah + 50% FD 10.50%	50% FBM Syariah + 50% FD 2.80%	50% FBM Syariah + 50% FD 7.50%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Capital Guaranteed 3 Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector					
- Consumer Products	N/A	N/A	N/A	N/A	N/A
- Industrial Products		N/A	N/A		
- Construction		N/A	N/A		
- Trading & Services		100.00%	100.00%		
- Technology		N/A	N/A		
- Finance		N/A	N/A		
- Infrastructure		N/A	N/A		
- Properties		N/A	N/A		
- Plantation		N/A	N/A		
- Reits		N/A	N/A		
- Derivative		N/A	N/A		
Category of Investment					
- Malaysian Government Securities	N/A	N/A	31.33%	N/A	N/A
- Quoted Equity Securities	N/A	6.97%	4.31%	N/A	N/A
- Quoted Corporate Debts	N/A	N/A	N/A	N/A	N/A
- Unquoted Investment-Linked	N/A	N/A	N/A	N/A	N/A
- Unquoted Corporate Bonds	74.13%	43.89%	32.09%	N/A	N/A
- Fixed & Call Deposits	25.87%	49.14%	32.27%	N/A	N/A
Total NAV	14,134,351	11,505,505	11,199,044	-	-
Total Units	25,982,265	19,940,218	18,758,868	-	-
NAV per Unit	0.544	0.577	0.597	-	-
Highest NAV per Unit during the year	0.546	0.577	0.597	0.655	-
Lowest NAV per Unit during the year	0.519	0.544	0.577	0.597	-
% of Annual Returns					
- Capital Growth	4.00%	6.07%	3.48%	9.74%	0.00%
- Income Distribution	N/A	N/A	N/A	N/A	N/A
Average Annual Returns					
- one year period	4.00%	6.07%	3.48%	9.74%	0.00%
- three year period	N/A	4.61%	4.51%	6.39%	4.31%
- five year period	N/A	N/A	N/A	5.38%	4.60%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Global Asset Guaranteed Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector - Consumer Products - Industrial Products - Construction - Trading & Services - Technology - Finance - Infrastructure - Properties - Plantation - Reits - Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment - Malaysian Government Securities - Quoted Equity Securities - Quoted Corporate Debts - Unquoted Investment-Linked - Unquoted Corporate Bonds - Structured Deposits	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A N/A
Total NAV	27,653,127	29,011,633	26,748,469	-	-
Total Units	55,977,994	54,126,185	49,626,106	-	-
NAV per Unit	0.494	0.536	0.539	-	-
Highest NAV per Unit during the year	0.560	0.536	0.539	0.555	-
Lowest NAV per Unit during the year	0.485	0.490	0.514	0.524	-
% of Annual Returns - Capital Growth - Income Distribution	-6.25% N/A	8.50% N/A	0.56% N/A	-2.23% N/A	0.00% N/A
Average Annual Returns - one year period - three year period - five year period	-6.25% N/A N/A	8.50% 2.62% N/A	0.56% 0.75% N/A	-2.23% 2.18% 1.22%	0.00% -0.56% 0.00%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Capital Guaranteed Asia Pacific Equities Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector - Consumer Products - Industrial Products - Construction - Trading & Services - Technology - Finance - Infrastructure - Properties - Plantation - Reits - Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment - Malaysian Government Securities - Quoted Equity Securities - Quoted Corporate Debts - Unquoted Investment-Linked - Unquoted Corporate Bonds - Structured Deposits	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
Total NAV	20,040,309	15,818,393	15,464,875	-	-
Total Units	40,000,615	31,016,455	29,456,903	-	-
NAV per Unit	0.501	0.510	0.525	-	-
Highest NAV per Unit during the year	0.505	0.511	0.525	0.529	-
Lowest NAV per Unit during the year	0.478	0.500	0.510	0.525	-
% of Annual Returns - Capital Growth - Income Distribution	0.20% N/A	1.80% N/A	2.95% N/A	0.76% N/A	0.00% N/A
Average Annual Returns - one year period - three year period - five year period	0.20% N/A N/A	1.80% N/A N/A	2.95% 1.64% N/A	0.76% 1.83% N/A	0.00% 1.23% 1.13%
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

FUND OBJECTIVE AND FUND PERFORMANCE

AS AT 31 DECEMBER 2012 (CONTINUED)

ZURICH Capital Guaranteed Swing 6 Fund	Y/E 2008	Y/E 2009	Y/E 2010	Y/E 2011	Y/E 2012
Composition of Fund to Industry Sector - Consumer Products - Industrial Products - Construction - Trading & Services - Technology - Finance - Infrastructure - Properties - Plantation - Reits - Derivative	N/A	N/A	N/A	N/A	N/A
Category of Investment - Malaysian Government Securities - Quoted Equity Securities - Quoted Corporate Debts - Unquoted Investment-Linked - Unquoted Corporate Bonds - Structured Deposits	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A N/A
Total NAV	11,718,928	8,156,072	6,814,126	5,830,291	-
Total Units	22,888,527	16,150,634	13,334,881	11,126,506	-
NAV per Unit	0.512	0.505	0.511	0.524	-
Highest NAV per Unit during the year	0.512	0.520	0.518	0.524	0.541
Lowest NAV per Unit during the year	0.500	0.499	0.502	0.511	0.541
% of Annual Returns - Capital Growth - Income Distribution	N/A	-1.37% N/A	1.19% N/A	2.55% N/A	3.24% N/A
Average Annual Returns - one year period - three year period - five year period	N/A	-1.37% N/A N/A	1.19% N/A N/A	2.55% 0.78% N/A	3.24% 2.32% N/A
The performance of relevant benchmark indices	1 Year Fixed Deposits 3.70%	1 Year Fixed Deposits 2.60%	1 Year Fixed Deposits 2.80%	1 Year Fixed Deposits 3.10%	1 Year Fixed Deposits 3.20%

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012

		ZURICH Growth Fund		ZURICH Balanced Fund	
		2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		-	-	-	-
Quoted investments	3	220,252,252	195,736,201	59,276,036	60,541,462
Unquoted investments	4	-	10,518,767	46,807,577	32,021,895
Fixed and call deposits		34,813,704	33,004,596	11,430,648	12,501,408
		255,065,956	239,259,564	117,514,261	105,064,765
OTHER ASSETS					
Deferred tax assets		-	-	-	-
Tax recoverable		1,140,370	1,505,708	-	-
Receivables		-	-	-	698,190
Amount due from Manager		-	-	2,195,279	1,533,628
Interest and dividend receivable		52,680	229,882	547,357	393,763
Cash and bank balances		34,329	109,243	21,492	62,132
		1,227,379	1,844,833	2,764,128	2,687,713
TOTAL ASSETS		256,293,335	241,104,397	120,278,389	107,752,478
LIABILITIES					
Deferred tax liabilities		2,972,154	2,722,435	542,478	878,709
Amount due to Manager		2,332,534	639,131	-	-
Payables		342,980	1,009,596	158,952	227,227
Current tax liabilities		-	-	904,651	427,906
		5,647,668	4,371,162	1,606,081	1,533,842
NET ASSET VALUE OF FUND		250,645,667	236,733,235	118,672,308	106,218,636
PRESENTED BY:					
Policyholders' capital		123,533,315	131,244,673	71,278,799	66,863,702
Undistributed income / (accumulated losses) carried forward		127,112,352	105,488,562	47,393,509	39,354,934
		250,645,667	236,733,235	118,672,308	106,218,636
POLICYHOLDERS' FUND					
Number of units in circulation		581,544,464	602,374,636	250,363,515	240,858,580
Net asset value per unit		0.431	0.393	0.474	0.441

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Income Fund		ZURICH Dana Mas Maju	
		2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		2,099,700	2,099,400	-	-
Quoted investments	3	5,311,699	8,062,636	61,168,083	58,913,530
Unquoted investments	4	86,418,277	68,315,113	-	5,073,710
Fixed and call deposits		6,312,085	12,575,948	13,675,851	13,689,177
		100,141,761	91,053,097	74,843,934	77,676,417
OTHER ASSETS					
Deferred tax assets		-	-	-	-
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		2,663,451	3,188,005	-	-
Interest and dividend receivable		1,098,867	770,054	120,299	162,486
Cash and bank balances		9,511	8,027	430,138	948
		3,771,829	3,966,086	550,437	163,434
TOTAL ASSETS		103,913,590	95,019,183	75,394,371	77,839,851
LIABILITIES					
Deferred tax liabilities		150,876	265,654	287,246	420,817
Amount due to Manager		-	-	297,432	542,634
Payables		92,916	67,262	104,394	613,437
Current tax liabilities		417,652	347,264	763,343	723,483
TOTAL LIABILITIES		661,444	680,180	1,452,415	2,300,371
NET ASSET VALUE OF FUND		103,252,146	94,339,003	73,941,956	75,539,480
PRESENTED BY:					
Policyholders' capital		85,801,677	80,990,331	36,889,542	45,243,354
Undistributed income / (accumulated losses) carried forward		17,450,469	13,348,672	37,052,414	30,296,126
POLICYHOLDERS' FUND		103,252,146	94,339,003	73,941,956	75,539,480
Number of units in circulation		186,712,747	177,328,959	176,894,627	197,747,325
Net asset value per unit		0.553	0.532	0.418	0.382

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Dana Seri Mulia		ZURICH Small Cap Fund	
		2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		8,369,700	8,309,300	-	-
Quoted investments	3	3,718,530	3,620,070	1,885,382	2,021,517
Unquoted investments	4	40,382,408	45,774,087	-	-
Fixed and call deposits		2,300,000	8,685,252	426,196	-
		54,770,638	66,388,709	2,311,578	2,021,517
OTHER ASSETS					
Deferred tax assets		-	-	4,690	2,066
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		307,234	131,238	66,069	60,169
Interest and dividend receivable		465,098	458,353	-	4,390
Cash and bank balances		261,682	460	13,783	433,133
		1,034,014	590,051	84,542	499,758
TOTAL ASSETS		55,804,652	66,978,760	2,396,120	2,521,275
LIABILITIES					
Deferred tax liabilities		185,209	211,334	-	-
Amount due to Manager		-	-	-	-
Payables		53,147	450,260	3,422	103,054
Current tax liabilities		245,136	390,233	18,343	46,931
		483,492	1,051,827	21,765	149,985
NET ASSET VALUE OF FUND		55,321,160	65,926,933	2,374,355	2,371,290
PRESENTED BY:					
Policyholders' capital		44,091,430	57,476,598	(216,232)	67,729
Undistributed income / (accumulated losses) carried forward		11,229,730	8,450,335	2,590,587	2,303,561
		55,321,160	65,926,933	2,374,355	2,371,290
NUMBER OF UNITS IN CIRCULATION		100,038,264	124,861,616	4,309,174	4,819,697
Net asset value per unit		0.553	0.528	0.551	0.492

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Technology Fund		ZURICH Cash Reserve Fund	
		2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		-	-	-	-
Quoted investments	3	318,862	397,780	-	-
Unquoted investments	4	-	-	-	3,408,400
Fixed and call deposits		646,512	620,000	-	2,171,980
		965,374	1,017,780		5,580,380
OTHER ASSETS					
Deferred tax assets		4,164	2,145	-	-
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		-	-	-	32,457
Interest and dividend receivable		300	154	-	20,864
Cash and bank balances		6,849	24,296	-	286
		11,313	26,595		53,607
TOTAL ASSETS		976,687	1,044,375		5,633,987
LIABILITIES					
Deferred tax liabilities		-	-	-	78,294
Amount due to Manager		90,762	87,211	-	-
Payables		1,136	61,373	-	4,244
Current tax liabilities		3,658	6,290	-	9,606
TOTAL LIABILITIES		95,556	154,874		92,144
NET ASSET VALUE OF FUND		881,131	889,501		5,541,843
PRESENTED BY:					
Policyholders' capital		233,442	275,149	(2,465,330)	3,436,269
Undistributed income / (accumulated losses) carried forward		647,689	614,352	2,465,330	2,105,574
POLICYHOLDERS' FUND		881,131	889,501		5,541,843
Number of units in circulation		1,794,564	1,884,536		10,719,232
Net asset value per unit		0.491	0.472	-	0.517

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Billion Cap Fund		ZURICH Equity Booster Fund	
	Note	2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		-	-	-	-
Quoted investments	3	11,832,721	14,118,758	4,646,767	6,019,700
Unquoted investments	4	-	-	-	-
Fixed and call deposits		2,661,737	2,974,000	1,396,819	747,000
		14,494,458	17,092,758	6,043,586	6,766,700
OTHER ASSETS					
Deferred tax assets		-	-	-	-
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		-	78,193	37,888	81,719
Interest and dividend receivable		1,800	17,137	800	11,048
Cash and bank balances		6,032	12,252	13,037	71
		7,832	107,582	51,725	92,838
TOTAL ASSETS		14,502,290	17,200,340	6,095,311	6,859,538
LIABILITIES					
Deferred tax liabilities		36,346	92,059	1,260	10,033
Amount due to Manager		104,498	-	-	-
Payables		19,195	423,533	7,545	7,184
Current tax liabilities		167,177	123,473	64,143	55,587
TOTAL LIABILITIES		327,216	639,065	72,948	72,804
NET ASSET VALUE OF FUND		14,175,074	16,561,275	6,022,363	6,786,734
PRESENTED BY:					
Policyholders' capital		7,078,992	11,208,142	4,000,919	5,597,024
Undistributed income / (accumulated losses) carried forward		7,096,082	5,353,133	2,021,444	1,189,710
POLICYHOLDERS' FUND		14,175,074	16,561,275	6,022,363	6,786,734
Number of units in circulation		28,636,511	37,384,366	11,173,215	14,409,204
Net asset value per unit		0.495	0.443	0.539	0.471

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Vulture Fund		ZURICH Capital Guaranteed 2 Fund	
	Note	2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		-	-	-	-
Quoted investments	3	79,666,338	70,481,959	-	-
Unquoted investments	4	-	-	-	-
Fixed and call deposits		12,513,661	13,457,132	-	-
		92,179,999	83,939,091		
OTHER ASSETS					
Deferred tax assets		-	-	-	-
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		2,377,886	3,777,885	-	-
Interest and dividend receivable		7,016	108,421	-	-
Cash and bank balances		93,329	69,102	-	-
		2,478,231	3,955,408		
TOTAL ASSETS		94,658,230	87,894,499		
LIABILITIES					
Deferred tax liabilities		524,213	600,391	-	-
Amount due to Manager		-	-	-	-
Payables		123,250	89,124	-	-
Current tax liabilities		551,154	687,195	-	-
		1,198,617	1,376,710		
TOTAL LIABILITIES					
NET ASSET VALUE OF FUND		93,459,613	86,517,789		
PRESENTED BY:					
Policyholders' capital		63,388,777	64,557,952	-	(6,279,251)
Undistributed income / (accumulated losses) carried forward		30,070,836	21,959,837	-	6,279,251
POLICYHOLDERS' FUND		93,459,613	86,517,789		
Number of units in circulation		187,669,908	191,411,042		
Net asset value per unit		0.498	0.452	-	-

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Dana Mas Yakin		ZURICH Capital Guaranteed 3 Fund	
	Note	2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		-	-	-	-
Quoted investments	3	9,468,484	14,895,356	-	-
Unquoted investments	4	6,620,225	7,486,392	-	-
Fixed and call deposits		1,600,000	6,151,255	-	-
		17,688,709	28,533,003	-	-
OTHER ASSETS					
Deferred tax assets		17,656	-	-	-
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		168,292	322,617	-	-
Interest and dividend receivable		71,225	97,529	-	-
Cash and bank balances		305,830	834	-	-
		563,003	420,980	-	-
TOTAL ASSETS		18,251,712	28,953,983	-	-
LIABILITIES					
Deferred tax liabilities		-	92,480	-	-
Amount due to Manager		-	-	-	-
Payables		25,412	585,649	-	-
Current tax liabilities		261,920	243,722	-	-
		287,332	921,851	-	-
NET ASSET VALUE OF FUND		17,964,380	28,032,132	-	-
PRESENTED BY:					
Policyholders' capital		12,105,390	23,994,372	-	(2,683,588)
Undistributed income / (accumulated losses) carried forward		5,858,990	4,037,760	-	2,683,588
POLICYHOLDERS' FUND		17,964,380	28,032,132	-	-
Number of units in circulation		34,814,688	58,644,626	-	-
Net asset value per unit		0.516	0.478	-	-

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH Global Asset Guaranteed Fund		ZURICH Capital Guaranteed Asia Pacific Equities Fund	
	Note	2012 RM	2011 RM	2012 RM	2011 RM
INVESTMENTS					
Fair Value Through Profit and Loss					
Malaysian Government Securities		-	-	-	-
Quoted investments	3	-	-	-	-
Unquoted investments	4	-	-	-	-
Structured deposits		_____	_____	_____	_____
OTHER ASSETS					
Deferred tax assets		-	-	-	-
Tax recoverable		-	-	-	-
Receivables		-	-	-	-
Amount due from Manager		-	-	-	-
Interest and dividend receivable		-	-	-	-
Cash and bank balances		_____	_____	_____	_____
TOTAL ASSETS					
LIABILITIES					
Deferred tax liabilities		-	-	-	-
Amount due to Manager		-	-	-	-
Payables		-	-	-	-
Current tax liabilities		_____	_____	_____	_____
TOTAL LIABILITIES					
NET ASSET VALUE OF FUND					
PRESENTED BY:					
Policyholders' capital		-	(1,844,878)	-	(942,092)
Undistributed income / (accumulated losses) carried forward		-	1,844,878	-	942,092
POLICYHOLDERS' FUND					
Number of units in circulation					
Net asset value per unit		-	-	-	-

The accompanying notes are an integral part of these financial statements

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2012 (CONTINUED)

	Note	ZURICH Capital Guaranteed Swing 6 Fund	
		2012 RM	2011 RM
INVESTMENTS			
Fair Value Through Profit and Loss			
Malaysian Government Securities		-	-
Quoted investments	3	-	-
Unquoted investments	4	-	-
Structured deposits		-	6,284,500
		-	6,284,500
OTHER ASSETS			
Deferred tax assets		-	-
Tax recoverable		-	-
Receivables		-	-
Amount due from Manager		-	-
Interest and dividend receivable		-	-
Cash and bank balances		-	73,182
		-	73,182
TOTAL ASSETS		-	6,357,682
LIABILITIES			
Deferred tax liabilities		-	42,393
Amount due to Manager		-	348,100
Payables		-	136,898
Current tax liabilities		-	-
		-	527,391
TOTAL LIABILITIES		-	527,391
NET ASSET VALUE OF FUND		-	5,830,291
PRESENTED BY:			
Policyholders' capital		(413,215)	5,718,270
Undistributed income / (accumulated losses) carried forward		413,215	112,021
		-	5,830,291
POLICYHOLDERS' FUND		-	5,830,291
Number of units in circulation		-	11,126,506
Net asset value per unit		-	0.524

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012

	ZURICH Growth Fund	ZURICH Balanced Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
INCOME				
Net investment income				
Interest income	1,456,354	1,244,216	2,826,857	2,204,939
Dividend income	7,790,820	7,325,868	2,566,824	2,499,839
Profits on disposal				
Debt Securities	28,961	-	56,916	548,623
Equities Securities	381,073	560,373	136,387	25,768
Others	1,645,616	-	400	-
Unrealised capital gain				
Debt Securities	121,712	-	165,415	-
Equities Securities	16,858,129	-	4,549,286	2,312,816
Others	-	153,060	415,868	89,039
Accretion of discounts	-	-	-	91,141
Other income	-	-	-	-
TOTAL INCOME	28,282,665	9,283,517	10,717,953	7,772,165
OUTGO				
Management fees	3,625,359	3,459,790	1,659,363	1,527,544
Administrative expenses	347,514	199,035	166,399	459,777
Loss on disposal				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	-
Others	-	42,346	-	-
Unrealised capital loss				
Debt Securities	-	109,872	-	702,522
Equities Securities	-	1,046,009	-	-
Others	837,338	-	-	-
Amortisation of premiums	10,409	10,561	126,492	-
TOTAL OUTGO	4,820,620	4,867,613	1,952,254	2,689,843
Net income / (loss) before taxation	23,462,045	4,415,904	8,765,699	5,082,322
Taxation	(1,838,255)	(462,209)	(727,124)	(494,360)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	21,623,790	3,953,695	8,038,575	4,587,962
(Accumulated losses) / undistributed income brought forward	105,488,562	101,534,867	39,354,934	34,766,972
Amount available for distribution	-	-	-	-
(Accumulated losses) / undistributed income carried forward	127,112,352	105,488,562	47,393,509	39,354,934

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Income Fund		ZURICH Dana Mas Maju	
	2012 RM	2011 RM	2012 RM	2011 RM
INCOME				
Net investment income				
Interest income	4,523,751	3,315,474	741,724	672,928
Dividend income	378,865	333,925	2,075,867	2,351,855
Profits on disposal				
Debt Securities	63,671	2,549,895	26,152	-
Equities Securities	-	7,160	25,592	99,803
Others	-	-	-	-
Unrealised capital gain				
Debt Securities	322,141	-	91,266	-
Equities Securities	65,589	48,266	5,195,952	-
Others	306,349	78,235	349,000	117,000
Accretion of discounts	-	286,792	-	-
Other income	-	50,614	-	-
TOTAL INCOME	5,660,366	6,670,361	8,505,553	3,241,586
OUTGO				
Management fees	948,281	775,010	1,142,044	1,374,565
Administrative expenses	28,086	2,636	69,527	100,667
Loss on disposal				
Debt Securities	-	-	-	-
Equities Securities	174	-	-	-
Others	1,750	-	-	-
Unrealised capital loss				
Debt Securities	-	604,986	-	101,198
Equities Securities	-	-	-	1,029,201
Others	-	-	-	-
Amortisation of premiums	206,665	-	20,062	29,736
TOTAL OUTGO	1,184,956	1,382,632	1,231,633	2,635,367
Net income / (loss) before taxation	4,475,410	5,287,729	7,273,920	606,219
Taxation	(373,613)	(463,956)	(517,632)	(73,240)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	4,101,797	4,823,773	6,756,288	532,979
(Accumulated losses) / undistributed income brought forward	13,348,672	8,526,206	30,296,126	29,763,147
Amount available for distribution	-	(1,307)	-	-
(Accumulated losses) / undistributed income carried forward	17,450,469	13,348,672	37,052,414	30,296,126

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Dana Seri Mulia	ZURICH Small Cap Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
INCOME				
Net investment income				
Interest income	2,663,699	2,739,878	8,171	12,059
Dividend income	211,605	244,463	84,528	88,571
Profits on disposal				
Debt Securities	63,702	684,106	-	-
Equities Securities	16,900	32,757	20,409	-
Others	-	-	-	-
Unrealised capital gain				
Debt Securities	266,881	572,876	-	-
Equities Securities	248,410	162,883	239,886	160,265
Others	332,000	141,500	-	-
Accretion of discounts	-	135,671	-	-
Other income	-	-	-	-
TOTAL INCOME	3,803,197	4,714,134	352,994	260,895
OUTGO				
Management fees	586,968	674,521	37,198	42,044
Administrative expenses	23,534	24,355	5,062	16,391
Loss on disposal				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	18,761
Others	-	-	-	-
Unrealised capital loss				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	-
Others	-	-	-	6,000
Amortisation of premiums	148,185	-	-	-
TOTAL OUTGO	758,687	698,876	42,260	83,196
Net income / (loss) before taxation	3,044,510	4,015,258	310,734	177,699
Taxation	(238,415)	(376,785)	(23,708)	(14,130)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	2,806,095	3,638,473	287,026	163,569
(Accumulated losses) / undistributed income brought forward	8,450,335	4,907,783	2,303,561	2,139,992
Amount available for distribution	(26,700)	(95,921)	-	-
(Accumulated losses) / undistributed income carried forward	11,229,730	8,450,335	2,590,587	2,303,561

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Technology Fund	ZURICH Cash Reserve Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
INCOME				
Net investment income				
Interest income	13,183	20,069	226,203	128,291
Dividend income	18,880	8,581	-	-
Profits on disposal				
Debt Securities	-	-	8,101	-
Equities Securities	3,915	3,740	-	-
Others	-	-	-	-
Unrealised capital gain				
Debt Securities	-	-	20,801	-
Equities Securities	14,647	10,414	-	-
Others	-	-	-	-
Accretion of discounts	-	-	-	123,145
Other income	-	-	185,911	-
TOTAL INCOME	50,625	42,804	441,016	251,436
OUTGO				
Management fees	12,585	12,210	54,998	59,798
Administrative expenses	1,482	2,036	242	143
Loss on disposal				
Debt Securities	-	-	-	138
Equities Securities	-	-	-	-
Others	-	-	-	-
Unrealised capital loss				
Debt Securities	-	-	-	3,357
Equities Securities	-	-	-	-
Others	-	-	-	-
Amortisation of premiums	-	-	18,432	-
TOTAL OUTGO	14,067	14,246	73,672	63,436
Net income / (loss) before taxation	36,558	28,558	367,344	188,000
Taxation	(3,221)	(2,228)	(7,588)	(21,126)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	33,337	26,330	359,756	166,874
(Accumulated losses) / undistributed income brought forward	614,352	588,022	2,105,574	1,938,700
Amount available for distribution	-	-	-	-
(Accumulated losses) / undistributed income carried forward	647,689	614,352	2,465,330	2,105,574

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Billion Cap Fund	ZURICH Equity Booster Fund	
	2012 RM	2011 RM	2012 RM
			2011 RM
INCOME			
Net investment income			
Interest income	68,405	59,790	14,908
Dividend income	589,839	585,347	223,875
Profits on disposal			
Debt Securities	-	-	-
Equities Securities	71,526	66,699	23,784
Others	-	-	-
Unrealised capital gain			
Debt Securities	-	-	-
Equities Securities	1,399,108	-	726,778
Others	32,922	-	29,346
Accretion of discounts	-	-	-
Other income	-	30,600	-
TOTAL INCOME	2,161,800	742,436	1,018,691
OUTGO			
Management fees	234,494	239,358	89,549
Administrative expenses	42,712	930	27,929
Loss on disposal			
Debt Securities	-	-	-
Equities Securities	-	-	-
Others	-	-	-
Unrealised capital loss			
Debt Securities	-	-	-
Equities Securities	-	103,414	-
Others	-	48,000	-
Amortisation of premiums	-	-	-
TOTAL OUTGO	277,206	391,702	117,478
Net income / (loss) before taxation	1,884,594	350,734	901,213
Taxation	(141,645)	(27,239)	(69,479)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	1,742,949	323,495	831,734
(Accumulated losses) / undistributed income brought forward	5,353,133	5,029,638	1,189,710
Amount available for distribution	-	-	-
(Accumulated losses) / undistributed income carried forward	7,096,082	5,353,133	2,021,444
			1,189,710

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Vulture Fund	ZURICH Capital Guaranteed 2 Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
INCOME				
Net investment income				
Interest income	448,921	428,793	-	129,695
Dividend income	3,055,905	2,635,453	-	12,043
Profits on disposal				
Debt Securities	-	-	-	-
Equities Securities	114,308	196,886	-	1,066
Others	-	-	-	508,475
Unrealised capital gain				
Debt Securities	-	-	-	2,968
Equities Securities	6,693,025	902,310	-	-
Others	53,960	-	-	10,873
Accretion of discounts	-	-	-	-
Other income	-	-	-	674,619
TOTAL INCOME	10,366,119	4,163,442	-	1,339,739
OUTGO				
Management fees	1,333,446	1,223,790	-	37,581
Administrative expenses	215,144	122,486	-	131
Loss on disposal				
Debt Securities	-	-	-	508,453
Equities Securities	-	-	-	-
Others	-	-	-	-
Unrealised capital loss				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	14,464
Others	-	89,180	-	-
Amortisation of premiums	-	-	-	5,651
TOTAL OUTGO	1,548,590	1,435,456	-	566,280
Net income / (loss) before taxation	8,817,529	2,727,986	-	773,459
Taxation	(706,530)	(255,884)	-	(15,799)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	8,110,999	2,472,102	-	757,660
(Accumulated losses) / undistributed income brought forward	21,959,837	19,487,735	-	5,521,591
Amount available for distribution	-	-	-	-
(Accumulated losses) / undistributed income carried forward	30,070,836	21,959,837	-	6,279,251

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Dana Mas Yakin	ZURICH Capital Guaranteed 3 Fund	
	2012 RM	2011 RM	2012 RM
	2011 RM		2011 RM
INCOME			
Net investment income			
Interest income	474,720	470,953	-
Dividend income	484,791	537,051	319,229
Profits on disposal			
Debt Securities	15,948	67,745	12,128
Equities Securities	69,695	93,631	3,343
Others	-	-	-
Unrealised capital gain			
Debt Securities	34,910	-	-
Equities Securities	1,196,640	-	-
Others	97,000	50,000	-
Accretion of discounts	-	68,066	-
Other income	-	-	126,331
TOTAL INCOME	2,373,704	1,287,446	461,031
OUTGO			
Management fees	319,789	389,753	85,351
Administrative expenses	54,590	11,182	323
Loss on disposal			
Debt Securities	-	-	1,377
Equities Securities	-	-	-
Others	-	-	-
Unrealised capital loss			
Debt Securities	-	5,478	13,970
Equities Securities	-	136,584	12,257
Others	-	-	-
Amortisation of premiums	39,255	-	403
TOTAL OUTGO	413,634	542,997	113,681
Net income / (loss) before taxation	1,960,070	744,449	347,350
Taxation	(138,840)	(78,478)	(23,619)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	1,821,230	665,971	323,731
(Accumulated losses) / undistributed income brought forward	4,037,760	3,371,789	2,359,857
Amount available for distribution	-	-	-
(Accumulated losses) / undistributed income carried forward	5,858,990	4,037,760	2,683,588

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Global Asset Guaranteed Fund	ZURICH Capital Guaranteed Asia Pacific Equities Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
INCOME				
Net investment income				
Interest income	-	-	-	-
Dividend income	-	-	-	-
Profits on disposal				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	-
Others	-	2,515,476	-	146,533
Unrealised capital gain				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	-
Others	-	-	-	-
Accretion of discounts	-	-	-	-
Other income	-	199,701	-	65,458
TOTAL INCOME	-	2,715,177	-	211,991
OUTGO				
Management fees	-	98,596	-	-
Administrative expenses	-	1,958	-	54
Loss on disposal				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	-
Others	-	-	-	-
Unrealised capital loss				
Debt Securities	-	-	-	-
Equities Securities	-	-	-	-
Others	-	2,777,889	-	-
Amortisation of premiums	-	-	-	-
TOTAL OUTGO	-	2,878,443	-	54
Net income / (loss) before taxation	-	(163,266)	-	211,937
Taxation	-	20,994	-	79,208
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	-	(142,272)	-	291,145
(Accumulated losses) / undistributed income brought forward	-	1,987,150	-	650,947
Amount available for distribution	-	-	-	-
(Accumulated losses) / undistributed income carried forward	-	1,844,878	-	942,092

The accompanying notes are an integral part of these financial statements

STATEMENT OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

**ZURICH Capital Guaranteed
Swing 6 Fund**

	2012 RM	2011 RM
INCOME		
Net investment income		
Interest income	-	-
Dividend income	-	-
Profits on disposal		
Debt Securities	-	-
Equities Securities	-	-
Others	167,352	-
Unrealised capital gain		
Debt Securities	-	-
Equities Securities	-	-
Others	164,743	137,351
Accretion of discounts	-	-
Other income	-	-
TOTAL INCOME	332,095	137,351
OUTGO		
Management fees	21,152	32,391
Administrative expenses	39,667	622
Loss on disposal		
Debt Securities	-	-
Equities Securities	-	-
Others	-	11,463
Unrealised capital loss		
Debt Securities	-	-
Equities Securities	-	-
Others	-	-
Amortisation of premiums	-	-
TOTAL OUTGO	60,819	44,476
Net income / (loss) before taxation	271,276	92,875
Taxation	29,918	(7,076)
NET INCOME / (LOSS) FOR THE FINANCIAL YEAR	301,194	85,799
(Accumulated losses) / undistributed income brought forward	112,021	26,222
Amount available for distribution	-	-
(Accumulated losses) / undistributed income carried forward	413,215	112,021

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012

	ZURICH Growth Fund	ZURICH Balanced Fund	
	2012 RM	2011 RM	2012 RM
			2011 RM
NAV at beginning of financial year	236,733,235	230,816,346	106,218,636
Movement during the financial year:			
Net creation of units	23,316,517	28,254,676	24,930,915
Net cancellation of units	(28,028,170)	(21,891,144)	(19,508,637)
Net switching of units	(2,999,705)	(4,400,338)	(1,007,181)
	229,021,877	232,779,540	110,633,733
	229,021,877	232,779,540	110,633,733
Net income / (loss) for the financial year:			
Net realised income / (loss)	5,731,005	3,949,092	2,571,774
Unrealised capital gain / (loss) - net of tax on investments	15,892,785	4,603	5,466,801
	21,623,790	3,953,695	8,038,575
	21,623,790	3,953,695	8,038,575
NAV before distribution	250,645,667	236,733,235	118,672,308
Distribution during the financial year	-	-	-
NAV at the end of financial year	250,645,667	236,733,235	118,672,308
	250,645,667	236,733,235	118,672,308

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Income Fund	ZURICH Dana Mas Maju		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	94,339,003	59,133,878	75,539,480	83,776,067
Movement during the financial year:				
Net creation of units	16,098,606	15,197,788	6,750,343	8,246,526
Net cancellation of units	(13,971,361)	(14,894,784)	(14,751,061)	(16,568,130)
Net switching of units	2,684,101	30,079,655	(353,094)	(447,962)
	99,150,349	89,516,537	67,185,668	75,006,501
Net income / (loss) for the financial year:				
Net realised income / (loss)	3,292,941	5,338,823	986,499	938,748
Unrealised capital gain / (loss) - net of tax on investments	808,856	(515,050)	5,769,789	(405,769)
	4,101,797	4,823,773	6,756,288	532,979
NAV before distribution	103,252,146	94,340,310	73,941,956	75,539,480
Distribution during the financial year	-	(1,307)	-	-
NAV at the end of financial year	103,252,146	94,339,003	73,941,956	75,539,480

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Dana Seri Mulia	ZURICH Small Cap Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	65,926,933	65,932,405	2,371,290	4,029,994
Movement during the financial year:				
Net creation of units	4,008,477	7,979,291	301,908	397,582
Net cancellation of units	(17,514,838)	(10,941,457)	(576,092)	(2,169,166)
Net switching of units	121,193	(585,858)	(9,777)	(50,689)
	52,541,765	62,384,381	2,087,329	2,207,721
Net income / (loss) for the financial year:				
Net realised income / (loss)	1,932,679	2,720,784	44,516	(29,985)
Unrealised capital gain / (loss) - net of tax on investments	873,416	917,689	242,510	193,554
	2,806,095	3,638,473	287,026	163,569
NAV before distribution	55,347,860	66,022,854	2,374,355	2,371,290
Distribution during the financial year	(26,700)	(95,921)	-	-
NAV at the end of financial year	55,321,160	65,926,933	2,374,355	2,371,290

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Technology Fund	ZURICH Cash Reserve Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	889,501	981,131	5,541,843	5,374,969
Movement during the financial year:				
Net creation of units	52,333	107,572	-	-
Net cancellation of units	(93,243)	(110,804)	(5,901,599)	-
Net switching of units	(797)	(114,728)	-	-
	847,794	863,171	(359,756)	5,374,969
Net income / (loss) for the financial year:				
Net realised income / (loss)	16,671	10,768	260,662	183,923
Unrealised capital gain / (loss) - net of tax on investments	16,666	15,562	99,094	(17,049)
	33,337	26,330	359,756	166,874
NAV before distribution	881,131	889,501	-	5,541,843
Distribution during the financial year	-	-	-	-
NAV at the end of financial year	881,131	889,501	-	5,541,843

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Billion Cap Fund	ZURICH Equity Booster Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	16,561,275	14,728,715	6,786,734	4,671,075
Movement during the financial year:				
Net creation of units	2,532,874	7,432,441	1,955,824	3,364,890
Net cancellation of units	(7,883,131)	(3,958,351)	(3,556,061)	(2,132,811)
Net switching of units	<u>1,221,107</u>	<u>(1,965,025)</u>	<u>4,132</u>	<u>556,941</u>
	<u>12,432,125</u>	<u>16,237,780</u>	<u>5,190,629</u>	<u>6,460,095</u>
Net income / (loss) for the financial year:				
Net realised income / (loss)	255,206	333,517	66,837	170,515
Unrealised capital gain / (loss) - net of tax on investments	<u>1,487,743</u>	<u>(10,022)</u>	<u>764,897</u>	<u>156,124</u>
	<u>1,742,949</u>	<u>323,495</u>	<u>831,734</u>	<u>326,639</u>
NAV before distribution	14,175,074	16,561,275	6,022,363	6,786,734
Distribution during the financial year	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NAV at the end of financial year	<u>14,175,074</u>	<u>16,561,275</u>	<u>6,022,363</u>	<u>6,786,734</u>

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Vulture Fund	ZURICH Capital Guaranteed 2 Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	86,517,789	81,433,040	-	11,518,571
Movement during the financial year:				
Net creation of units	27,988,751	35,762,239	-	-
Net cancellation of units	(29,389,379)	(25,184,492)	-	(12,276,231)
Net switching of units	231,453	(7,965,100)	-	-
	85,348,614	84,045,687	-	(757,660)
Net income / (loss) for the financial year:				
Net realised income / (loss)	1,287,836	974,106	-	742,123
Unrealised capital gain / (loss) - net of tax on investments	6,823,163	1,497,996	-	15,537
	8,110,999	2,472,102	-	757,660
NAV before distribution	93,459,613	86,517,789	-	-
Distribution during the financial year	-	-	-	-
NAV at the end of financial year	93,459,613	86,517,789	-	-

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Dana Mas Yakin	ZURICH Capital Guaranteed 3 Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	28,032,132	22,353,602	-	11,199,044
Movement during the financial year:				
Net creation of units	4,225,037	13,808,947	-	(3,725)
Net cancellation of units	(16,212,588)	(9,492,331)	-	(11,519,051)
Net switching of units	98,569	695,943	-	-
	16,143,150	27,366,161	-	(323,732)
Net income / (loss) for the financial year:				
Net realised income / (loss)	382,544	586,067	-	338,881
Unrealised capital gain / (loss) - net of tax on investments	1,438,686	79,904	-	(15,149)
	1,821,230	665,971	-	323,732
NAV before distribution	17,964,380	28,032,132	-	-
Distribution during the financial year	-	-	-	-
NAV at the end of financial year	17,964,380	28,032,132	-	-

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

	ZURICH Global Asset Guaranteed Fund	ZURICH Capital Guaranteed Asia Pacific Equities Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
NAV at beginning of financial year	-	26,748,469	-	15,464,875
Movement during the financial year:				
Net creation of units	-	-	-	(415,900)
Net cancellation of units	-	(26,606,198)	-	(15,340,120)
Net switching of units	-	-	-	-
	-	142,271	-	(291,145)
Net income / (loss) for the financial year:				
Net realised income / (loss)	-	2,413,387	-	200,214
Unrealised capital gain / (loss) - net of tax on investments	-	(2,555,658)	-	90,931
	-	(142,271)	-	291,145
NAV before distribution	-	-	-	-
Distribution during the financial year	-	-	-	-
NAV at the end of financial year	-	-	-	-

The accompanying notes are an integral part of these financial statements

STATEMENT OF CHANGES IN NET ASSET VALUE
 FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

**ZURICH Capital Guaranteed
 Swing 6 Fund**

	2012 RM	2011 RM
NAV at beginning of financial year	5,830,291	6,814,126
Movement during the financial year:		
Net creation of units	-	-
Net cancellation of units	(6,131,485)	(1,069,634)
Net switching of units	-	-
	<hr/> (301,194)	<hr/> 5,744,492
Net income / (loss) for the financial year:		
Net realised income / (loss)	94,059	(40,565)
Unrealised capital gain / (loss) - net of tax on investments	207,135	126,364
	<hr/> 301,194	<hr/> 85,799
NAV before distribution	-	5,830,291
Distribution during the financial year	-	-
NAV at the end of financial year	<hr/> -	<hr/> 5,830,291

The accompanying notes are an integral part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012

1. PRINCIPAL ACTIVITIES AND GENERAL INFORMATION

The ZURICH Investment-Linked Funds consist of the ZURICH Growth Fund, ZURICH Balanced Fund, ZURICH Income Fund, ZURICH Dana Mas Maju, ZURICH Dana Seri Mulia, ZURICH Small Cap Fund, ZURICH Technology Fund, ZURICH Cash Reserve Fund, ZURICH Vulture Fund, ZURICH Equity Booster Fund, ZURICH Billion Cap Fund, ZURICH Capital Guaranteed 2 Fund, ZURICH Dana Mas Yakin, ZURICH Capital Guaranteed 3 Fund, ZURICH Global Assets Guaranteed Fund, ZURICH Capital Guaranteed Asia Pacific Equities Fund and ZURICH Capital Guaranteed Swing 6 Fund (hereinafter referred to collectively as "the Funds"). The principal activities of the Funds are to invest in authorised investments.

The Manager of the Funds is Zurich Insurance Malaysia Berhad, a company incorporated in Malaysia, whose principal activity is that of conducting general and life insurance business, including investment-linked life business.

The financial statements were authorised for issued by the Board of Directors of the Manager in accordance with their resolution on 30 April 2013.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, except as disclosed in this summary of significant accounting policies to the financial information and the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia.

(b) Investments

Investment held by investment-linked funds are designated at fair value to income at inception as they are managed and evaluated on a fair value basis, in accordance with the respective investment strategy and mandate.

These investments are initially recorded at fair value and transaction costs are expensed in income statement. Subsequent to initial recognition, these assets are remeasured at fair value. Fair value adjustments and realised gains and losses are recognised in the income statement.

(c) Receivables

Receivables are carried at invoiced amount less an allowance for doubtful debts.

(d) Net creation of units

Net creation of units represents premiums paid by policyholders as payment for a new contract or subsequent payments to increase the amount of that contract. Net creation of units is recognised on a receipt basis.

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(e) Net cancellation of units

Net cancellation of units represents cancellation of units arising from surrenders and withdrawals. Cancellation is recognised upon surrendering of the related insurance contract.

(f) Income recognition

Interest income on fixed and call deposits and unquoted investments, including the amount of amortisation of premiums and accretion of discounts, is recognised on a time proportion basis that takes into account the effective yield of the asset.

Dividend income is recognised when the right to receive payment is established.

Gains or losses arising from the disposal of investments are credited or charged to the statement of income and expenditure.

(g) Foreign currencies

Foreign currency transactions of the Funds are accounted for at exchange rates prevailing at the transaction dates. Foreign currency monetary assets and liabilities are translated at exchange rates prevailing at the date of the statement of assets and liabilities. Exchange differences arising from the settlement of foreign currency transactions and from the translations of foreign currency monetary assets and liabilities are included in the statement of income and expenditure.

(h) Income taxes

Current tax expense is determined according to the tax laws of the jurisdiction in which the Funds operates and includes all taxes based upon the taxable profits.

Deferred tax is recognised in full, using the liability method, on temporary differences arising between the amounts attributed to assets and liabilities for tax purpose and their carrying amounts in the financial statements.

Deferred tax assets are recognised to the extent that it is probable that taxable profits will be available against which the deductible temporary differences or unused tax losses can be utilised.

Deferred tax is determined using tax rates (and tax laws) enacted or substantively enacted by the balance sheet date are used to determine deferred tax.

(i) Cash and cash equivalents

Cash and cash equivalents consist of cash and bank balances, excluding fixed and call deposits, that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(j) Financial instruments

Description

A financial instrument is any contract that gives rise to both a financial asset of one enterprise and a financial liability or equity instrument of another enterprise.

A financial asset is any asset that is cash, a contractual right to receive cash or another financial asset from another enterprise, a contractual right to exchange financial instruments with another enterprise under conditions that are potentially favourable, or an equity instrument of another enterprise.

A financial liability is any liability that is a contractual obligation to deliver cash or another financial asset to another enterprise, or to exchange financial instruments with another enterprise under conditions that are potentially unfavourable.

The particular recognition method adopted for financial instruments recognised on the balance sheet is disclosed in the individual accounting policy note associated with each item.

Fair values

The Funds' basis of estimation of fair values for financial instruments is as follows:

- The fair values of quoted investments are based on market prices
- The fair values of unquoted corporate debt securities are based on the prices quoted by financial institutions
- The fair values of other financial assets and liabilities with a maturity period of less than one year are assumed to approximate their carrying values.

The carrying amount of the financial assets and liabilities of the Funds at the balance sheet date approximate their fair values.

(k) Comparatives

ZURICH Capital Guaranteed 2 Fund, ZURICH Capital Guaranteed 3 Fund, ZURICH Global Assets Guaranteed Fund and Zurich Capital Guaranteed Asia Pacific Equities Fund had matured and all units were redeemed by 31 December 2011.

ZURICH Cash Reserve Fund and ZURICH Capital Guaranteed Swing 6 Fund had matured and all units were redeemed by 31 December 2012.

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS

ZURICH Growth Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	2,504,406	5,061,366	3,848,426	4,513,278
Industrial Products	16,536,202	17,002,184	17,237,897	19,610,492
Construction	8,387,946	8,339,947	5,086,806	4,508,498
Trading & Services	80,175,020	94,500,564	62,196,428	75,002,859
Technology	756,273	416,352	756,273	518,449
Finance	58,653,727	77,190,957	53,563,485	66,897,227
Infrastructure	-	-	-	-
Properties	9,472,389	8,136,997	9,921,535	8,732,344
Plantation	4,994,396	5,289,000	9,120,365	12,653,186
REITS	1,619,982	3,674,307	1,619,982	3,075,618
	183,100,341	219,611,674	163,351,197	195,511,951
Warrants - Main Board				
Industrial Products	-	-	146,250	224,250
Trading & Services	-	562,704	-	-
Construction	-	77,874	-	-
	183,100,341	220,252,252	163,497,447	195,736,201

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Balanced Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	797,857	1,608,500	2,497,461	3,645,100
Industrial Products	2,563,520	1,505,706	3,624,735	5,299,512
Construction	2,136,365	2,356,946	1,380,205	1,558,275
Trading & Services	22,829,667	26,203,125	14,828,379	17,075,347
Technology	-	-	-	-
Finance	16,644,016	21,107,257	16,785,720	21,224,943
Infrastructure	505,609	972,825	505,609	876,687
Properties	2,404,536	1,772,987	2,838,982	2,368,151
Plantation	545,309	557,430	3,314,363	5,716,880
REITS	1,632,574	3,056,378	1,598,924	2,751,784
	50,059,453	59,141,154	47,374,378	60,516,679
Warrants - Main Board				
Industrial Products	8	-	16,163	24,783
Trading & Services	-	116,531	-	-
Construction	-	18,351	-	-
	50,059,461	59,276,036	47,390,541	60,541,462

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Income Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	764,235	917,037	525,000	923,750
Industrial Products	-	-	-	-
Construction	-	-	-	-
Trading & Services	1,089,653	1,190,055	1,309,678	1,411,069
Technology	-	-	-	-
Finance	487,839	496,896	3,123,632	3,368,697
Infrastructure	-	-	-	-
Properties	933,863	724,798	670,800	353,460
Plantation	-	-	-	-
REITS	1,052,864	1,982,913	1,182,008	2,005,660
	4,328,454	5,311,699	6,811,118	8,062,636

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Dana Mas Maju

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	2,511,445	3,454,800	3,162,219	3,354,000
Industrial Products	10,273,232	8,938,912	11,809,790	14,141,467
Construction	6,322,054	5,955,356	4,457,422	3,835,782
Trading & Services	20,697,459	23,438,604	13,829,109	14,881,932
Technology	2,554,402	2,528,194	2,111,998	1,336,572
Finance	-	-	-	-
Infrastructure	1,516,586	2,388,058	1,516,586	2,215,156
Properties	8,352,648	8,251,452	9,158,540	9,444,425
Plantation	3,358,663	3,305,000	5,923,428	7,096,290
REITS	1,991,000	2,745,000	1,991,000	2,396,000
	57,577,489	61,005,376	53,960,092	58,701,624
Warrants - Main Board				
Industrial Products	8	-	70,538	108,158
Properties	-	78,107	-	80,404
Trading & Services	-	17,156	-	23,344
Construction	-	67,444	-	-
	57,577,497	61,168,083	54,030,630	58,913,530

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Dana Seri Mulia

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	400,000	426,000	1,212,400	1,279,000
Industrial Products	57,450	20,880	57,450	19,620
Construction	-	-	-	-
Trading & Services	254,250	348,000	-	-
Technology	-	-	-	-
Finance	-	-	-	-
Infrastructure	-	-	-	-
Properties	567,010	649,150	324,510	378,950
Plantation	-	-	-	-
REITS	1,535,000	2,274,500	1,535,000	1,942,500
	2,813,710	3,718,530	3,129,360	3,620,070

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Small Cap Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	143,290	147,570	100,000	101,000
Industrial Products	556,321	552,194	907,044	995,810
Construction	265,090	231,785	285,090	279,950
Trading & Services	474,309	527,778	47,891	80,800
Technology	225,324	168,983	310,648	233,855
Finance	-	-	-	-
Infrastructure	-	-	-	-
Properties	279,654	212,942	279,654	193,438
Plantation	-	-	117,000	127,200
REITS	-	-	-	-
	1,943,988	1,841,252	2,047,327	2,012,053
Warrants - Main Board				
Industrial Products	-	-	-	1,589
Properties	-	7,650	-	7,875
Trading & Services	-	36,480	-	-
	1,943,988	1,885,382	2,047,327	2,021,517

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Technology Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	49,245	52,185	60,300	60,600
Industrial Products	-	-	-	-
Construction	-	-	-	-
Trading & Services	116,240	100,540	81,290	77,805
Technology	205,420	165,175	282,992	259,375
Finance	-	-	-	-
Infrastructure	-	-	-	-
Properties	-	-	-	-
Plantation	-	-	-	-
REITS	-	-	-	-
	370,905	317,900	424,582	397,780
Warrants - Main Board				
Technology	-	962	-	-
	370,905	318,862	424,582	397,780

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Billion Cap Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	-	-	534,700	629,000
Industrial Products	1,239,589	950,200	1,419,853	1,343,208
Construction	358,000	364,000	-	-
Trading & Services	4,862,923	5,291,654	4,202,436	4,387,142
Technology	-	-	-	-
Finance	3,441,641	4,017,061	4,183,298	4,909,337
Infrastructure	-	-	-	-
Properties	1,154,816	886,940	1,303,451	1,084,071
Plantation	-	-	1,031,800	1,505,000
REITS	-	-	-	-
	11,056,969	11,509,855	12,675,538	13,857,758
Derivatives				
Exchange Traded Funds	321,444	322,866	292,500	261,000
	11,378,413	11,832,721	12,968,038	14,118,758

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Equity Booster Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	-	-	447,900	522,808
Industrial Products	853,589	641,050	656,145	538,059
Construction	455,405	366,519	251,003	169,730
Trading & Services	1,285,877	1,397,710	1,603,085	1,810,335
Technology	124,733	208,923	129,750	126,000
Finance	1,037,399	1,143,120	1,639,305	1,785,873
Infrastructure	-	-	-	-
Properties	565,226	507,590	797,263	682,690
Plantation	-	-	166,570	182,012
REITS	-	-	-	-
	4,322,229	4,264,912	5,691,021	5,817,507
Warrants - Main Board				
Industrial Products	-	-	-	-
Properties	-	27,387	-	28,193
Trading & Services	-	45,600	-	-
	4,631,001	4,646,767	5,894,271	6,019,700
Derivatives				
Exchange Traded Funds	308,772	308,868	203,250	174,000
	4,631,001	4,646,767	5,894,271	6,019,700

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Vulture Fund

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	-	-	1,795,000	1,925,000
Industrial Products	7,600,746	6,626,640	6,739,740	7,992,158
Construction	4,313,124	3,608,156	3,085,712	2,551,139
Trading & Services	32,357,216	34,736,029	20,965,897	22,310,915
Technology	1,680,296	1,895,819	1,025,796	958,459
Finance	20,724,709	25,460,392	21,343,268	24,682,922
Infrastructure	935,723	1,613,300	935,723	1,453,868
Properties	4,923,524	5,111,216	4,477,980	4,492,492
Plantation	-	-	2,029,616	3,579,536
REITS	-	-	-	-
	72,535,338	79,051,552	62,398,732	69,946,489
Warrants - Main Board				
Trading & Services	-	17,781	-	24,195
Properties	-	16,626	-	17,115
Construction	-	32,259	-	-
Derivatives				
Exchange Traded Funds	578,340	548,120	578,340	494,160
	73,113,678	79,666,338	62,977,072	70,481,959

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

3. QUOTED INVESTMENTS (CONTINUED)

ZURICH Dana Mas Yakin

	Cost 2012 RM	Market Value 2012 RM	Cost 2011 RM	Market Value 2011 RM
Main Board				
Consumer Products	131,800	140,367	1,007,800	1,055,918
Industrial Products	2,724,558	2,441,253	2,453,174	3,267,177
Construction	675,613	338,174	1,871,929	1,293,671
Trading & Services	3,784,794	3,831,272	4,158,291	4,087,158
Technology	415,680	465,393	583,274	569,805
Finance	-	-	-	-
Infrastructure	-	-	-	-
Properties	1,601,461	1,486,102	1,607,371	1,567,778
Plantation	391,850	433,500	2,054,177	2,509,984
REITS	197,000	313,000	394,000	524,000
	9,922,756	9,449,061	14,130,016	14,875,491
Warrants - Main Board				
Industrial Products	-	-	-	3,485
Properties	-	15,912	-	16,380
Construction	-	3,511	-	-
	9,922,756	9,468,484	14,130,016	14,895,356

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS

	ZURICH Growth Fund		ZURICH Balanced Fund	
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	4,255,983	-	-
Net unrealised capital gain	-	1,436,027	-	-
	-	5,692,010	-	-
Unquoted Bonds Of Corporations:				
At cost	-	4,471,109	49,243,201	34,188,972
Net unrealised capital (losses) / gain	-	372,840	(2,230,194)	(2,173,763)
Net accretion of discounts / (amortisation of premiums)	-	(17,192)	(205,430)	6,686
	-	4,826,757	46,807,577	32,021,895
	-	10,518,767	46,807,577	32,021,895

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Income Fund		ZURICH Dana Mas Maju	
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	85,553,380	66,283,466	-	4,696,392
Net unrealised capital (losses) / gain	1,219,083	1,346,030	-	435,752
Net accretion of discounts / (amortisation of premiums)	(354,186)	685,617	-	(58,434)
	86,418,277	68,315,113	-	5,073,710
	<hr/>	<hr/>	<hr/>	<hr/>
	86,418,277	68,315,113	-	5,073,710

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Dana Seri Mulia	ZURICH Small Cap Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	39,324,964	43,915,561	-	-
Net unrealised capital (losses) / gain	1,298,230	1,595,194	-	-
Net accretion of discounts / (amortisation of premiums)	(240,786)	263,332	-	-
	40,382,408	45,774,087	-	-
	40,382,408	45,774,087		

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Technology Fund	ZURICH Cash Reserve Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	-	-	-	2,429,730
Net unrealised capital (losses) / gain	-	-	-	245,243
Net accretion of discounts / (amortisation of premiums)	-	-	-	733,427
	-	-	-	3,408,400
	-	-	-	3,408,400
	-	-	-	3,408,400

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Billion Cap Fund		ZURICH Equity Booster Fund	
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	-	-	-	-
Net unrealised capital (losses) / gain	-	-	-	-
Net accretion of discounts / (amortisation of premiums)	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Vulture Fund		ZURICH Capital Guaranteed 2 Fund	
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	-	-	-	-
Net unrealised capital (losses) / gain	-	-	-	-
Net accretion of discounts / (amortisation of premiums)	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Dana Mas Yakin	ZURICH Capital Guaranteed 3 Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	6,386,637	7,095,723	-	-
Net unrealised capital (losses) / gain	248,939	328,347	-	-
Net accretion of discounts / (amortisation of premiums)	(15,351)	62,322	-	-
	6,620,225	7,486,392	-	-
	6,620,225	7,486,392		

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Global Asset Guaranteed Fund	ZURICH Capital Guaranteed Asia Pacific Equities Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
Investment-Linked Units:				
At cost	-	-	-	-
Net unrealised capital gain	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Unquoted Bonds Of Corporations:				
At cost	-	-	-	-
Net unrealised capital (losses) / gain	-	-	-	-
Net accretion of discounts / (amortisation of premiums)	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2012 (CONTINUED)

4. UNQUOTED INVESTMENTS (CONTINUED)

	ZURICH Capital Guaranteed Swing 6 Fund	
	2012 RM	2011 RM
Investment-Linked Units:		
At cost	-	-
Net unrealised capital gain	-	-
	-	-
	-	-
Unquoted Bonds Of Corporations:		
At cost	-	-
Net unrealised capital (losses) / gain	-	-
Net accretion of discounts / (amortisation of premiums)	-	-
	-	-
	-	-
	-	-
	-	-
	-	-

EQUITY ALLOCATION AS AT 31 DECEMBER 2012

	ZURICH GROWTH FUND			% of Net Asset Value
	No. of Shares	Total Cost	Market Value	
MAIN BOARD				
CONSUMER PRODUCTS				
UMW HOLDINGS BHD	423,900	2,504,406	5,061,366	2.02
	-----	-----	-----	-----
	423,900	2,504,406	5,061,366	2.02
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INDUSTRIAL PRODUCTS				
ANN JOO RESOURCES BHD	2,250,000	3,044,413	2,970,000	1.18
CSC STEEL HOLDINGS BHD	500,000	551,371	595,000	0.24
DRB-HICOM BERHAD	650,000	724,344	1,774,500	0.71
KIAN JOO CAN FACTORY BERHAD	272,800	514,784	608,344	0.24
KOSSAN RUBBER INDUSTRIES	539,400	1,051,643	1,812,384	0.72
LINGUI DEVELOPMENTS BHD	200,000	357,168	320,000	0.13
LION DIVERSIFIED HOLDINGS	900,000	1,572,204	247,500	0.10
PETRONAS CHEMICALS GROUP BERHAD	1,240,000	6,728,394	7,936,000	3.17
UCHI TECHNOLOGIES BHD	636,600	1,991,881	738,456	0.29
	-----	-----	-----	-----
	7,188,800	16,536,202	17,002,184	6.78
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CONSTRUCTION				
BENALEC HOLDINGS BERHAD	1,100,000	1,100,000	1,529,000	0.61
CREST BUILDER HOLDINGS BHD	417,500	444,500	363,225	0.14
GAMUDA BERHAD	950,000	3,301,140	3,458,000	1.38
MUHIBBAH ENGINEERING (M) BHD	178,000	211,767	146,850	0.06
WCT BHD	1,176,105	2,008,997	2,763,847	1.10
ZELAN BHD	316,100	1,321,542	79,025	0.03
	-----	-----	-----	-----
	4,137,705	8,387,946	8,339,947	3.32
	-----	-----	-----	-----
TRADING & SERVICES				
AIRASIA BERHAD	700,000	1,810,500	1,918,000	0.77
AXIATA GROUP BERHAD	1,425,000	4,235,513	9,390,750	3.75
BERJAYA FOOD BERHAD	1,821,200	1,123,369	2,349,348	0.94
BERJAYA SPORTS TOTO BHD	2,552,214	10,848,011	11,357,352	4.53
BOUSTEAD HOLDINGS BND	856,570	3,335,445	4,454,164	1.78
GENTING BERHAD	1,172,600	11,392,243	10,787,920	4.30
GENTING MALAYSIA BHD	1,870,000	6,095,749	6,638,500	2.65
MALAYSIA AIRPORTS HLDGS BHD	146,000	408,249	760,660	0.30
MALAYSIAN BULK CARRIERS BERHAD	182,600	578,842	242,858	0.10
MEDIA PRIMA BHD	1,026,200	1,959,943	2,401,308	0.96
MULTI-PURPOSE HOLDINGS BHD	1,186,270	1,708,233	4,140,082	1.65
POS MALAYSIA BERHAD	943,300	2,402,420	3,282,684	1.31
SIME DARBY BERHAD	2,361,000	20,426,794	22,476,721	8.97
TENAGA NASIONAL BHD	2,060,550	13,849,709	14,300,217	5.71
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	18,303,504	80,175,020	94,500,564	37.72
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EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH GROWTH FUND</u>			<u>% of Net Asset Value</u>
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>	
MAIN BOARD				
TECHNOLOGY				
MALAYSIAN PACIFIC INDUSTRIES BERHAD	33,700	304,223	82,902	0.03
UNISEM (M) BERHAD	390,000	452,050	333,450	0.13
	-----	-----	-----	-----
	423,700	756,273	416,352	0.16
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FINANCE				
AMMB HOLDINGS BHD	401,300	1,936,494	2,728,840	1.09
CIMB GROUP HOLDINGS BHD	2,865,100	19,037,702	21,860,713	8.72
MALAYAN BANKING BHD	2,608,367	18,972,258	23,996,976	9.57
MALAYAN BUILDING SOCIETY BHD	450,000	1,002,000	1,017,000	0.41
PUBLIC BANK BERHAD	597,551	4,574,478	9,728,130	3.88
PUBLIC BANK BHD-FOREIGN	663,400	8,321,155	10,813,420	4.31
RHB CAPITAL BHD	916,239	4,809,640	7,045,878	2.81
	-----	-----	-----	-----
	8,501,957	58,653,727	77,190,957	30.79
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PROPERTIES				
GLOMAC BERHAD	2,095,800	1,686,084	1,739,514	0.69
IJM LAND BERHAD	511,600	1,202,588	1,227,840	0.49
LAND & GENERAL BERHAD	5,400,600	2,211,862	2,187,243	0.87
NAIM HOLDINGS BERHAD	340,000	1,905,100	598,400	0.24
UOA DEVELOPMENT BHD	750,300	1,889,917	1,305,522	0.52
SUNWAY BERHAD	453,142	576,838	1,078,478	0.43
	-----	-----	-----	-----
	9,551,442	9,472,389	8,136,997	3.24
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PLANTATION				
IOI CORPORATION BERHAD	920,000	4,361,396	4,692,000	1.87
TH PLANTATIONS BERHAD	300,000	633,000	597,000	0.24
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	1,220,000	4,994,396	5,289,000	2.11
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DERIVATIVES				
BERJAYA FOOD BERHAD-WA	987,200	-	562,704	0.22
CREST BUILDER HOLDINGS BHD-WB	125,250	-	17,535	0.01
WCT BHD-WD	204,540	-	60,339	0.02
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	1,316,990	-	640,578	0.25
	-----	-----	-----	-----
REITS				
AXIS REAL ESTATE INVESTMENT	1,173,900	1,619,982	3,674,307	1.47
	-----	-----	-----	-----
	1,173,900	1,619,982	3,674,307	1.47
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	183,100,341	220,252,252	87.86	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH BALANCED FUND</u>			<u>% of Net Asset Value</u>
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>	
MAIN BOARD				
CONSUMER PRODUCTS				
CARLSBERG BREWERY-MALAY BHD	50,000	164,000	626,000	0.53
JT INTERNATIONAL BHD	150,000	633,857	982,500	0.83
	-----	-----	-----	-----
	200,000	797,857	1,608,500	1.36
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INDUSTRIAL PRODUCTS				
ANN JOO RESOURCES BHD	487,500	620,110	643,500	0.54
CSC STEEL HOLDINGS BHD	17,400	21,194	20,706	0.02
JAVA BHD	73,000	230,057	36,500	0.03
LION DIVERSIFIED HOLDINGS	600,000	1,048,159	165,000	0.14
PETRONAS CHEMICALS GROUP BHD	100,000	644,000	640,000	0.54
	-----	-----	-----	-----
	1,277,900	2,563,520	1,505,706	1.27
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CONSTRUCTION				
CREST BUILDER HOLDINGS BHD	220,000	234,759	191,400	0.16
GAMUDA BERHAD	364,000	1,256,160	1,324,960	1.12
WCT BHD	357,696	645,446	840,586	0.71
	-----	-----	-----	-----
	941,696	2,136,365	2,356,946	1.99
	-----	-----	-----	-----
TRADING & SERVICES				
BERJAYA FOOD BERHAD	393,740	240,400	507,925	0.43
BERJAYA SPORTS TOTO BHD	925,000	3,995,047	4,116,250	3.47
BOUSTEAD HOLDINGS BND	545,600	1,733,450	2,837,120	2.39
GENTING BHD	393,700	3,707,982	3,622,040	3.05
GENTING MALAYSIA BHD	612,300	2,147,410	2,173,665	1.83
MEDIA PRIMA BHD	244,500	484,067	572,130	0.48
MULTI-PURPOSE HOLDINGS BHD	640,000	943,118	2,233,600	1.88
PHARMANIAGA BERHAD	2,200	-	17,820	0.02
SIME DARBY BERHAD	698,800	6,106,193	6,652,575	5.61
TENAGA NASIONAL BHD	500,000	3,472,000	3,470,000	2.92
	-----	-----	-----	-----
	4,955,840	22,829,667	26,203,125	22.08
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FINANCE				
CIMB GROUP HOLDINGS BHD	840,400	5,618,673	6,412,252	5.40
MALAYAN BANKING BHD	669,027	4,903,933	6,155,048	5.19
MALAYAN BUILDING SOCIETY BHD	400,000	898,000	904,000	0.76
PUBLIC BANK BERHAD	163,940	1,649,217	2,668,943	2.25
PUBLIC BANK BHD-FOREIGN	144,000	1,889,440	2,347,200	1.98
RHB CAPITAL BHD	340,678	1,684,753	2,619,814	2.21
	-----	-----	-----	-----
	2,558,045	16,644,016	21,107,257	17.79
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EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH BALANCED FUND		
	No. of Shares	Total Cost	Market Value	% of Net Asset Value
MAIN BOARD				
INFRASTRUCTURE				
LINGKARAN TRANS KOTA HLDGS	228,900	505,609	972,825	0.82
	-----	-----	-----	-----
	228,900	505,609	972,825	0.82
	-----	-----	-----	-----
PROPERTIES				
GLOMAC BERHAD	280,300	226,245	232,649	0.20
NAIM HOLDINGS BERHAD	150,000	825,080	264,000	0.22
SUNWAY BERHAD	222,857	273,318	530,400	0.45
UOA DEVELOPMENT BHD	428,700	1,079,893	745,938	0.63
	-----	-----	-----	-----
	1,081,857	2,404,536	1,772,987	1.50
	-----	-----	-----	-----
PLANTATION				
IOI CORPORATION BERHAD	109,300	545,309	557,430	0.47
	-----	-----	-----	-----
	109,300	545,309	557,430	0.47
	-----	-----	-----	-----
DERIVATIVES				
ANN JOO RESOURCES BHD-WB	50	8	-	0.00
BERJAYA FOOD BERHAD-WA	204,440	-	116,531	0.10
WCT BHD-WD	62,208	-	18,351	0.02
	-----	-----	-----	-----
	266,698	8	134,882	0.12
	-----	-----	-----	-----
REITS				
AXIS REAL ESTATE INVESTMENT	400,000	555,501	1,252,000	1.06
HEKTAR REAL ESTATE INVESTMENT	885,875	762,073	1,293,378	1.09
TOWER REAL ESTATE INVESTMENT	350,000	315,000	511,000	0.43
	-----	-----	-----	-----
	1,635,875	1,632,574	3,056,378	2.58
	-----	-----	-----	-----
	50,059,461	59,276,036	49.98	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH INCOME FUND</u>			<u>% of Net Asset Value</u>	
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>		
MAIN BOARD					
CONSUMER PRODUCTS					
CCM DUOPHARMA BIOTECH BERHAD	199,900	449,235	425,787	0.41	
JT INTERNATIONAL BHD	75,000	315,000	491,250	0.48	
	274,900	764,235	917,037	0.89	
FINANCE					
MALAYAN BANKING BHD	4,880	38,839	44,896	0.04	
MALAYAN BUILDING SOCIETY BHD	200,000	449,000	452,000	0.44	
	204,880	487,839	496,896	0.48	
TRADING & SERVICES					
BERJAYA SPORTS TOTO BHD	267,428	1,089,653	1,190,055	1.15	
	267,428	1,089,653	1,190,055	1.15	
PROPERTIES					
GLOMAC BERHAD	293,600	237,348	243,688	0.24	
UOA DEVELOPMENT BHD	276,500	696,515	481,110	0.47	
	570,100	933,863	724,798	0.71	
REITS					
AXIS REAL ESTATE INVESTMENT	400,000	618,802	1,252,000	1.21	
HEKTAR REAL ESTATE INVESTMENT	500,625	434,062	730,913	0.71	
	900,625	1,052,864	1,982,913	1.92	
		4,328,454	5,311,699	5.15	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH DANA MAS MAJU		% of Net Asset Value
	No. of Shares	Total Cost	Market Value	
MAIN BOARD				
CONSUMER PRODUCTS				
MSM MALAYSIA HOLDINGS BERHAD	300,000	1,405,130	1,425,000	1.93
UMW HOLDINGS BERHAD	170,000	1,106,315	2,029,800	2.75
	470,000	2,511,445	3,454,800	4.68
INDUSTRIAL PRODUCTS				
ANN JOO RESOURCES BHD	940,500	1,258,792	1,241,460	1.68
CSC STEEL HOLDINGS BHD	457,600	586,791	544,544	0.74
JAVA BHD	100,000	315,032	50,000	0.07
KINSTEEL BHD	26,400	25,476	7,920	0.01
KOSSAN RUBBER INDUSTRIES	600,800	870,155	2,018,688	2.73
LION DIVERSIFIED HOLDINGS	900,000	1,572,274	247,500	0.33
LION INDUSTRIES CORP BHD	1,000,000	1,535,850	990,000	1.34
PETRONAS CHEMICALS GROUP BERHAD	540,000	3,088,394	3,456,000	4.67
UCHI TECHNOLOGIES BHD	330,000	1,020,468	382,800	0.52
	4,895,300	10,273,232	8,938,912	12.09
CONSTRUCTION				
BENALEC HOLDINGS BERHAD	500,000	500,000	695,000	0.94
CREST BUILDER HOLDINGS BHD	295,000	313,123	256,650	0.35
GAMUDA BERHAD	534,100	1,864,632	1,944,124	2.63
MUHIBBAH ENGINEERING (M) BHD	525,000	627,540	433,125	0.59
WCT BHD	1,073,088	1,815,622	2,521,757	3.41
ZELAN BHD	418,800	1,201,137	104,700	0.14
	3,345,988	6,322,054	5,955,356	8.06
TRADING & SERVICES				
AXIATA GROUP BERHAD	500,000	1,407,182	3,295,000	4.46
GEORGE KENT (MALAYSIA) BERHAD	367,800	436,195	353,088	0.48
KFC HOLDINGS (MALAYSIA) BHD	124,900	215,146	495,853	0.67
MALAYSIAN BULK CARRIERS BHD	350,000	1,072,637	465,500	0.63
MAXIS BHD	271,600	1,396,703	1,806,140	2.44
MY E.G. SERVICES BERHAD	305,200	228,900	241,108	0.33
PETRA PERDANA BERHAD	412,500	1,241,764	445,500	0.60
PARKSON HOLDINGS BERHAD	100,000	476,000	520,000	0.70
PERISAI PETROLEUM TEKNOLOGI BHD	975,100	613,563	1,053,108	1.42
POS MALAYSIA BERHAD	300,000	763,005	1,044,000	1.41
SIME DARBY BERHAD	762,700	6,667,089	7,260,904	9.82
STAR PUBLICATIONS (MALAYSIA) LIMITED	90,800	290,560	234,264	0.32
TENAGA NASIONAL BHD	896,850	5,888,715	6,224,139	8.42
	5,457,450	20,697,459	23,438,604	31.70
TECHNOLOGY				
GLOBETRONICS TECHNOLOGY BERHAD	1,391,600	1,160,234	1,989,988	2.69
MALAYSIAN PACIFIC INDUSTRIES	173,600	1,242,918	427,056	0.58
UNISEM (M) BERHAD	130,000	151,250	111,150	0.15
	1,695,200	2,554,402	2,528,194	3.42

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	ZURICH DANA MAS MAJU			% of Net Asset Value
	No. of Shares	Total Cost	Market Value	
MAIN BOARD				
INFRASTRUCTURE				
LINGKARAN TRANS KOTA HLDGS	500,000	1,178,021	2,125,000	2.87
YTL POWER INTERNATIONAL BHD	168,627	338,565	263,058	0.36
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	668,627	1,516,586	2,388,058	3.23
	-----	-----	-----	-----
PROPERTIES				
GLOMAC BERHAD	1,430,600	1,150,184	1,187,398	1.61
HUNZA PROPERTIES BHD	688,850	934,978	1,040,163	1.41
IJM LAND BERHAD	229,600	474,763	551,040	0.75
KSL HOLDINGS BHD	416,200	454,286	599,328	0.81
LAND & GENERAL BERHAD	2,963,000	1,212,480	1,200,015	1.62
MAH SING GROUP BERHAD	500,000	843,000	1,035,000	1.40
NAIM HOLDINGS BERHAD	360,700	2,000,889	634,832	0.86
PLENITUDE BHD	474,600	630,858	868,518	1.17
SUNWAY BERHAD	476,957	651,210	1,135,158	1.54
	-----	-----	-----	-----
	7,540,507	8,352,648	8,251,452	11.17
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PLANTATION				
IOI CORPORATION BHD	570,000	2,936,663	2,907,000	3.93
TH PLANTATIONS BERHAD	200,000	422,000	398,000	0.54
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	770,000	3,358,663	3,305,000	4.47
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DERIVATIVES				
ANN JOO RESOURCES BHD-WB	50	8	-	0.00
CREST BUILDER HOLDINGS BHD-WB	88,500	-	12,390	0.02
HUNZA PROPERTIES BHD-WB	153,150	-	78,107	0.11
PETRA PERDANA BERHAD-WA	56,250	-	17,156	0.02
WCT BHD-WD	186,624	-	55,054	0.07
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	484,574	8	162,707	0.22
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REITS				
AXIS REAL ESTATE INVESTMENT	300,000	591,000	939,000	1.27
AL-AQAR KPJ REIT	1,400,000	1,400,000	1,806,000	2.44
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	1,700,000	1,991,000	2,745,000	3.71
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	57,577,497	61,168,083	82.75	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

		<u>ZURICH DANA SERI MULIA</u>		
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of Net Asset Value</u>
MAIN BOARD				
CONSUMER PRODUCTS				
CCM DUOPHARMA BIOTECH BERHAD	200,000	400,000	426,000	0.77
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	200,000	400,000	426,000	0.77
	-----	-----	-----	-----
INDUSTRIAL PRODUCTS				
UCHI TECHNOLOGIES BHD	18,000	57,450	20,880	0.04
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	18,000	57,450	20,880	0.04
	-----	-----	-----	-----
PROPERTIES				
GLOMAC BERHAD	300,000	242,500	249,000	0.45
HUNZA PROPERTIES BHD	265,000	324,510	400,150	0.72
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	565,000	567,010	649,150	1.17
	-----	-----	-----	-----
TRADING & SERVICES				
POS MALAYSIA BERHAD	100,000	254,250	348,000	0.63
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	100,000	254,250	348,000	0.63
	-----	-----	-----	-----
REITS				
AL-'AQAR KPJ REIT	550,000	550,000	709,500	1.28
AXIS REAL ESTATE INVESTMENT	500,000	985,000	1,565,000	2.83
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	1,050,000	1,535,000	2,274,500	4.11
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	2,813,710	3,718,530	6.72	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH SMALL CAP FUND</u>			<u>% of Net Asset Value</u>	
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>		
MAIN BOARD					
CONSUMER PRODUCTS					
CCM DUOPHARMA BIOTECH BERHAD	40,000	80,000	85,200	3.59	
HONG LEONG INDUSTRIES BERHAD	13,500	63,290	62,370	2.63	
	53,500	143,290	147,570	6.22	
INDUSTRIAL PRODUCTS					
APM AUTOMOTIVE HOLDINGS BHD	12,400	20,440	58,404	2.46	
COASTAL CONTRACTS BHD	24,933	52,549	49,866	2.10	
JAVA BHD	16,000	52,349	8,000	0.34	
KIAN JOO CAN FACTORY BERHAD	60,000	112,098	133,800	5.64	
KINSTEEL BHD	145,000	135,807	43,500	1.83	
KOSSAN RUBBER INDUSTRIES	23,400	35,100	78,624	3.31	
TIEN WAH PRESS HOLDINGS BHD	90,000	147,978	180,000	7.58	
	371,733	556,321	552,194	23.26	
CONSTRUCTION					
BENALEC HOLDINGS BERHAD	50,000	50,000	69,500	2.93	
CREST BUILDER HOLDINGS BHD	68,000	72,340	59,160	2.49	
MUHIBBAH ENGINEERING (M) BHD	125,000	142,750	103,125	4.34	
	243,000	265,090	231,785	9.76	
TRADING & SERVICES					
BERJAYA FOOD BERHAD	60,200	37,412	77,658	3.27	
GEORGE KENT (M) BHD	142,000	170,597	136,320	5.74	
KUMPULAN FIMA BERHAD	60,000	112,800	111,000	4.67	
MY E.G. SERVICES BERHAD	120,000	90,000	94,800	3.99	
PERISAI PETROLEUM TEKNOLOGI BHD	100,000	63,500	108,000	4.55	
	482,200	474,309	527,778	22.22	
TECHNOLOGY					
GLOBETRONICS TECHNOLOGY BERHAD	60,000	51,194	85,800	3.61	
MALAYSIAN PACIFIC INDUSTRIES	18,000	119,880	44,280	1.86	
UNISEM (M) BERHAD	45,500	54,250	38,903	1.64	
	123,500	225,324	168,983	7.11	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH SMALL CAP FUND</u>			
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>	<u>% of Net Asset Value</u>
MAIN BOARD				
PROPERTIES				
HUNZA PROPERTIES BHD	65,000	88,550	98,150	4.13
LAND & GENERAL BERHAD	200,000	83,140	81,000	3.41
NAIM HOLDINGS BERHAD	19,200	107,964	33,792	1.42
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	284,200	279,654	212,942	8.96
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DERIVATIVES				
BERJAYA FOOD BERHAD-WA	64,000	-	36,480	1.54
HUNZA PROPERTIES BHD-WB	15,000	-	7,650	0.32
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	79,000	-	44,130	1.86
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		1,943,988	1,885,382	79.39

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH TECHNOLOGY FUND		% of Net Asset Value	
	No. of Shares	Total Cost	Market Value		
MAIN BOARD					
CONSUMER PRODUCTS					
CCM DUOPHARMA BIOTECH BERHAD	24,500	49,245	52,185	5.92	
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	24,500	49,245	52,185	5.92	
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TRADING & SERVICES					
MY E.G. SERVICES BERHAD	46,600	34,950	36,814	4.18	
STAR PUBLICATIONS (MALAYSIA) BERHAD	24,700	81,290	63,726	7.23	
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	71,300	116,240	100,540	11.41	
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TECHNOLOGY					
GLOBETRONICS TECHNOLOGY BERHAD	48,200	40,915	68,926	7.82	
JCY INTERNATIONAL BERHAD	30,000	24,150	18,750	2.13	
MALAYSIAN PACIFIC INDUSTRIES	10,000	66,600	24,600	2.79	
NOTION VTEC BERHAD	35,455	54,800	30,669	3.48	
UNISEM (M) BERHAD	26,000	18,955	22,230	2.52	
	-----	-----	-----	-----	
	149,655	205,420	165,175	18.74	
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DERIVATIVES					
NOTION VTEC BERHAD-WB	5,065	-	962	0.11	
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	5,065	-	962	0.11	
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		370,905	318,862	36.18	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH BILLION CAP FUND</u>			<u>% of Net Asset Value</u>
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>	
MAIN BOARD				
INDUSTRIAL PRODUCTS				
ANN JOO RESOURCES BHD	100,000	260,237	132,000	0.93
LION INDUSTRIES CORP BHD	180,000	287,352	178,200	1.26
PETRONAS CHEMICALS GROUP BERHAD	100,000	692,000	640,000	4.51
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	380,000	1,239,589	950,200	6.70
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TRADING & SERVICES				
AXIATA GROUP BERHAD	50,000	235,500	329,500	2.32
AIRASIA BERHAD	100,000	258,500	274,000	1.93
BERJAYA SPORTS TOTO BHD	75,964	328,542	338,040	2.38
BOUSTEAD HOLDINGS BHD	110,000	346,000	572,000	4.04
GENTING BERHAD	50,000	501,815	460,000	3.25
GENTING MALAYSIA BHD	120,000	412,800	426,000	3.01
MEDIA PRIMA BHD	82,100	177,261	192,114	1.36
POS MALAYSIA BERHAD	100,000	254,330	348,000	2.46
SIME DARBY BERHAD	145,000	1,415,575	1,380,400	9.74
TENAGA NASIONAL BHD	140,000	932,600	971,600	6.85
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	973,064	4,862,923	5,291,654	37.34
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FINANCE				
CIMB GROUP HOLDINGS BHD	176,600	1,174,705	1,347,458	9.51
MALAYAN BANKING BHD	122,638	882,053	1,128,269	7.96
PUBLIC BANK BHD-FOREIGN	70,000	966,000	1,141,000	8.05
RHB CAPITAL BHD	52,059	418,883	400,334	2.82
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	421,297	3,441,641	4,017,061	28.34
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PROPERTIES				
IJM LAND BERHAD	195,100	511,162	468,240	3.30
MAH SING GROUP BERHAD	130,000	218,400	269,100	1.90
NAIM HOLDINGS BERHAD	85,000	425,254	149,600	1.06
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	410,100	1,154,816	886,940	6.26
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EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	ZURICH BILLION CAP FUND			
	No. of Shares	Total Cost	Market Value	% of Net Asset Value
MAIN BOARD CONSTRUCTION				
GAMUDA BERHAD	100,000	358,000	364,000	2.57
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	100,000	358,000	364,000	2.57
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DERIVATIVES				
CIMB FTSE ASEAN 40 MALAYSIA	20,100	28,944	33,366	0.24
CIMB FTSE CHINA 25	300,000	292,500	289,500	2.04
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	320,100	321,444	322,866	2.28
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		11,378,413	11,832,721	83.49

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	ZURICH EQUITY BOOSTER FUND			% of Net Asset Value
	No. of Shares	Total Cost	Market Value	
MAIN BOARD				
INDUSTRIAL PRODUCTS				
ANN JOO RESOURCES BHD	44,500	101,786	58,740	0.98
CSC STEEL HOLDINGS BHD	50,000	50,000	59,500	0.99
JAVA BHD	23,500	74,343	11,750	0.20
KINSTEEL BHD	146,000	134,722	43,800	0.73
KOSSAN RUBBER INDUSTRIES	51,000	123,759	171,360	2.85
LION DIVERSIFIED HOLDINGS	20,000	35,529	5,500	0.09
LION INDUSTRIES CORP BHD	80,000	127,200	79,200	1.32
PETRONAS CHEMICALS GROUP BERHAD	33,000	206,250	211,200	3.51
	448,000	853,589	641,050	10.67
CONSTRUCTION				
CREST BUILDER HOLDINGS BHD	61,200	63,408	53,244	0.88
GAMUDA BERHAD	60,000	204,402	218,400	3.63
MUHIBBAH ENGINEERING (M) BHD	115,000	187,595	94,875	1.58
	236,200	455,405	366,519	6.09
TRADING & SERVICES				
AIRASIA BHD	50,000	129,250	137,000	2.27
GENTING MALAYSIA BHD	55,000	193,050	195,250	3.24
MEDIA PRIMA BHD	56,500	124,865	132,210	2.20
POS MALAYSIA BERHAD	35,000	89,061	121,800	2.02
SAPURAKENCANA PETROLEUM BERHAD	50,000	96,500	157,500	2.62
SIME DARBY BERHAD	45,000	430,301	428,400	7.11
TENAGA NASIONAL BHD	32,500	222,850	225,550	3.75
	324,000	1,285,877	1,397,710	23.21
TECHNOLOGY				
GLOBETRONICS TECHNOLOGY BERHAD	146,100	124,733	208,923	3.47
	146,100	124,733	208,923	3.47
FINANCE				
CIMB GROUP HOLDINGS BHD	60,000	451,800	457,800	7.60
MALAYAN BANKING BHD	57,086	418,050	525,191	8.72
RHB CAPITAL BHD	20,823	167,549	160,129	2.66
	137,909	1,037,399	1,143,120	18.98

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	ZURICH EQUITY BOOSTER FUND			% of Net Asset Value	
	No. of Shares	Total Cost	Market Value		
MAIN BOARD					
PROPERTIES					
GLOMAC BERHAD	197,000	158,724	163,510	2.72	
LAND & GENERAL BERHAD	600,000	252,000	243,000	4.03	
NAIM HOLDINGS BERHAD	20,000	106,082	35,200	0.58	
PLENITUDE BHD	36,000	48,420	65,880	1.09	
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	853,000	565,226	507,590	8.42	
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DERIVATIVES					
BERJAYA FOOD BERHAD-WA	80,000	-	45,600	0.76	
HUNZA PROPERTIES BHD-WB	53,700	-	27,387	0.45	
CIMB FTSE ASEAN 40 MALAYSIA	69,800	105,522	115,868	1.92	
CIMB FTSE CHINA 25	200,000	203,250	193,000	3.20	
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	403,500	308,772	381,855	6.33	
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	4,631,001	4,646,767		77.17	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	ZURICH VULTURE FUND			% of Net Asset Value	
	No. of Shares	Total Cost	Market Value		
MAIN BOARD					
INDUSTRIAL PRODUCTS					
ANN JOO RESOURCES BHD	253,950	289,105	335,214	0.36	
JAVA BHD	72,300	227,852	36,150	0.04	
KOSSAN RUBBER INDUSTRIES	536,200	1,319,436	1,801,632	1.93	
LINGUI DEVELOPMENTS BHD	214,100	379,850	342,560	0.37	
LION DIVERSIFIED HOLDINGS	700,000	1,238,673	192,500	0.21	
LION INDUSTRIES CORP BHD	701,600	1,102,538	694,584	0.74	
PETRONAS CHEMICALS GROUP BERHAD	425,000	2,686,992	2,720,000	2.91	
TIEN WAH PRESS HLDGS BHD	252,000	356,300	504,000	0.54	
	3,155,150	7,600,746	6,626,640	7.10	
CONSTRUCTION					
CREST BUILDER HOLDINGS BHD	300,000	320,867	261,000	0.28	
GAMUDA BERHAD	508,400	1,777,412	1,850,576	1.98	
MUHIBBAH ENGINEERING (M) BHD	677,100	1,243,987	558,607	0.60	
WCT BHD	383,180	828,928	900,473	0.96	
ZELAN BHD	150,000	141,930	37,500	0.04	
	2,018,680	4,313,124	3,608,156	3.86	
TRADING & SERVICES					
AIRASIA BHD	404,200	1,045,837	1,107,508	1.19	
AXIATA GROUP BERHAD	263,800	1,242,498	1,738,442	1.86	
BERJAYA SPORTS TOTO BHD	781,928	3,449,233	3,479,580	3.72	
BOUSTEAD HOLDINGS BHD	166,320	521,676	864,864	0.93	
GENTING BHD	450,000	4,512,422	4,140,000	4.43	
GENTING MALAYSIA BHD	655,900	2,081,720	2,328,445	2.49	
MALAYSIAN BULK CARRIERS BHD	278,600	883,162	370,538	0.40	
MEDIA PRIMA BHD	540,000	1,219,529	1,263,600	1.35	
MULTI-PURPOSE HOLDINGS BHD	791,490	968,013	2,762,300	2.96	
PETRA PERDANA BERHAD	427,600	1,326,652	461,808	0.49	
POS MALAYSIA BERHAD	468,000	1,192,221	1,628,640	1.74	
SAPURAKENCANA PETROLEUM BERHAD	300,000	579,000	945,000	1.01	
SIME DARBY BERHAD	900,000	8,425,757	8,568,000	9.17	
TENAGA NASIONAL BHD	731,600	4,909,496	5,077,304	5.43	
	7,159,438	32,357,216	34,736,029	37.17	
TECHNOLOGY					
GLOBETRONICS TECHNOLOGY BERHAD	800,000	654,500	1,144,000	1.22	
UNISEM (M) BERHAD	879,320	1,025,796	751,819	0.80	
	1,679,320	1,680,296	1,895,819	2.02	

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

	<u>ZURICH VULTURE FUND</u>			<u>% of Net Asset Value</u>	
	<u>No. of Shares</u>	<u>Total Cost</u>	<u>Market Value</u>		
MAIN BOARD					
FINANCE					
BURSA MALAYSIA BERHAD	72,600	461,736	451,572	0.48	
CIMB GROUP HOLDINGS BHD	1,082,200	7,312,679	8,257,186	8.84	
MALAYAN BANKING BHD	847,568	6,105,835	7,797,626	8.34	
PUBLIC BANK BHD-FOREIGN	400,000	4,930,137	6,520,000	6.98	
RHB CAPITAL BHD	316,516	1,914,322	2,434,008	2.60	
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	2,718,884	20,724,709	25,460,392	27.24	
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INFRASTRUCTURE					
LINGKARAN TRANS KOTA HLDGS	379,600	935,723	1,613,300	1.73	
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	379,600	935,723	1,613,300	1.73	
	-----	-----	-----	-----	
PROPERTIES					
GLOMAC BERHAD	1,261,200	1,013,003	1,046,796	1.12	
HUNZA PROPERTIES BHD	132,600	170,772	200,226	0.21	
IJM LAND BERHAD	220,000	453,695	528,000	0.56	
LAND & GENERAL BEHAD	2,000,000	829,800	810,000	0.87	
MAH SING GROUP BERHAD	500,000	857,500	1,035,000	1.11	
NAIM HOLDINGS BERHAD	150,100	845,628	264,176	0.28	
SUNWAY BERHAD	515,554	753,126	1,227,018	1.31	
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	4,779,454	4,923,524	5,111,216	5.46	
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DERIVATIVES					
CREST BUILDER HOLDINGS BHD-WB	90,000	-	12,600	0.01	
HUNZA PROPERTIES BHD-WB	32,600	-	16,626	0.02	
PETRA PERDANA BERHAD-WA	58,300	-	17,781	0.02	
WCT BHD-WD	66,640	-	19,659	0.02	
CIMB FTSE CHINA 25	568,000	578,340	548,120	0.59	
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	815,540	578,340	614,786	0.66	
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	73,113,678	79,666,338	85.24		

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH DANA MAS YAKIN		
	No. of Shares	Total Cost	Market Value	% of Net Asset Value
MAIN BOARD				
CONSUMER PRODUCTS				
CCM DUOPHARMA BIOTECH BERHAD	65,900	131,800	140,367	0.78
	65,900	131,800	140,367	0.78
INDUSTRIAL PRODUCTS				
ANN JOO RESOURCES BHD	80,000	142,626	105,600	0.59
COASTAL CONTRACTS BHD	54,666	115,219	109,332	0.61
CSC STEEL HOLDINGS BHD	231,000	235,019	274,890	1.53
SINO HUA-AN INTERNATIONAL	71,200	89,325	9,968	0.06
KINSTEEL BHD	50,000	36,172	15,000	0.08
KOSSAN RUBBER INDUSTRIES	234,000	412,908	786,240	4.38
LION DIVERSIFIED HOLDINGS	200,000	353,285	55,000	0.31
LION INDUSTRIES CORP BHD	271,700	427,820	268,983	1.50
PETRONAS CHEMICALS GROUP BERHAD	125,000	867,500	800,000	4.45
UCHI TECHNOLOGIES BHD	14,000	44,684	16,240	0.09
	1,331,566	2,724,558	2,441,253	13.60
CONSTRUCTION				
MUHIBBAH ENGINEERING (M) BHD	215,000	490,846	177,375	0.99
WCT BHD	68,425	184,767	160,799	0.90
	283,425	675,613	338,174	1.89
TRADING & SERVICES				
AXIATA GROUP BERHAD	60,000	285,000	395,400	2.20
GEORGE KENT (MALAYSIA) BERHAD	105,700	121,555	101,472	0.56
SIME DARBY BERHAD	110,000	1,077,349	1,047,200	5.83
STAR PUBLICATIONS (MALAYSIA) LIMITED	200,000	669,940	516,000	2.87
POS MALAYSIA BERHAD	150,000	381,300	522,000	2.91
TENAGA NASIONAL BHD	180,000	1,249,650	1,249,200	6.95
	805,700	3,784,794	3,831,272	21.32
TECHNOLOGY				
GLOBETRONICS TECHNOLOGY BERHAD	197,200	162,966	281,996	1.57
UNISEM (M) BERHAD	214,500	252,714	183,397	1.02
	411,700	415,680	465,393	2.59

EQUITY ALLOCATION AS AT 31 DECEMBER 2012 (CONTINUED)

		ZURICH DANA MAS YAKIN		% of Net Asset Value
	No. of Shares	Total Cost	Market Value	
MAIN BOARD				
PROPERTIES				
GLOMAC BERHAD	665,000	536,070	551,950	3.07
GAMUDA BERHAD	100,000	358,000	364,000	2.03
HUNZA PROPERTIES BHD	185,200	244,580	279,652	1.56
LAND & GENERAL BEHAD	500,000	210,000	202,500	1.13
NAIM HOLDINGS BERHAD	50,000	252,811	88,000	0.49
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	1,500,200	1,601,461	1,486,102	8.28
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PLANTATION				
IOI CORPORATION BHD	85,000	391,850	433,500	2.41
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	85,000	391,850	433,500	2.41
	-----	-----	-----	-----
DERIVATIVES				
HUNZA PROPERTIES BHD-WB	31,200	-	15,912	0.09
WCT BHD-WD	11,900	-	3,511	0.02
	-----	-----	-----	-----
	43,100	-	19,423	0.11
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REITS				
AXIS REAL ESTATE INVESTMENT TRUST	100,000	197,000	313,000	1.74
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	100,000	197,000	313,000	1.74
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		9,922,756	9,468,484	52.72

Zurich Insurance Malaysia Berhad
Dana Berkaitan Pelaburan
Laporan Tahunan 2012

KENYATAAN OLEH PENGURUS

DANA-DANA BERKAITAN PELABURAN ZURICH TERDIRI DARIPADA

DANA ZURICH GROWTH
DANA ZURICH BALANCED
DANA ZURICH INCOME
DANA ZURICH MAS MAJU
DANA ZURICH SERI MULIA
DANA ZURICH SMALL CAP
DANA ZURICH TECHNOLOGY
DANA ZURICH CASH RESERVE
DANA ZURICH BILLION CAP
DANA ZURICH EQUITY BOOSTER
DANA ZURICH VULTURE
DANA ZURICH CAPITAL GUARANTEED 2
DANA ZURICH MAS YAKIN
DANA ZURICH CAPITAL GUARANTEED 3
DANA ZURICH GLOBAL ASSETS GUARANTEED
DANA ZURICH CAPITAL GUARANTEED ASIA PACIFIC EQUITIES
DANA ZURICH CAPITAL GUARANTEED SWING 6

(selepas ini dirujuk secara bersama sebagai 'Dana-Dana')

Kami, Tan Sri Ahmad Bin Mohd Don dan Daniel Andre Reymond dua daripada Pengarah Zurich Insurance Malaysia Berhad menyatakan bahawa, pada pendapat Pengurus Dana-Dana di atas, penyata-penyata kewangan yang dibentangkan di mukasurat 132 hingga 181 telah dibentangkan mengikut polisi perakaunan yang dinyatakan di Nota 2 maklumat kewangan dan Garispanduan Insurans Berkaitan Pelaburan / Perniagaan Takaful yang dikeluarkan oleh Bank Negara Malaysia.

Ditandatangan bagi pihak Lembaga Pengarah Pengurus selaras dengan resolusi bertarikh 30 April 2013.

TAN SRI AHMAD BIN MOHD DON
PENGARAH

DANIEL ANDRE REYMOND
PENGARAH

Kuala Lumpur
30 April 2013

DANA-DANA BERKAITAN PELABURAN ZURICH TERDIRI DARIPADA

DANA ZURICH GROWTH

DANA ZURICH BALANCED

DANA ZURICH INCOME

DANA ZURICH MAS MAJU

DANA ZURICH SERI MULIA

DANA ZURICH SMALL CAP

DANA ZURICH TECHNOLOGY

DANA ZURICH CASH RESERVE

DANA ZURICH BILLION CAP

DANA ZURICH EQUITY BOOSTER

DANA ZURICH VULTURE

DANA ZURICH CAPITAL GUARANTEED 2

DANA ZURICH MAS YAKIN

DANA ZURICH CAPITAL GUARANTEED 3

DANA ZURICH GLOBAL ASSETS GUARANTEED

DANA ZURICH CAPITAL GUARANTEED ASIA PACIFIC EQUITIES

DANA ZURICH CAPITAL GUARANTEED SWING 6

(selepas ini dirujuk secara bersama sebagai 'Dana-Dana')

LAPORAN PENYATA KEWANGAN

Kami telah mengaudit penyata-penyata kewangan Dana-Dana Berkaitan Pelaburan **Zurich** yang terdiri daripada penyata aset dan liabiliti pada 31 Disember 2012, dan penyata pendapatan dan perbelanjaan serta perubahan dalam nilai aset bersih bagi tahun berakhir tersebut, serta ringkasan polisi perakaunan penting dan lain-lain nota penerangan, seperti yang dibentangkan di nota 1 hingga 4 di mukasurat 132 hingga 181.

Tanggungjawab Pengurus terhadap Penyata Kewangan

Zurich Insurance Malaysia Berhad, Pengurus Dana ("Pengurus") adalah bertanggungjawab terhadap penyediaan penyata-penyata kewangan mengikut polisi perakaunan di Nota 2 kepada maklumat kewangan dan Garispanduan Insurans Berkaitan Pelaburan / Perniagaan Takaful yang dikeluarkan oleh Bank Negara Malaysia dan bagi kawalan dalaman yang telah ditentukan oleh Pengurus sebagai perlu dalam membentangkan penyata-penyata kewangan yang bebas dari salah nyata, samada disebabkan penipuan atau kesilapan.

LAPORAN PENYATA KEWANGAN (BERSAMBUNG)

Tanggungjawab Juruaudit

Tanggungjawab kami adalah untuk memberi pendapat berkenaan penyata-penyata kewangan ini berdasarkan audit yang kami jalankan Kami melaksanakan audit kami mengikut piawaian pengauditan yang diluluskan di Malaysia. Piawaian-piawaian tersebut memerlukan kami mematuhi keperluan etika serta merancang dan melaksanakan audit untuk mendapatkan kepastian yang sewajarnya bahawa penyata-penyata kewangan ini adalah bebas dari sebarang salah nyata penting.

Sesuatu audit melibatkan prosedur bagi mendapatkan bukti audit mengenai jumlah dan pendedahan bagi penyata-penyata kewangan. Prosedur yang dipilih adalah berasaskan penghakiman kami merangkumi penilaian risiko salah nyata penting penyata kewangan, samada disebabkan penipuan atau kesilapan. Dalam melaksanakan penilaian risiko tersebut, kami mengambil kira kawalan dalaman yang berkaitan dengan penyediaan penyata kewangan Dana yang memberi gambaran jelas dan saksama dalam membentuk prosedur audit yang bersesuaian dengan keadaan, namun bukan dengan tujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalam Pengurus. Sesuatu audit juga merangkumi penilaian ketepatan prinsip perakaunan yang digunakan dan kewajaran anggaran perakaunan yang dibuat oleh Pengurus dan juga penilaian pembentangan penyata kewangan secara keseluruhannya.

Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bertepatan bagi membentuk asas bagi audit kami.

Pendapat

Pada pendapat kami, penyata-penyata kewangan ini telah disediakan mengikut Polisi Perakaunan di Nota 2 maklumat kewangan serta Garispanduan Insurans Berkaitan Pelaburan / Perniagaan Takaful yang dikeluarkan oleh Bank Negara Malaysia.

LAIN-LAIN HAL

Laporan ini dibuat khusus kepada para Pemegang Polisi Dana, sebagai suatu pertubuhan mengikut Garispanduan Insurans Berkaitan Pelaburan / Perniagaan Takaful yang dikeluarkan oleh Bank Negara Malaysia, dan bukan untuk tujuan lain. Kami tidak bertanggungjawab terhadap mana-mana orang lain bagi kandungan laporan ini.

PRICEWATERHOUSECOOPERS
(No. AF: 1146)
Akauntan Berkanun

Kuala Lumpur
30 April 2013

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012

Nama Dana	Dana ZURICH Growth	Dana ZURICH Balanced
Objektif Pelaburan Dana	Dana Zurich Growth merupakan dana ekuiti yang bersasaran menyediakan pertumbuhan modal dalam jangkamasa sederhana hingga jangkamasa panjang melalui portfolio yang pelbagai dan berorientasikan pertumbuhan.	Dana ZURICH Balanced merupakan dana ekuiti dan bon pelbagai yang bersasaran menyediakan campuran pulangan pendapatan tetap yang seimbang, serta pertumbuhan modal dalam jangkamasa sederhana hingga jangkamasa panjang.
Peruntukan Aset	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 87.88% Sekuriti Pendapatan Tetap 13.89% Kesetaraan Tunai 0.01% Aset & Liabiliti Lain -1.78%	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 49.95% Sekuriti Pendapatan Tetap 49.07% Kesetaraan Tunai 0.02% Aset & Liabiliti Lain 0.96%
Pulangan Pelaburan Bersih	T/B 2008 6,516,954 T/B 2009 5,533,358 T/B 2010 7,232,690 T/B 2011 8,559,523 T/B 2012 9,236,765	T/B 2008 2,725,725 T/B 2009 3,207,741 T/B 2010 4,167,181 T/B 2011 4,795,919 T/B 2012 5,267,189
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sehingga 1.5% setahun	
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan	
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada	
Prospek masa depan dan strategi cadangan	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Growth akan terus membuat pelaburan jangka panjang dan melabur terutamanya dalam stok pertumbuhan.	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Balanced bersasaran menawarkan gabungan seimbang pulangan pendapatan tetap dan ekuiti
Prestasi ukur rujuk indeks yang berkaitan	FBM KLCI T/B 2008 -39.30% T/B 2009 45.20% T/B 2010 19.30% T/B 2011 0.80% T/B 2012 10.30%	50% FBM KLCI + 50% FD T/B 2008 -17.80% T/B 2009 23.90% T/B 2010 11.10% T/B 2011 1.90% T/B 2012 6.80%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Income	Dana ZURICH Mas Maju		
Objektif Pelaburan Dana	Dana ZURICH Income merupakan dana bon yang bersasaran menyediakan pendapatan bertahap stabil dalam jangkamasa sederhana hingga jangkamasa panjang melalui pelaburan terutamanya dalam portfolio sekuriti pendapatan tetap yang pelbagai.	Dana ZURICH Mas Maju merupakan dana ekuiti yang bersasaran menyediakan pertumbuhan modal dalam jangkamasa sederhana hingga jangkamasa panjang melalui pelaburan yang pelbagai berorientasikan pertumbuhan dalam portfolio saham- saham diluluskan Syariah.		
Peruntukan Aset	Sekuriti Kerajaan Malaysia Sekuriti Ekuiti Sekuriti Pendapatan Tetap Kesetaraan Tunai Aset & Liabiliti Lain	2.03% 5.14% 89.82% 0.01% 3.00%	Sekuriti Kerajaan Malaysia Sekuriti Ekuiti Sekuriti Pendapatan Tetap Kesetaraan Tunai Aset & Liabiliti Lain	N/A 82.72% 18.50% 0.58% -1.80%
Pulangan Pelaburan Bersih	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	2,921,609 2,891,109 2,893,986 3,936,191 4,695,951	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	3,735,632 2,021,363 2,632,410 2,995,047 2,797,529
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 1.0% setahun	Yuran pengurusan dana sehingga 1.5% setahun		
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun		Tiada perubahan		
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan		Tiada		
Prospek masa depan dan strategi cadangan	Prestasi pasaran Bon Malaysia dalam 2013 akan bergantung kepada kadar faedah yang rendah dan jangkaan inflasi, serta ketahanan asas ekonomi domestik. Kadar inflasi dijangka meningkat secara sederhana dalam 2013 dan perolehan bon mungkin menaik secara berperingkat menjelang akhir 2013. Dana ZURICH Income akan terus melabur dalam sekuriti hutang persendirian yang berperolehan lebih tinggi berbanding bon kerajaan yang berperolehan rendah.	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Mas Maju akan terus membuat pelaburan jangka panjang dan melabur dalam saham pertumbuhan diluluskan Syariah.		
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 tahun T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	FBM Syariah T/B 2008 -43.50% T/B 2009 43.00% T/B 2010 18.20% T/B 2011 2.40% T/B 2012 11.80%		

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Seri Mulia	Dana ZURICH Small Cap
Objektif Pelaburan Dana	Dana ZURICH Seri Mulia merupakan dana bon yang bersasaran menyediakan pendapatan bertahap stabil dalam jangkamasa sederhana hingga panjang melalui pelaburan terutamanya dalam pelbagai portfolio sekuriti pendapatan tetap Islam.	Dana ZURICH Small Cap merupakan dana ekuiti yang bersasaran menyediakan pertumbuhan modal dalam jangkamasa sederhana hingga panjang melalui pelaburan dalam syarikat kecil dengan pertumbuhan tinggi yang memiliki modal berbayar sehingga RM300 juta.
Peruntukan Aset	Sekuriti Kerajaan Malaysia 15.13% Sekuriti Ekuiti 6.72% Sekuriti Pendapatan Tetap 77.16% Kesetaraan Tunai 0.47% Aset & Liabiliti Lain 0.52%	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 79.41% Sekuriti Pendapatan Tetap 17.95% Kesetaraan Tunai 0.58% Aset & Liabiliti Lain 2.06%
Pulangan Pelaburan Bersih	T/B 2008 1,320,256 T/B 2009 1,578,517 T/B 2010 2,238,071 T/B 2011 3,120,012 T/B 2012 2,727,119	T/B 2008 72,941 T/B 2009 74,034 T/B 2010 114,770 T/B 2011 100,630 T/B 2012 92,699
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 1.0% setahun	Yuran pengurusan dana sebanyak 1.5% setahun
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan	
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada	
Prospek masa depan dan strategi cadangan	Prestasi pasaran Bon Malaysia dalam 2013 akan bergantung kepada kadar faedah yang rendah dan jangkaan inflasi, serta ketahanan asas ekonomi domestik. Kadar inflasi dijangka meningkat secara sederhana dalam 2013 dan perolehan bon mungkin menaik secara berperingkat menjelang akhir 2013. Dana ZURICH Seri Mulia akan terus melabur dalam sekuriti hutang persendirian yang berperolehan lebih tinggi berbanding sukuk kerajaan yang berperolehan rendah.	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Small Cap akan terus membuat pelaburan jangka panjang dan melabur dalam saham pertumbuhan bermodal kecil.
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 tahun T/B 2008 3.70% T/B 2009 2.60% T/B 2010 2.80% T/B 2011 3.10% T/B 2012 3.20%	FBM Small Cap T/B 2008 -46.60% T/B 2009 55.10% T/B 2010 24.20% T/B 2011 -7.60% T/B 2012 -1.60%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Technology	Dana ZURICH Cash Reserve
Objektif Pelaburan Dana	Dana ZURICH Technology merupakan dana ekuiti pelbagai yang bersasaran menyediakan pertumbuhan modal jangkamasa panjang melalui pelaburan secara utamanya dalam syarikat teknologi, telekomunikasi, teknologi maklumat dan media.	Dana ZURICH Cash Reserve merupakan dana pengurusan tunai yang bersasaran menyediakan pulangan atas lebihan tunai melalui pelaburan dalam instrumen pendapatan tetap jangka pendek dan pasaran wang.
Peruntukan Aset	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 36.19% Sekuriti Pendapatan Tetap 73.37% Kesetaraan Tunai 0.78% Aset & Liabiliti Lain -10.34%	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti N/A Sekuriti Pendapatan Tetap N/A Kesetaraan Tunai N/A Aset & Liabiliti Lain N/A
Pulangan Pelaburan Bersih	T/B 2008 62,807 T/B 2009 21,762 T/B 2010 31,050 T/B 2011 28,650 T/B 2012 32,063	T/B 2008 282,524 T/B 2009 241,553 T/B 2010 250,139 T/B 2011 251,436 T/B 2012 207,771
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 1.5% setahun	Yuran pengurusan dana sebanyak 0.75% setahun
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan	
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada	
Prospek masa depan dan strategi cadangan	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Technology akan terus melabur dalam jangka panjang dan melabur dalam saham pertumbuhan sektor teknologi, telekomunikasi, teknologi maklumat dan media.	Prestasi pasaran Bon Malaysia dalam 2013 akan bergantung kepada kadar faedah yang rendah dan jangkaan inflasi, serta ketahanan asas ekonomi domestik. Kadar inflasi dijangka meningkat secara sederhana dalam 2013 dan perolehan bon mungkin menaik secara berperingkat menjelang akhir 2013. Dana ZURICH Cash Reserve akan terus membuat pelaburan dalam sekuriti pendapatan tetap dan pasaran wang yang bertempoh lebih singkat.
Prestasi ukur rujuk indeks yang berkaitan	Bursa Technology T/B 2008 -43.90% T/B 2009 32.50% T/B 2010 1.80% T/B 2011 -17.70% T/B 2012 -20.60%	Simpanan Tetap 1 Tahun T/B 2008 3.70% T/B 2009 2.60% T/B 2010 2.80% T/B 2011 3.10% T/B 2012 3.20%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Billion Cap	Dana ZURICH Equity Booster
Objektif Pelaburan Dana	Dana ZURICH Billion Cap merupakan dana ekuiti yang bersasaran menyediakan pertumbuhan modal jangkamasa sederhana hingga jangkamasa panjang melalui pelaburan pelbagai dalam syarikat cip biru yang besar dengan permodalan pasaran bernilai RM1bilion dan ke atas.	Dana ZURICH Equity Booster merupakan dana ekuiti agresif yang bersasaran menyediakan pertumbuhan modal jangkamasa pendek hingga jangkamasa sederhana melalui pelaburan pelbagai dalam ekuiti beta tinggi, waranti dan sekuriti derivatif berkaitan ekuiti yang lain.
Peruntukan Aset	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 83.48% Sekuriti Pendapatan Tetap 18.78% Kesetaraan Tunai 0.04% Aset & Liabiliti Lain -2.30%	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 77.16% Sekuriti Pendapatan Tetap 23.19% Kesetaraan Tunai 0.22% Aset & Liabiliti Lain -0.57%
Pulangan Pelaburan Bersih	T/B 2008 648,216 T/B 2009 499,601 T/B 2010 614,125 T/B 2011 645,137 T/B 2012 658,244	T/B 2008 89,873 T/B 2009 82,616 T/B 2010 143,351 T/B 2011 212,284 T/B 2012 238,783
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 1.5% setahun	Yuran pengurusan dana sebanyak 1.5% setahun
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan	
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada	
Prospek masa depan dan strategi cadangan	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Billion Cap akan terus membuat pelaburan jangka panjang dan melabur dalam saham pertumbuhan bermodal besar.	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Equity Booster akan terus melabur dalam saham beta tinggi dan sekuriti berkaitan ekuiti bagi menyediakan kelebihan lebih tinggi pada pasaran saham.
Prestasi ukur rujuk indeks yang berkaitan	FBM KLCI T/B 2008 -39.30% T/B 2009 45.20% T/B 2010 19.30% T/B 2011 0.80% T/B 2012 10.30%	FBM KLCI T/B 2008 -39.30% T/B 2009 45.20% T/B 2010 19.30% T/B 2011 0.80% T/B 2012 10.30%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Vulture		Dana ZURICH Capital Guaranteed 2			
Objektif Pelaburan Dana	Dana ZURICH Vulture merupakan dana ekuiti yang bersasaran menyediakan pertumbuhan modal jangkamasa pendek hingga jangkamasa sederhana dengan menggunakan strategi peruntukan aset yang aktif untuk memperolehi manfaat daripada potensi peluang perdagangan pasaran dan melabur dalam saham bawah nilai.		Dana ZURICH Capital Guaranteed 2 merupakan dana bon modal dijamin yang bersasaran menawarkan pendapatan stabil dan pertumbuhan modal pada akhir tempoh matang 5 tahun melalui pelaburan dalam instrumen pendapatan tetap dan sekuriti berkaitan ekuiti.			
Peruntukan Aset	Sekuriti Kerajaan Malaysia Sekuriti Ekuiti Sekuriti Pendapatan Tetap Kesetaraan Tunai Aset & Liabiliti Lain	N/A 85.24% 13.39% 0.10% 1.27%	Sekuriti Kerajaan Malaysia Sekuriti Ekuiti Sekuriti Pendapatan Tetap Kesetaraan Tunai Aset & Liabiliti Lain	N/A N/A N/A N/A N/A		
Pulangan Pelaburan Bersih	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	2,454,155 2,294,329 2,632,857 3,064,246 3,504,826	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	1,113,004 867,206 555,441 136,087 -		
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 1.5% setahun		Yuran pengurusan dana sebanyak 1.0% setahun			
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan					
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada					
Prospek masa depan dan strategi cadangan	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Vulture akan terus melabur dalam saham bawah nilai dan mencari peluang pasaran.		Dana ZURICH Capital Guaranteed 2 bertempoh 5 tahun ini telah matang sepenuhnya pada Mei 2011.			
Prestasi ukur rujuk indeks yang berkaitan	FBM KLCI T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012		-39.30% 45.20% 19.30% 0.80% 10.30%	Simpanan Tetap 1 Tahun T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012 3.70% 2.60% 2.80% 3.10% 3.20%		

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Mas Yakin	Dana ZURICH Capital Guaranteed 3
Objektif Pelaburan Dana	Dana ZURICH Mas Yakin merupakan dana ekuiti dan bon yang bersasaran menyediakan gabungan pulangan pendapatan yang seimbang, dan pertumbuhan modal jangkamasa sederhana hingga jangkamasa panjang melalui pelaburan dalam sekuriti pendapatan tetap Islam dan saham diluluskan Syariah.	Dana ZURICH Capital Guaranteed 3 merupakan dana bon modal dijamin yang bersasaran menawarkan pendapatan stabil pertumbuhan modal pada akhir tempoh matang 5 tahun melalui pelaburan dalam instrumen pendapatan tetap dan sekuriti berkaitan ekuiti.
Peruntukan Aset	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti 52.71% Sekuriti Pendapatan Tetap 45.76% Kesetaraan Tunai 1.70% Aset & Liabiliti Lain -0.17%	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti N/A Sekuriti Pendapatan Tetap N/A Kesetaraan Tunai N/A Aset & Liabiliti Lain N/A
Pulangan Pelaburan Bersih	T/B 2008 826,627 T/B 2009 633,775 T/B 2010 745,107 T/B 2011 1,076,070 T/B 2012 920,256	T/B 2008 689,584 T/B 2009 580,725 T/B 2010 403,284 T/B 2011 330,954 T/B 2012 -
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 1.5% setahun	Yuran pengurusan dana sebanyak 1% setahun
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan	
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada	
Prospek masa depan dan strategi cadangan	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Mas Yakin bersasaran menawarkan campuran seimbang pulangan pendapatan tetap dan ekuiti Syariah.	Dana ZURICH Capital Guaranteed 3 bertempoh 5 tahun ini telah matang sepenuhnya pada November 2011.
Prestasi ukur rujuk indeks yang berkaitan	50% FBM Syariah + 50% FD T/B 2008 -19.90% T/B 2009 23.90% T/B 2010 10.50% T/B 2011 2.80% T/B 2012 7.50%	Simpanan Tetap 1 Tahun T/B 2008 3.70% T/B 2009 2.60% T/B 2010 2.80% T/B 2011 3.10% T/B 2012 3.20%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Platinum	Dana ZURICH Global Assets Guaranteed	
Objektif Pelaburan Dana	Dana ZURICH Platinum merupakan dana ekuiti dan bon yang bersasaran menyediakan pulangan pelbagai ekuiti dan pendapatan tetap dalam jangkamasa sederhana hingga jangkamasa panjang. Dana ZURICH Platinum disasarkan pada para pelanggan yang memiliki nilai bersih tinggi dengan yuran pengurusan berdasarkan prestasi dana.	Dana ZURICH Global Assets Guaranteed merupakan produk berstruktur dengan jumlah modal dilindungi pada akhir tempoh matang 5 tahun yang mana pulangan adalah dalam bentuk pelbagai ekuiti, pendapatan tetap, tukaran asing dan aset komoditi.	
Peruntukan Aset	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti N/A Sekuriti Pendapatan Tetap N/A Kesetaraan Tunai N/A Aset & Liabiliti Lain N/A	Sekuriti Kerajaan Malaysia N/A Sekuriti Ekuiti N/A Sekuriti Pendapatan Tetap N/A Kesetaraan Tunai N/A Aset & Liabiliti Lain N/A	N/A N/A N/A N/A N/A N/A
Pulangan Pelaburan Bersih	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	N/A N/A N/A N/A N/A	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sehingga 1.5% setahun berdasarkan prestasi dana	Yuran pengurusan dana sebanyak 0.4% setahun	
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun		Tiada perubahan	
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan		Tiada	
Prospek masa depan dan strategi cadangan	Prestasi pasaran saham Malaysia dalam 2013 bergantung kepada ketahanan asas ekonomi domestik serta perubahan baik dalam sentimen risiko global. Ekonomi global dijangka menunjukkan kadar pertumbuhan lebih tinggi sedikit berbanding asas rendah dalam 2012 meskipun dengan isu hutang daulat maksimum di Amerika dan kekangan fiskal di Kesatuan Eropah. Dalam negara, para pelabur akan memantau keputusan pilihanraya umum 2013 dengan teliti. Dana ZURICH Platinum menawarkan campuran pulangan ekuiti dan pendapatan tetap, dan yuran pengurusan adalah berasaskan prestasi dana.	Dana ZURICH Global Assets Guaranteed telah matang pada Disember 2011.	
Prestasi ukur rujuk indeks yang berkaitan	50% FBM KLCI + 50% FD T/B 2008 -17.80% T/B 2009 23.90% T/B 2010 11.10% T/B 2011 1.90% T/B 2012 6.80%	Simpanan Tetap 1 Tahun T/B 2008 3.70% T/B 2009 2.60% T/B 2010 2.80% T/B 2011 3.10% T/B 2012 3.20%	

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nama Dana	Dana ZURICH Capital Guaranteed Asia Pacific Equities	Dana ZURICH Capital Guaranteed Swing 6		
Objektif Pelaburan Dana	Dana ZURICH Capital Guaranteed Asia Pacific Equities merupakan pelaburan berstruktur, dengan jumlah prinsipal dilindungi pada akhir tempoh matang 3 tahun yang mana pulangannya berkaitan dengan pelbagai ekuiti di rantau Asia Pasifik.	Dana ZURICH Capital Guranteed Swing 6 merupakan pelaburan berstruktur dengan jumpal modal dilindungi pada akhir tempoh 4 tahun, yang mana pulangannya berkaitan dengan pelbagai saham di China - Hong Kong, sektor Perlombongan & Keluli, serta Minyak & Gas.		
Peruntukan Aset	Sekuriti Kerajaan Malaysia Sekuriti Ekuiti Sekuriti Pendapatan Tetap Kesetaraan Tunai Aset & Liabiliti Lain	N/A N/A N/A N/A N/A	Sekuriti Kerajaan Malaysia Sekuriti Ekuiti Sekuriti Pendapatan Tetap Kesetaraan Tunai Aset & Liabiliti Lain	N/A N/A N/A N/A N/A
Pulangan Pelaburan Bersih	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	576 - - - -	T/B 2008 T/B 2009 T/B 2010 T/B 2011 T/B 2012	740 187 - - -
Penerangan bagi caj yang dikenakan	Yuran pengurusan dana sebanyak 0.5% setahun			
Perubahan kepada Objektif, larangan & pembatasan sepanjang tahun	Tiada perubahan			
Maklumat pengagihan NAV seunit - sebelum pengagihan NAV seunit - selepas pengagihan	Tiada			
Prospek masa depan dan strategi cadangan	Dana ZURICH Capital Guaranteed Asia Pacific Equities matang pada Januari 2011.	Dana ZURICH Capital Guaranteed Swing 6 mendapat manfaat dari pergerakan harga mutlak asas saham sejak permulaan dan bukan berdasarkan arah. Modal dana dilindungi 100% jika dipegang sehingga matang. Dana ini telah matang pada Oktober 2012.		
Prestasi ukur rujuk indeks yang berkaitan	T/B 2005 T/B 2006 T/B 2007 T/B 2008 T/B 2009	Simpanan Tetap 1 Tahun 3.70% 2.60% 2.80% 3.10% 3.20%	T/B 2005 T/B 2006 T/B 2007 T/B 2008 T/B 2009	Simpanan Tetap 1 Tahun 3.70% 2.60% 2.80% 3.10% 3.20%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012

Dana ZURICH Growth	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	2.04%	0.48%	0.72%	2.31%	2.30%
- Keluaran Industri	6.05%	8.42%	12.38%	10.13%	7.72%
- Pembinaan	5.24%	4.22%	4.93%	2.30%	3.82%
- Perdagangan dan Perkhidmatan	43.00%	47.39%	37.74%	38.33%	43.16%
- Teknologi	0.22%	0.41%	0.58%	0.26%	0.19%
- Kewangan	24.83%	20.04%	27.29%	34.18%	35.05%
- Infrastruktur	1.48%	2.60%	N/A	N/A	N/A
- Hartanah	3.85%	3.27%	3.97%	4.46%	3.69%
- Perladangan	2.48%	5.61%	5.41%	6.46%	2.40%
- Reits	1.47%	1.39%	1.49%	1.57%	1.67%
- Dana Berkaitan	9.34%	6.17%	5.49%	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	71.34%	83.58%	75.28%	81.81%	86.35%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	3.07%	2.60%	2.02%	N/A	N/A
- Bon Korporat Tidak Disebut Harga	7.81%	5.27%	4.48%	4.40%	N/A
- Simpanan Tetap & Panggilan	17.78%	8.55%	18.22%	13.79%	13.65%
Jumlah NAV	119,910,165	183,736,875	230,816,346	236,733,235	250,645,667
Jumlah Unit	397,053,523	432,322,056	515,215,054	602,374,636	581,544,464
NAV seunit	0.302	0.425	0.448	0.393	0.431
NAV seunit tertinggi sepanjang tahun	0.535	0.425	0.448	0.451	0.435
NAV seunit terendah sepanjang tahun	0.291	0.276	0.366	0.352	0.429
% Pulangan Tahunan					
- Pertumbuhan Modal	-35.00%	49.27%	21.21%	0.88%	9.68%
- Pengagihan Pendapatan	6.00%	15.00%	15.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-35.00%	49.27%	21.21%	0.88%	9.68%
- jangkamasa tiga tahun	2.94%	8.93%	5.50%	22.21%	10.26%
- jangkamasa lima tahun	-2.58%	6.03%	14.55%	9.58%	5.37%
Prestasi ukur rujuk indeks yang berkaitan	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Balanced	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	3.25%	3.89%	4.38%	6.02%	2.71%
- Keluaran Industri	2.49%	5.17%	9.04%	8.79%	2.54%
- Pembinaan	5.85%	2.74%	3.27%	2.57%	4.01%
- Perdagangan dan Perkhidmatan	47.50%	40.58%	30.74%	28.20%	44.40%
- Teknologi	N/A	N/A	N/A	N/A	N/A
- Kewangan	28.41%	20.29%	31.55%	35.07%	35.61%
- Infrastruktur	3.64%	4.83%	1.47%	1.45%	1.64%
- Hartanah	4.41%	3.63%	4.09%	3.91%	2.99%
- Perladangan	N/A	14.37%	10.66%	9.44%	0.94%
- Reits	4.45%	4.50%	4.80%	4.55%	5.16%
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	56.65%	59.74%	51.69%	57.62%	50.44%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	29.84%	22.68%	29.56%	30.48%	39.83%
- Simpanan Tetap & Panggilan	13.51%	17.58%	18.75%	11.90%	9.73%
Jumlah NAV	49,029,847	84,322,021	107,714,111	106,218,636	118,672,308
Jumlah Unit	133,233,274	191,206,392	223,010,578	240,858,580	250,363,515
NAV seunit	0.368	0.441	0.483	0.441	0.474
NAV seunit tertinggi sepanjang tahun	0.570	0.441	0.483	0.485	0.476
NAV seunit terendah sepanjang tahun	0.356	0.330	0.404	0.406	0.473
% Pulangan Tahunan					
- Pertumbuhan Modal	-25.74%	25.88%	19.41%	5.04%	7.42%
- Pengagihan Pendapatan	5.00%	9.00%	15.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-25.74%	25.88%	19.41%	5.04%	7.42%
- jangkamasa tiga tahun	2.30%	4.40%	3.69%	16.43%	10.42%
- jangkamasa lima tahun	3.00%	5.28%	9.97%	7.36%	4.69%
Prestasi ukur rujuk indeks yang berkaitan	50% KLCI + 50% FD -17.80%	50% KLCI + 50% FD 23.90%	50% KLCI + 50% FD 11.10%	50% KLCI + 50% FD 1.90%	50% FBM KLCI + 50% FD 6.80%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Income	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	3.52%	13.21%	16.87%	11.46%	17.26%
- Keluaran Industri	N/A	N/A	N/A	N/A	N/A
- Pembinaan	N/A	N/A	N/A	N/A	N/A
- Perdagangan dan Perkhidmatan	33.64%	50.32%	32.26%	17.50%	22.41%
- Teknologi	N/A	N/A	N/A	N/A	N/A
- Kewangan	31.01%	N/A	7.88%	41.78%	9.35%
- Infrastruktur	N/A	N/A	N/A	N/A	N/A
- Hartanah	3.11%	N/A	N/A	4.38%	13.65%
- Perladangan	N/A	N/A	N/A	N/A	N/A
- Reits	28.72%	36.47%	42.99%	24.88%	37.33%
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	2.31%	2.10%
- Sekuriti Ekuiti Disebut Harga	6.46%	9.50%	7.75%	8.85%	5.30%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	79.17%	76.36%	80.46%	75.03%	86.30%
- Simpanan Tetap & Panggilan	14.37%	14.14%	11.79%	13.81%	6.30%
Jumlah NAV	60,290,857	50,006,081	59,133,878	94,339,003	103,252,146
Jumlah Unit	118,682,793	91,922,947	109,507,185	177,328,959	186,712,747
NAV seunit	0.508	0.544	0.540	0.532	0.553
NAV seunit tertinggi sepanjang tahun	0.513	0.544	0.544	0.540	0.554
NAV seunit terendah sepanjang tahun	0.486	0.499	0.501	0.500	0.553
% Pulangan Tahunan					
- Pertumbuhan Modal	1.49%	8.82%	8.02%	6.48%	3.91%
- Pengagihan Pendapatan	1.60%	8.80%	8.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	1.49%	8.82%	8.02%	6.48%	3.91%
- jangkamasa tiga tahun	2.99%	4.28%	6.05%	7.76%	6.11%
- jangkamasa lima tahun	4.30%	4.90%	5.12%	5.45%	5.70%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Mas Maju	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	4.33%	0.45%	0.28%	5.69%	5.65%
- Keluaran Industri	13.99%	22.12%	23.31%	24.19%	14.61%
- Pembinaan	16.23%	10.16%	9.27%	6.51%	9.85%
- Perdagangan dan Perkhidmatan	36.74%	34.26%	39.65%	25.29%	38.35%
- Teknologi	1.60%	1.74%	2.04%	2.27%	4.13%
- Kewangan	N/A	N/A	N/A	N/A	N/A
- Infrastruktur	7.59%	8.28%	3.48%	3.76%	3.90%
- Hartanah	10.26%	10.42%	12.10%	16.17%	13.62%
- Perladangan	4.12%	10.01%	6.26%	12.05%	5.40%
- Reits	5.14%	2.56%	3.61%	4.07%	4.49%
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	53.23%	77.49%	74.46%	75.85%	81.73%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	10.63%	7.87%	6.14%	6.53%	N/A
- Simpanan Tetap & Panggilan	36.14%	14.64%	19.40%	17.62%	18.27%
Jumlah NAV	48,919,477	70,031,850	83,776,067	75,539,480	73,941,956
Jumlah Unit	154,808,465	176,402,640	193,032,408	197,747,325	176,894,627
NAV seunit	0.316	0.397	0.434	0.382	0.418
NAV seunit tertinggi sepanjang tahun	0.565	0.404	0.436	0.437	0.424
NAV seunit terendah sepanjang tahun	0.304	0.289	0.362	0.344	0.416
% Pulangan Tahunan					
- Pertumbuhan Modal	-35.62%	33.14%	20.30%	1.29%	9.33%
- Pengagihan Pendapatan	6.00%	10.00%	15.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-35.62%	33.14%	20.30%	1.29%	9.33%
- jangkamasa tiga tahun	3.58%	5.53%	0.97%	17.50%	10.01%
- jangkamasa lima tahun	-0.80%	5.55%	12.21%	7.44%	2.65%
Prestasi ukur rujuk indeks yang berkaitan	FBM Syariah -43.50%	FBM Syariah 43.00%	FBM Syariah 18.20%	FBM Syariah 2.40%	FBM Syariah 11.80%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Seri Mulia	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	N/A	N/A	N/A	35.33%	11.46%
- Keluaran Industri	2.63%	1.85%	14.97%	0.54%	0.56%
- Pembinaan	N/A	N/A	N/A	N/A	N/A
- Perdagangan dan Perkhidmatan	N/A	N/A	26.73%	N/A	9.36%
- Teknologi	N/A	N/A	N/A	N/A	N/A
- Kewangan	N/A	N/A	N/A	N/A	N/A
- Infrastruktur	N/A	42.06%	N/A	N/A	N/A
- Hartanah	15.15%	14.59%	11.44%	10.47%	17.46%
- Perladangan	N/A	N/A	N/A	N/A	N/A
- Reits	82.22%	41.50%	46.86%	53.66%	61.16%
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	10.92%	12.52%	15.28%
- Sekuriti Ekuiti Disebut Harga	1.96%	4.23%	5.90%	5.45%	6.79%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	61.90%	68.18%	56.18%	68.95%	73.73%
- Simpanan Tetap & Panggilan	36.14%	27.59%	27.00%	13.08%	4.20%
Jumlah NAV	29,989,354	31,138,390	65,932,405	65,926,933	55,321,160
Jumlah Unit	58,345,047	58,311,592	124,635,926	124,861,616	100,038,264
NAV seunit	0.514	0.534	0.529	0.528	0.553
NAV seunit tertinggi sepanjang tahun	0.528	0.534	0.534	0.530	0.555
NAV seunit terendah sepanjang tahun	0.486	0.500	0.500	0.501	0.553
% Pulangan Tahunan					
- Pertumbuhan Modal	2.79%	6.80%	5.82%	5.62%	4.72%
- Pengagihan Pendapatan	2.80%	6.80%	5.80%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	2.79%	6.80%	5.82%	5.62%	4.72%
- jangkamasa tiga tahun	4.32%	5.05%	5.12%	6.07%	5.37%
- jangkamasa lima tahun	4.73%	5.02%	5.11%	5.31%	5.13%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Small Cap	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	22.01%	13.02%	11.71%	5.00%	7.83%
- Keluaran Industri	9.56%	23.66%	42.11%	49.64%	29.29%
- Pembinaan	8.17%	11.20%	6.38%	13.85%	12.29%
- Perdagangan dan Perkhidmatan	38.25%	12.66%	6.90%	4.00%	29.93%
- Teknologi	4.82%	4.88%	8.31%	11.57%	8.96%
- Kewangan	N/A	N/A	N/A	N/A	N/A
- Infrastruktur	N/A	N/A	N/A	N/A	N/A
- Hartanah	2.96%	7.79%	7.34%	9.65%	11.70%
- Perladangan	N/A	11.69%	6.86%	6.29%	N/A
- Reits	14.23%	15.10%	10.39%	N/A	N/A
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	65.03%	100.00%	63.33%	100.00%	81.56%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Simpanan Tetap & Panggilan	34.97%	N/A	36.67%	N/A	18.44%
Jumlah NAV	1,647,925	2,626,374	4,029,994	2,371,290	2,374,355
Jumlah Unit	4,465,924	5,709,511	8,191,047	4,819,697	4,309,174
NAV seunit	0.369	0.460	0.492	0.492	0.551
NAV seunit tertinggi sepanjang tahun	0.658	0.483	0.492	0.564	0.573
NAV seunit terendah sepanjang tahun	0.369	0.338	0.424	0.455	0.551
% Pulangan Tahunan					
- Pertumbuhan Modal	-32.62%	33.33%	17.71%	0.00%	11.97%
- Pengagihan Pendapatan	7.00%	10.00%	0.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-32.62%	33.33%	17.71%	0.00%	11.97%
- jangkamasa tiga tahun	4.31%	7.87%	1.83%	16.21%	9.63%
- jangkamasa lima tahun	2.56%	6.75%	12.23%	8.12%	3.41%
Prestasi ukur rujuk indeks yang berkaitan	FBM Small Cap -46.60%	FBM Small Cap 55.10%	FBM Small Cap 24.20%	FBM Small Cap -7.60%	FBM Small Cap -1.60%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Technology	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	14.62%	N/A	N/A	15.23%	16.37%
- Keluaran Industri	N/A	N/A	N/A	N/A	N/A
- Pembinaan	N/A	N/A	N/A	N/A	N/A
- Perdagangan dan Perkhidmatan	70.32%	30.37%	55.59%	19.56%	31.53%
- Teknologi	15.06%	49.37%	44.41%	65.21%	52.10%
- Kewangan	N/A	N/A	N/A	N/A	N/A
- Infrastruktur	N/A	20.26%	N/A	N/A	N/A
- Hartanah	N/A	N/A	N/A	N/A	N/A
- Perladangan	N/A	N/A	N/A	N/A	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	41.92%	100.00%	32.34%	39.08%	33.03%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Simpanan Tetap & Panggilan	58.08%	N/A	67.66%	60.92%	66.97%
Jumlah NAV	684,007	721,797	981,131	889,501	881,131
Jumlah Unit	1,884,314	1,751,934	2,132,893	1,884,536	1,794,564
NAV seunit	0.363	0.412	0.460	0.472	0.491
NAV seunit tertinggi sepanjang tahun	0.493	0.429	0.471	0.481	0.505
NAV seunit terendah sepanjang tahun	0.350	0.308	0.384	0.451	0.491
% Pulangan Tahunan					
- Pertumbuhan Modal	-17.58%	22.70%	20.55%	2.67%	3.94%
- Pengagihan Pendapatan	8.00%	8.00%	0.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-17.58%	22.70%	20.55%	2.67%	3.94%
- jangkamasa tiga tahun	6.11%	7.39%	6.79%	14.94%	8.74%
- jangkamasa lima tahun	3.95%	7.19%	12.06%	8.91%	5.38%
Prestasi ukur rujuk indeks yang berkaitan	KL Technology -43.90%	KL Technology 32.50%	KL Technology 1.80%	KL Technology -17.70%	Bursa Technology -20.60%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Cash Reserve	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri - Keluaran Pengguna - Keluaran Industri - Pembinaan - Perdagangan dan Perkhidmatan - Teknologi - Kewangan - Infrastruktur - Hartanah - Perladangan - Reits - Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan - Sekuriti Kerajaan Malaysia - Sekuriti Ekuiti Disebut Harga - Hutang Korporat Disebut Harga - Berkaitan-Pelaburan Tidak Disebut Harga - Bon Korporat Tidak Disebut Harga - Simpanan Tetap & Panggilan	N/A N/A N/A N/A 80.39% 19.61%	N/A N/A N/A N/A 70.70% 29.30%	N/A N/A N/A N/A 79.76% 20.24%	N/A N/A N/A N/A 61.08% 38.92%	N/A N/A N/A N/A N/A
Jumlah NAV	4,864,758	5,172,401	5,374,969	5,541,843	-
Jumlah Unit	9,520,072	9,722,556	10,316,639	10,719,232	-
NAV seunit	0.511	0.532	0.521	0.517	-
NAV seunit tertinggi sepanjang tahun	0.518	0.532	0.532	0.521	0.535
NAV seunit terendah sepanjang tahun	0.493	0.500	0.500	0.500	0.535
% Pulangan Tahunan - Pertumbuhan Modal - Pengagihan Pendapatan	2.26% 2.20%	6.31% 6.40%	4.19% 4.20%	3.55% 0.00%	3.41% 0.00%
Purata Pulangan Tahunan - jangkamasa satu tahun - jangkamasa tiga tahun - jangkamasa lima tahun	2.26% 3.34% N/A	6.31% 4.05% 4.45%	4.19% 4.24% 4.10%	3.55% 4.67% 3.97%	3.41% 3.71% 3.93%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Billion Cap	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	N/A	N/A	N/A	4.46%	N/A
- Keluaran Industri	2.58%	8.44%	7.39%	9.51%	8.03%
- Pembinaan	6.84%	6.01%	9.89%	N/A	3.08%
- Perdagangan dan Perkhidmatan	54.34%	40.96%	34.62%	31.07%	44.71%
- Teknologi	N/A	2.98%	N/A	N/A	N/A
- Kewangan	29.95%	24.84%	33.17%	34.77%	33.95%
- Infrastruktur	2.53%	5.66%	N/A	N/A	N/A
- Hartanah	3.76%	3.23%	4.63%	7.68%	7.50%
- Perladangan	N/A	7.88%	7.96%	10.66%	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivatif	N/A	N/A	2.34%	1.85%	2.73%
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	100.00%	80.55%	88.37%	82.60%	81.64%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Simpanan Tetap & Panggilan	N/A	19.45%	11.63%	17.40%	18.36%
Jumlah NAV	9,715,243	17,843,066	14,728,715	16,561,275	14,175,074
Jumlah Unit	29,174,901	39,739,566	28,054,693	37,384,366	28,636,511
NAV seunit	0.333	0.449	0.525	0.443	0.495
NAV seunit tertinggi sepanjang tahun	0.686	0.450	0.526	0.531	0.497
NAV seunit terendah sepanjang tahun	0.315	0.300	0.403	0.387	0.491
% Pulangan Tahunan					
- Pertumbuhan Modal	-36.86%	41.62%	31.12%	1.25%	11.76%
- Pengagihan Pendapatan	5.00%	12.00%	20.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-36.86%	41.62%	31.12%	1.25%	11.76%
- jangkamasa tiga tahun	1.52%	5.89%	5.38%	23.41%	14.02%
- jangkamasa lima tahun	N/A	N/A	14.19%	9.51%	5.77%
Prestasi ukur rujuk indeks yang berkaitan	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Equity Booster	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	0.54%	2.32%	6.54%	8.68%	N/A
- Keluaran Industri	5.96%	18.10%	29.38%	8.94%	13.80%
- Pembinaan	13.15%	11.27%	12.56%	2.82%	7.89%
- Perdagangan dan Perkhidmatan	55.85%	29.21%	22.45%	30.08%	31.05%
- Teknologi	N/A	7.11%	N/A	2.09%	4.50%
- Kewangan	16.03%	13.84%	11.67%	29.67%	24.60%
- Infrastruktur	N/A	N/A	N/A	N/A	N/A
- Hartanah	8.47%	14.93%	13.32%	11.81%	11.51%
- Perladangan	N/A	3.22%	N/A	3.02%	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivatif	N/A	N/A	4.08%	2.89%	6.65%
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	72.31%	77.69%	81.39%	88.96%	76.89%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Simpanan Tetap & Panggilan	27.69%	22.31%	18.61%	11.04%	23.11%
Jumlah NAV	1,871,664	4,202,258	4,671,075	6,786,734	6,022,363
Jumlah Unit	5,553,902	8,940,977	8,714,694	14,409,204	11,173,215
NAV seunit	0.337	0.470	0.536	0.471	0.539
NAV seunit tertinggi sepanjang tahun	0.710	0.488	0.541	0.543	0.547
NAV seunit terendah sepanjang tahun	0.326	0.301	0.414	0.408	0.538
% Pulangan Tahunan					
- Pertumbuhan Modal	-38.16%	46.44%	31.11%	5.54%	14.34%
- Pengagihan Pendapatan	5.00%	15.00%	20.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-38.16%	46.44%	31.11%	5.54%	14.34%
- jangkamasa tiga tahun	-0.74%	6.27%	5.82%	26.53%	16.49%
- jangkamasa lima tahun	N/A	N/A	13.41%	10.66%	7.41%
Prestasi ukur rujuk indeks yang berkaitan	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Vulture	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	N/A	0.71%	0.50%	2.73%	N/A
- Keluaran Industri	3.08%	14.40%	13.89%	11.34%	8.32%
- Pembinaan	7.67%	4.46%	6.06%	3.62%	4.57%
- Perdagangan dan Perkhidmatan	56.96%	38.22%	37.49%	31.69%	43.61%
- Teknologi	N/A	1.70%	3.05%	1.36%	2.38%
- Kewangan	27.53%	25.88%	28.13%	35.02%	31.96%
- Infrastruktur	2.19%	6.04%	2.04%	2.06%	2.03%
- Hartanah	2.57%	2.51%	3.16%	6.40%	6.44%
- Perladangan	N/A	6.08%	4.90%	5.08%	N/A
- Reits	N/A	N/A	N/A	N/A	N/A
- Derivatif	N/A	N/A	0.78%	0.70%	0.69%
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	74.74%	84.89%	81.00%	83.97%	86.42%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Simpanan Tetap & Panggilan	25.26%	15.11%	19.00%	16.03%	13.58%
Jumlah NAV	45,847,559	77,638,497	81,433,040	86,517,789	93,459,613
Jumlah Unit	127,354,336	168,413,230	154,521,901	191,411,042	187,669,908
NAV seunit	0.360	0.461	0.527	0.452	0.498
NAV seunit tertinggi sepanjang tahun	0.759	0.461	0.527	0.532	0.503
NAV seunit terendah sepanjang tahun	0.344	0.319	0.414	0.399	0.496
% Pulangan Tahunan					
- Pertumbuhan Modal	-33.52%	38.18%	28.20%	2.90%	10.13%
- Pengagihan Pendapatan	8.00%	12.00%	20.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-33.52%	38.18%	28.20%	2.90%	10.13%
- jangkamasa tiga tahun	6.63%	9.76%	5.54%	22.15%	13.23%
- jangkamasa lima tahun	N/A	N/A	16.50%	11.76%	5.90%
Prestasi ukur rujuk indeks yang berkaitan	KLCI -39.30%	KLCI 45.20%	KLCI 19.30%	KLCI 0.80%	FBM KLCI 10.30%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Capital Guaranteed 2	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	N/A	N/A	N/A	N/A	N/A
- Keluaran Industri	N/A	N/A	N/A	N/A	N/A
- Pembinaan	N/A	N/A	N/A	N/A	N/A
- Perdagangan dan Perkhidmatan	N/A	45.44%	41.77%		
- Teknologi	N/A	N/A	N/A	N/A	N/A
- Kewangan	N/A	N/A	N/A	N/A	N/A
- Infrastruktur	N/A	N/A	N/A	N/A	N/A
- Hartanah	N/A	N/A	N/A	N/A	N/A
- Perladangan	N/A	N/A	N/A	N/A	N/A
- Reits	100.00%	54.56%	58.23%		
- Derivatif	N/A	N/A	N/A		
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	15.92%	8.74%	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	4.14%	10.10%	5.01%	N/A	N/A
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	70.80%	38.13%	42.64%	N/A	N/A
- Simpanan Tetap & Panggilan	25.06%	35.85%	43.61%	N/A	N/A
Jumlah NAV	18,994,382	16,110,794	11,518,571	-	-
Jumlah Unit	33,265,117	27,260,227	18,759,888	-	-
NAV seunit	0.571	0.591	0.614	-	-
NAV seunit tertinggi sepanjang tahun	0.571	0.606	0.614	0.630	-
NAV seunit terendah sepanjang tahun	0.541	0.568	0.591	0.614	-
% Pulangan Tahunan					
- Pertumbuhan Modal	5.14%	3.50%	3.90%	0.98%	0.00%
- Pengagihan Pendapatan	N/A	N/A	N/A	N/A	N/A
Purata Pulangan Tahunan					
- jangkamasa satu tahun	5.14%	3.50%	3.90%	0.98%	0.00%
- jangkamasa tiga tahun	4.18%	4.42%	4.18%	2.78%	1.61%
- jangkamasa lima tahun	N/A	N/A	3.99%	3.62%	2.68%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Mas Yakin	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri					
- Keluaran Pengguna	N/A	4.28%	3.99%	7.09%	1.48%
- Keluaran Industri	9.17%	31.02%	31.64%	21.96%	25.78%
- Pembinaan	21.43%	12.00%	11.74%	8.69%	3.61%
- Perdagangan dan Perkhidmatan	52.37%	15.10%	26.99%	27.42%	40.46%
- Teknologi	N/A	3.82%	3.97%	3.83%	4.92%
- Kewangan	N/A	N/A	N/A	N/A	N/A
- Infrastruktur	8.36%	5.32%	N/A	N/A	N/A
- Hartanah	8.67%	7.15%	8.71%	10.64%	15.86%
- Perladangan	N/A	21.32%	9.15%	16.85%	4.58%
- Reits	N/A	N/A	3.81%	3.52%	3.31%
- Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan					
- Sekuriti Kerajaan Malaysia	N/A	N/A	N/A	N/A	N/A
- Sekuriti Ekuiti Disebut Harga	29.32%	61.77%	56.29%	52.20%	53.52%
- Hutang Korporat Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Berkaitan-Pelaburan Tidak Disebut Harga	N/A	N/A	N/A	N/A	N/A
- Bon Korporat Tidak Disebut Harga	23.03%	27.12%	27.76%	26.24%	37.43%
- Simpanan Tetap & Panggilan	47.65%	11.11%	15.95%	21.56%	9.05%
Jumlah NAV	16,118,691	17,594,463	22,353,602	28,032,132	17,964,380
Jumlah Unit	39,410,002	36,808,500	41,939,216	58,644,626	34,814,688
NAV seunit	0.409	0.478	0.533	0.478	0.516
NAV seunit tertinggi sepanjang tahun	0.701	0.485	0.534	0.535	0.522
NAV seunit terendah sepanjang tahun	0.397	0.375	0.443	0.446	0.516
% Pulangan Tahunan					
- Pertumbuhan Modal	-24.05%	23.87%	21.61%	3.13%	7.85%
- Pengagihan Pendapatan	6.00%	9.00%	15.00%	0.00%	0.00%
Purata Pulangan Tahunan					
- jangkamasa satu tahun	-24.05%	23.87%	21.61%	3.13%	7.85%
- jangkamasa tiga tahun	N/A	8.77%	4.55%	15.81%	10.57%
- jangkamasa lima tahun	N/A	N/A	N/A	10.04%	4.91%
Prestasi ukur rujuk indeks yang berkaitan	50% FBM Syariah + 50% FD -19.90%	50% FBM Syariah + 50% FD 23.90%	50% FBM Syariah + 50% FD 10.50%	50% FBM Syariah + 50% FD 2.80%	50% FBM Syariah + 50% FD 7.50%

OBJEKTIF DANA DAN PRESTASI DANA PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Capital Guaranteed 3	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri - Keluaran Pengguna - Keluaran Industri - Pembinaan - Perdagangan dan Perkhidmatan - Teknologi - Kewangan - Infrastruktur - Hartanah - Perladangan - Reits - Derivatif	N/A	N/A N/A N/A 100.00% N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A 100.00% N/A N/A N/A N/A N/A N/A N/A	N/A	N/A
Kategori Pelaburan - Sekuriti Kerajaan Malaysia - Sekuriti Ekuiti Disebut Harga - Hutang Korporat Disebut Harga - Berkaitan-Pelaburan Tidak Disebut Harga - Bon Korporat Tidak Disebut Harga - Simpanan Tetap & Panggilan	N/A N/A N/A N/A 74.13% 25.87%	N/A 6.97% N/A N/A 43.89% 49.14%	31.33% 4.31% N/A N/A 32.09% 32.27%	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
Jumlah NAV	14,134,351	11,505,505	11,199,044	-	-
Jumlah Unit	25,982,265	19,940,218	18,758,868	-	-
NAV seunit	0.544	0.577	0.597	-	-
NAV seunit tertinggi sepanjang tahun	0.546	0.577	0.597	0.655	-
NAV seunit terendah sepanjang tahun	0.519	0.544	0.577	0.597	-
% Pulangan Tahunan - Pertumbuhan Modal - Pengagihan Pendapatan	4.00% N/A	6.07% N/A	3.48% N/A	9.74% N/A	0.00% N/A
Purata Pulangan Tahunan - jangkamasa satu tahun - jangkamasa tiga tahun - jangkamasa lima tahun	4.00% N/A N/A	6.07% 4.61% N/A	3.48% 4.51% N/A	9.74% 6.39% 5.38%	0.00% 4.31% 4.60%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Global Asset Guaranteed	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri - Keluaran Pengguna - Keluaran Industri - Pembinaan - Perdagangan dan Perkhidmatan - Teknologi - Kewangan - Infrastruktur - Hartanah - Perladangan - Reits - Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan - Sekuriti Kerajaan Malaysia - Sekuriti Ekuiti Disebut Harga - Hutang Korporat Disebut Harga - Berkaitan-Pelaburan Tidak Disebut Harga - Bon Korporat Tidak Disebut Harga - Simpanan Tetap & Panggilan	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
Jumlah NAV	27,653,127	29,011,633	26,748,469	-	-
Jumlah Unit	55,977,994	54,126,185	49,626,106	-	-
NAV seunit	0.494	0.536	0.539	-	-
NAV seunit tertinggi sepanjang tahun	0.560	0.536	0.539	0.555	-
NAV seunit terendah sepanjang tahun	0.485	0.490	0.514	0.524	-
% Pulangan Tahunan - Pertumbuhan Modal - Pengagihan Pendapatan	-6.25% N/A	8.50% N/A	0.56% N/A	-2.23% N/A	0.00% N/A
Purata Pulangan Tahunan - jangkamasa satu tahun - jangkamasa tiga tahun - jangkamasa lima tahun	-6.25% N/A N/A	8.50% 2.62% N/A	0.56% 0.75% N/A	-2.23% 2.18% 1.22%	0.00% -0.56% 0.00%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA

PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Capital Guaranteed Asia Pacific Equities	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri - Keluaran Pengguna - Keluaran Industri - Pembinaan - Perdagangan dan Perkhidmatan - Teknologi - Kewangan - Infrastruktur - Hartanah - Perladangan - Reits - Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan - Sekuriti Kerajaan Malaysia - Sekuriti Ekuiti Disebut Harga - Hutang Korporat Disebut Harga - Berkaitan-Pelaburan Tidak Disebut Harga - Bon Korporat Tidak Disebut Harga - Simpanan Tetap & Panggilan	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
Jumlah NAV	20,040,309	15,818,393	15,464,875	-	-
Jumlah Unit	40,000,615	31,016,455	29,456,903	-	-
NAV seunit	0.501	0.510	0.525	-	-
NAV seunit tertinggi sepanjang tahun	0.505	0.511	0.525	0.529	-
NAV seunit terendah sepanjang tahun	0.478	0.500	0.510	0.525	-
% Pulangan Tahunan - Pertumbuhan Modal - Pengagihan Pendapatan	0.20% N/A	1.80% N/A	2.95% N/A	0.76% N/A	0.00% N/A
Purata Pulangan Tahunan - jangkamasa satu tahun - jangkamasa tiga tahun - jangkamasa lima tahun	0.20% N/A N/A	1.80% N/A N/A	2.95% 1.64% N/A	0.76% 1.83% N/A	0.00% 1.23% 1.13%
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

OBJEKTIF DANA DAN PRESTASI DANA
PADA 31 DISEMBER 2012 (SAMBUNGAN)

Dana ZURICH Capital Guaranteed Swing 6	T/B 2008	T/B 2009	T/B 2010	T/B 2011	T/B 2012
Komposisi Dana kepada Sektor Industri - Keluaran Pengguna - Keluaran Industri - Pembinaan - Perdagangan dan Perkhidmatan - Teknologi - Kewangan - Infrastruktur - Hartanah - Perladangan - Reits - Derivatif	N/A	N/A	N/A	N/A	N/A
Kategori Pelaburan - Sekuriti Kerajaan Malaysia - Sekuriti Ekuiti Disebut Harga - Hutang Korporat Disebut Harga - Berkaitan-Pelaburan Tidak Disebut Harga - Bon Korporat Tidak Disebut Harga - Simpanan Tetap & Panggilan	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A 100.00%	N/A N/A N/A N/A N/A N/A
Jumlah NAV	11,718,928	8,156,072	6,814,126	5,830,291	-
Jumlah Unit	22,888,527	16,150,634	13,334,881	11,126,506	-
NAV seunit	0.512	0.505	0.511	0.524	-
NAV seunit tertinggi sepanjang tahun	0.512	0.520	0.518	0.524	0.541
NAV seunit terendah sepanjang tahun	0.500	0.499	0.502	0.511	0.541
% Pulangan Tahunan - Pertumbuhan Modal - Pengagihan Pendapatan	N/A	-1.37% N/A	1.19% N/A	2.55% N/A	3.24% N/A
Purata Pulangan Tahunan - jangkamasa satu tahun - jangkamasa tiga tahun - jangkamasa lima tahun	N/A	-1.37% N/A N/A	1.19% N/A N/A	2.55% 0.78% N/A	3.24% 2.32% N/A
Prestasi ukur rujuk indeks yang berkaitan	Simpanan Tetap 1 Tahun 3.70%	Simpanan Tetap 1 Tahun 2.60%	Simpanan Tetap 1 Tahun 2.80%	Simpanan Tetap 1 Tahun 3.10%	Simpanan Tetap 1 Tahun 3.20%

PENYATA ASET DAN LIABILITI

PADA 31 DISEMBER 2012

	Nota	Dana ZURICH Growth		Dana ZURICH Balanced		
		2012 RM	2011 RM	2012 RM	2011 RM	
PELABURAN						
Nilai Saksama Melalui Untung dan Rugi						
Sekuriti Kerajaan Malaysia	-	-	-	-	-	
Pelaburan disebut harga	3	220,252,252	195,736,201	59,276,036	60,541,462	
Pelaburan tidak disebut harga	4	-	10,518,767	46,807,577	32,021,895	
Simpanan tetap dan panggilan		34,813,704	33,004,596	11,430,648	12,501,408	
		255,065,956	239,259,564	117,514,261	105,064,765	
ASET LAIN						
Aset cukai tertunda	-	-	-	-	-	
Cukai boleh pulih		1,140,370	1,505,708	-	-	
Belum terima	-	-	-	-	698,190	
Jumlah perlu dibayar oleh Pengurus	-	-	-	2,195,279	1,533,628	
Faedah dan dividen belum terima		52,680	229,882	547,357	393,763	
Tunai dan baki bank		34,329	109,243	21,492	62,132	
		1,227,379	1,844,833	2,764,128	2,687,713	
JUMLAH ASET		256,293,335	241,104,397	120,278,389	107,752,478	
TANGGUNGAN						
Tanggungan cukai tertunda		2,972,154	2,722,435	542,478	878,709	
Jumlah perlu dibayar kepada Pengurus		2,332,534	639,131	-	-	
Belum bayar		342,980	1,009,596	158,952	227,227	
Tanggungan cukai semasa	-	-	-	904,651	427,906	
JUMLAH TANGGUNGAN		5,647,668	4,371,162	1,606,081	1,533,842	
NILAI ASET BERSIH DANA		250,645,667	236,733,235	118,672,308	106,218,636	
DIWAKILI OLEH:						
Modal pemegang polisi		123,533,315	131,244,673	71,278,799	66,863,702	
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan		127,112,352	105,488,562	47,393,509	39,354,934	
DANA PEMEGANG POLISI		250,645,667	236,733,235	118,672,308	106,218,636	
Bilangan Unit dalam edaran		581,544,464	602,374,636	250,363,515	240,858,580	
Nilai Aset Bersih Setiap Unit		0.431	0.393	0.474	0.441	

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nota	Dana ZURICH Income		Dana ZURICH Mas Maju	
	2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN				
Nilai Saksama Melalui Untung dan Rugi				
Sekuriti Kerajaan Malaysia	2,099,700	2,099,400	-	-
Pelaburan disebut harga	3 5,311,699	8,062,636	61,168,083	58,913,530
Pelaburan tidak disebut harga	4 86,418,277	68,315,113	-	5,073,710
Simpanan tetap dan panggilan	6,312,085	12,575,948	13,675,851	13,689,177
	100,141,761	91,053,097	74,843,934	77,676,417
ASET LAIN				
Aset cukai tertunda	-	-	-	-
Cukai boleh pulih	-	-	-	-
Belum terima	-	-	-	-
Jumlah perlu dibayar oleh Pengurus	2,663,451	3,188,005	-	-
Faedah dan dividen belum terima	1,098,867	770,054	120,299	162,486
Tunai dan baki bank	9,511	8,027	430,138	948
	3,771,829	3,966,086	550,437	163,434
JUMLAH ASET	103,913,590	95,019,183	75,394,371	77,839,851
TANGGUNGAN				
Tanggungan cukai tertunda	150,876	265,654	287,246	420,817
Jumlah perlu dibayar kepada Pengurus	-	-	297,432	542,634
Belum bayar	92,916	67,262	104,394	613,437
Tanggungan cukai semasa	417,652	347,264	763,343	723,483
JUMLAH TANGGUNGAN	661,444	680,180	1,452,415	2,300,371
NILAI ASET BERSIH DANA	103,252,146	94,339,003	73,941,956	75,539,480
DIWAKILI OLEH:				
Modal pemegang polisi	85,801,677	80,990,331	36,889,542	45,243,354
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan	17,450,469	13,348,672	37,052,414	30,296,126
DANA PEMEGANG POLISI	103,252,146	94,339,003	73,941,956	75,539,480
Bilangan Unit dalam edaran	186,712,747	177,328,959	176,894,627	197,747,325
Nilai Aset Bersih Setiap Unit	0.553	0.532	0.418	0.382

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

	Nota	Dana ZURICH Seri Mulia		Dana ZURICH Small Cap	
		2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN					
Nilai Saksama Melalui Untung dan Rugi					
Sekuriti Kerajaan Malaysia		8,369,700	8,309,300	-	-
Pelaburan disebut harga	3	3,718,530	3,620,070	1,885,382	2,021,517
Pelaburan tidak disebut harga	4	40,382,408	45,774,087	-	-
Simpanan tetap dan panggilan		2,300,000	8,685,252	426,196	-
		54,770,638	66,388,709	2,311,578	2,021,517
ASET LAIN					
Aset cukai tertunda		-	-	4,690	2,066
Cukai boleh pulih		-	-	-	-
Belum terima		-	-	-	-
Jumlah perlu dibayar oleh Pengurus		307,234	131,238	66,069	60,169
Faedah dan dividen belum terima		465,098	458,353	-	4,390
Tunai dan baki bank		261,682	460	13,783	433,133
		1,034,014	590,051	84,542	499,758
JUMLAH ASET		55,804,652	66,978,760	2,396,120	2,521,275
TANGGUNGAN					
Tanggungan cukai tertunda		185,209	211,334	-	-
Jumlah perlu dibayar kepada Pengurus		-	-	-	-
Belum bayar		53,147	450,260	3,422	103,054
Tanggungan cukai semasa		245,136	390,233	18,343	46,931
		483,492	1,051,827	21,765	149,985
NILAI ASET BERSIH DANA		55,321,160	65,926,933	2,374,355	2,371,290
DIWAKILI OLEH:					
Modal pemegang polisi		44,091,430	57,476,598	(216,232)	67,729
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan		11,229,730	8,450,335	2,590,587	2,303,561
		55,321,160	65,926,933	2,374,355	2,371,290
Bilangan Unit dalam edaran		100,038,264	124,861,616	4,309,174	4,819,697
Nilai Aset Bersih Setiap Unit		0.553	0.528	0.551	0.492

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

	Nota	Dana ZURICH Technology		Dana ZURICH Cash Reserve	
		2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN					
Nilai Saksama Melalui Untung dan Rugi					
Sekuriti Kerajaan Malaysia		-	-	-	-
Pelaburan disebut harga	3	318,862	397,780	-	-
Pelaburan tidak disebut harga	4	-	-	-	3,408,400
Simpanan tetap dan panggilan		646,512	620,000	-	2,171,980
		965,374	1,017,780		5,580,380
ASET LAIN					
Aset cukai tertunda		4,164	2,145	-	-
Cukai boleh pulih		-	-	-	-
Belum terima		-	-	-	-
Jumlah perlu dibayar oleh Pengurus		-	-	-	32,457
Faedah dan dividen belum terima		300	154	-	20,864
Tunai dan baki bank		6,849	24,296	-	286
		11,313	26,595		53,607
JUMLAH ASET		976,687	1,044,375		5,633,987
TANGGUNGAN					
Tanggungan cukai tertunda		-	-	-	78,294
Jumlah perlu dibayar kepada Pengurus		90,762	87,211	-	-
Belum bayar		1,136	61,373	-	4,244
Tanggungan cukai semasa		3,658	6,290	-	9,606
JUMLAH TANGGUNGAN		95,556	154,874		92,144
NILAI ASET BERSIH DANA		881,131	889,501		5,541,843
DIWAKILI OLEH:					
Modal pemegang polisi		233,442	275,149	(2,465,330)	3,436,269
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan		647,689	614,352	2,465,330	2,105,574
DANA PEMEGANG POLISI		881,131	889,501		5,541,843
Bilangan Unit dalam edaran		1,794,564	1,884,536		10,719,232
Nilai Aset Bersih Setiap Unit		0.491	0.472	-	0.517

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nota	Dana ZURICH Billion Cap		Dana ZURICH Equity Booster	
	2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN				
Nilai Saksama Melalui Untung dan Rugi				
Sekuriti Kerajaan Malaysia	-	-	-	-
Pelaburan disebut harga	3	11,832,721	14,118,758	4,646,767
Pelaburan tidak disebut harga	4	-	-	-
Simpanan tetap dan panggilan		2,661,737	2,974,000	1,396,819
		14,494,458	17,092,758	6,043,586
				6,766,700
ASET LAIN				
Aset cukai tertunda	-	-	-	-
Cukai boleh pulih	-	-	-	-
Belum terima	-	-	-	-
Jumlah perlu dibayar oleh Pengurus	-	78,193	37,888	81,719
Faedah dan dividen belum terima	1,800	17,137	800	11,048
Tunai dan baki bank	6,032	12,252	13,037	71
	7,832	107,582	51,725	92,838
JUMLAH ASET	14,502,290	17,200,340	6,095,311	6,859,538
TANGGUNGAN				
Tanggungan cukai tertunda	36,346	92,059	1,260	10,033
Jumlah perlu dibayar kepada Pengurus	104,498	-	-	-
Belum bayar	19,195	423,533	7,545	7,184
Tanggungan cukai semasa	167,177	123,473	64,143	55,587
JUMLAH TANGGUNGAN	327,216	639,065	72,948	72,804
NILAI ASET BERSIH DANA	14,175,074	16,561,275	6,022,363	6,786,734
DIWAKILI OLEH:				
Modal pemegang polisi	7,078,992	11,208,142	4,000,919	5,597,024
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan	7,096,082	5,353,133	2,021,444	1,189,710
DANA PEMEGANG POLISI	14,175,074	16,561,275	6,022,363	6,786,734
Bilangan Unit dalam edaran	28,636,511	37,384,366	11,173,215	14,409,204
Nilai Aset Bersih Setiap Unit	0.495	0.443	0.539	0.471

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

		Dana ZURICH Vulture		Dana ZURICH Capital Guaranteed 2	
		2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN					
Nilai Saksama Melalui Untung dan Rugi					
Sekuriti Kerajaan Malaysia		-	-	-	-
Pelaburan disebut harga	3	79,666,338	70,481,959	-	-
Pelaburan tidak disebut harga	4	-	-	-	-
Simpanan tetap dan panggilan		12,513,661	13,457,132	-	-
		92,179,999	83,939,091		
ASET LAIN					
Aset cukai tertunda		-	-	-	-
Cukai boleh pulih		-	-	-	-
Belum terima		-	-	-	-
Jumlah perlu dibayar oleh Pengurus		2,377,886	3,777,885	-	-
Faedah dan dividen belum terima		7,016	108,421	-	-
Tunai dan baki bank		93,329	69,102	-	-
		2,478,231	3,955,408		
JUMLAH ASET					
		94,658,230	87,894,499		
TANGGUNGAN					
Tanggungan cukai tertunda		524,213	600,391	-	-
Jumlah perlu dibayar kepada Pengurus		-	-	-	-
Belum bayar		123,250	89,124	-	-
Tanggungan cukai semasa		551,154	687,195	-	-
		1,198,617	1,376,710		
NILAI ASET BERSIH DANA					
		93,459,613	86,517,789		
DIWAKILI OLEH:					
Modal pemegang polisi		63,388,777	64,557,952	-	(6,279,251)
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan		30,070,836	21,959,837	-	6,279,251
		93,459,613	86,517,789		
DANA PEMEGANG POLISI					
Bilangan Unit dalam edaran		187,669,908	191,411,042		
Nilai Aset Bersih Setiap Unit		0.498	0.452	-	-

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

	Nota		Dana ZURICH Mas Yakin		Dana ZURICH Capital Guaranteed 3	
			2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN						
Nilai Saksama Melalui Untung dan Rugi						
Sekuriti Kerajaan Malaysia		-		-	-	-
Pelaburan disebut harga	3	9,468,484	14,895,356	-	-	-
Pelaburan tidak disebut harga	4	6,620,225	7,486,392	-	-	-
Simpanan tetap dan panggilan		1,600,000	6,151,255	-	-	-
		17,688,709	28,533,003			
ASET LAIN						
Aset cukai tertunda		17,656	-	-	-	-
Cukai boleh pulih		-	-	-	-	-
Belum terima		-	-	-	-	-
Jumlah perlu dibayar oleh Pengurus		168,292	322,617	-	-	-
Faedah dan dividen belum terima		71,225	97,529	-	-	-
Tunai dan baki bank		305,830	834	-	-	-
		563,003	420,980			
JUMLAH ASET		18,251,712	28,953,983			
TANGGUNGAN						
Tanggungan cukai tertunda		-	92,480	-	-	-
Jumlah perlu dibayar kepada Pengurus		-	-	-	-	-
Belum bayar		25,412	585,649	-	-	-
Tanggungan cukai semasa		261,920	243,722	-	-	-
		287,332	921,851			
NILAI ASET BERSIH DANA		17,964,380	28,032,132			
DIWAKILI OLEH:						
Modal pemegang polisi		12,105,390	23,994,372	-	(2,683,588)	
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan		5,858,990	4,037,760	-	2,683,588	
		17,964,380	28,032,132			
Bilangan Unit dalam edaran		34,814,688	58,644,626			
Nilai Aset Bersih Setiap Unit		0.516	0.478	-	-	-

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

Nota	Dana ZURICH Global Asset Guaranteed		Dana ZURICH Capital Guaranteed Asia Pacific Equities	
	2012 RM	2011 RM	2012 RM	2011 RM
PELABURAN				
Nilai Saksama Melalui Untung dan Rugi				
Sekuriti Kerajaan Malaysia	-	-	-	-
Pelaburan disebut harga	3	-	-	-
Pelaburan tidak disebut harga	4	-	-	-
Simpanan tetap dan panggilan				
ASET LAIN				
Aset cukai tertunda	-	-	-	-
Cukai boleh pulih	-	-	-	-
Belum terima	-	-	-	-
Jumlah perlu dibayar oleh Pengurus	-	-	-	-
Faedah dan dividen belum terima	-	-	-	-
Tunai dan baki bank				
JUMLAH ASET				
	-	-	-	-
TANGGUNGAN				
Tanggungan cukai tertunda	-	-	-	-
Jumlah perlu dibayar kepada Pengurus	-	-	-	-
Belum bayar	-	-	-	-
Tanggungan cukai semasa				
JUMLAH TANGGUNGAN				
	-	-	-	-
NILAI ASET BERSIH DANA				
	-	-	-	-
DIWAKILI OLEH:				
Modal pemegang polisi	-	(1,844,878)	-	(942,092)
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan	-	1,844,878	-	942,092
DANA PEMEGANG POLISI				
	-	-	-	-
Bilangan Unit dalam edaran				
Nilai Aset Bersih Setiap Unit	-	-	-	-

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA ASET DAN LIABILITI
PADA 31 DISEMBER 2012 (SAMBUNGAN)

	Nota	Dana ZURICH Capital Guaranteed Swing 6	
		2012 RM	2011 RM
PELABURAN			
Nilai Saksama Melalui Untung dan Rugi			
Sekuriti Kerajaan Malaysia		-	-
Pelaburan disebut harga	3	-	-
Pelaburan tidak disebut harga	4	-	-
Simpanan tetap dan panggilan		-	6,284,500
		-	6,284,500
ASET LAIN			
Aset cukai tertunda		-	-
Cukai boleh pulih		-	-
Belum terima		-	-
Jumlah perlu dibayar oleh Pengurus		-	-
Faedah dan dividen belum terima		-	-
Tunai dan baki bank		-	73,182
		-	73,182
JUMLAH ASET		-	6,357,682
TANGGUNGAN			
Tanggungan cukai tertunda		-	42,393
Jumlah perlu dibayar kepada Pengurus		-	348,100
Belum bayar		-	136,898
Tanggungan cukai semasa		-	-
		-	527,391
NILAI ASET BERSIH DANA		-	5,830,291
DIWAKILI OLEH:			
Modal pemegang polisi		(413,215)	5,718,270
Pendapatan tidak diagihkan / (Kerugian terkumpul) dibawa ke hadapan		413,215	112,021
		-	5,830,291
DANA PEMEGANG POLISI		-	11,126,506
Bilangan Unit dalam edaran		-	0.524

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012

	Dana ZURICH Growth	Dana ZURICH Balanced		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	1,456,354	1,244,216	2,826,857	2,204,939
Pendapatan dividen	7,790,820	7,325,868	2,566,824	2,499,839
Keuntungan atas pelupusan				
Sekuriti Hutang	28,961	-	56,916	548,623
Sekuriti Ekuiti	381,073	560,373	136,387	25,768
Lain-lain	1,645,616	-	400	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	121,712	-	165,415	-
Sekuriti Ekuiti	16,858,129	-	4,549,286	2,312,816
Lain-lain	-	153,060	415,868	89,039
Penambahan diskau	-	-	-	91,141
Pendapatan lain	-	-	-	-
JUMLAH PENDAPATAN	28,282,665	9,283,517	10,717,953	7,772,165
WANG KELUAR				
Yuran Pengurusan	3,625,359	3,459,790	1,659,363	1,527,544
Perbelanjaan pentadbiran	347,514	199,035	166,399	459,777
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	42,346	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	109,872	-	702,522
Sekuriti Ekuiti	-	1,046,009	-	-
Lain-lain	837,338	-	-	-
Pelunasan premium	10,409	10,561	126,492	-
JUMLAH WANG KELUAR	4,820,620	4,867,613	1,952,254	2,689,843
Pendapatan bersih / (kerugian) sebelum cukai	23,462,045	4,415,904	8,765,699	5,082,322
Cukai	(1,838,255)	(462,209)	(727,124)	(494,360)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	21,623,790	3,953,695	8,038,575	4,587,962
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	105,488,562	101,534,867	39,354,934	34,766,972
Jumlah sedia untuk pengagihan	-	-	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	127,112,352	105,488,562	47,393,509	39,354,934

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Income	Dana ZURICH Mas Maju		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	4,523,751	3,315,474	741,724	672,928
Pendapatan dividen	378,865	333,925	2,075,867	2,351,855
Keuntungan atas pelupusan				
Sekuriti Hutang	63,671	2,549,895	26,152	-
Sekuriti Ekuiti	-	7,160	25,592	99,803
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	322,141	-	91,266	-
Sekuriti Ekuiti	65,589	48,266	5,195,952	-
Lain-lain	306,349	78,235	349,000	117,000
Penambahan diskau	-	286,792	-	-
Pendapatan lain	-	50,614	-	-
JUMLAH PENDAPATAN	5,660,366	6,670,361	8,505,553	3,241,586
WANG KELUAR				
Yuran Pengurusan	948,281	775,010	1,142,044	1,374,565
Perbelanjaan pentadbiran	28,086	2,636	69,527	100,667
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	174	-	-	-
Lain-lain	1,750	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	604,986	-	101,198
Sekuriti Ekuiti	-	-	-	1,029,201
Lain-lain	-	-	-	-
Pelunasan premium	206,665	-	20,062	29,736
JUMLAH WANG KELUAR	1,184,956	1,382,632	1,231,633	2,635,367
Pendapatan bersih / (kerugian) sebelum cukai	4,475,410	5,287,729	7,273,920	606,219
Cukai	(373,613)	(463,956)	(517,632)	(73,240)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	4,101,797	4,823,773	6,756,288	532,979
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	13,348,672	8,526,206	30,296,126	29,763,147
Jumlah sedia untuk pengagihan	-	(1,307)	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	17,450,469	13,348,672	37,052,414	30,296,126

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Seri Mulia	Dana ZURICH Small Cap		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	2,663,699	2,739,878	8,171	12,059
Pendapatan dividen	211,605	244,463	84,528	88,571
Keuntungan atas pelupusan				
Sekuriti Hutang	63,702	684,106	-	-
Sekuriti Ekuiti	16,900	32,757	20,409	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	266,881	572,876	-	-
Sekuriti Ekuiti	248,410	162,883	239,886	160,265
Lain-lain	332,000	141,500	-	-
Penambahan diskau	-	135,671	-	-
Pendapatan lain	-	-	-	-
JUMLAH PENDAPATAN	3,803,197	4,714,134	352,994	260,895
WANG KELUAR				
Yuran Pengurusan	586,968	674,521	37,198	42,044
Perbelanjaan pentadbiran	23,534	24,355	5,062	16,391
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	18,761
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	6,000
Pelunasan premium	148,185	-	-	-
JUMLAH WANG KELUAR	758,687	698,876	42,260	83,196
Pendapatan bersih / (kerugian) sebelum cukai	3,044,510	4,015,258	310,734	177,699
Cukai	(238,415)	(376,785)	(23,708)	(14,130)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	2,806,095	3,638,473	287,026	163,569
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	8,450,335	4,907,783	2,303,561	2,139,992
Jumlah sedia untuk pengagihan	(26,700)	(95,921)	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	11,229,730	8,450,335	2,590,587	2,303,561

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Technology	Dana ZURICH Cash Reserve		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	13,183	20,069	226,203	128,291
Pendapatan dividen	18,880	8,581	-	-
Keuntungan atas pelupusan				
Sekuriti Hutang	-	-	8,101	-
Sekuriti Ekuiti	3,915	3,740	-	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	20,801	-
Sekuriti Ekuiti	14,647	10,414	-	-
Lain-lain	-	-	-	-
Penambahan diskau	-	-	-	123,145
Pendapatan lain	-	-	185,911	-
JUMLAH PENDAPATAN	50,625	42,804	441,016	251,436
WANG KELUAR				
Yuran Pengurusan	12,585	12,210	54,998	59,798
Perbelanjaan pentadbiran	1,482	2,036	242	143
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	138
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	3,357
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Pelunasan premium	-	-	18,432	-
JUMLAH WANG KELUAR	14,067	14,246	73,672	63,436
Pendapatan bersih / (kerugian) sebelum cukai	36,558	28,558	367,344	188,000
Cukai	(3,221)	(2,228)	(7,588)	(21,126)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	33,337	26,330	359,756	166,874
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	614,352	588,022	2,105,574	1,938,700
Jumlah sedia untuk pengagihan	-	-	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	647,689	614,352	2,465,330	2,105,574

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Billion Cap	Dana ZURICH Equity Booster		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	68,405	59,790	14,908	27,425
Pendapatan dividen	589,839	585,347	223,875	184,859
Keuntungan atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	71,526	66,699	23,784	138,410
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	1,399,108	-	726,778	150,818
Lain-lain	32,922	-	29,346	-
Penambahan diskau	-	-	-	-
Pendapatan lain	-	30,600	-	-
JUMLAH PENDAPATAN	2,161,800	742,436	1,018,691	501,512
WANG KELUAR				
Yuran Pengurusan	234,494	239,358	89,549	91,377
Perbelanjaan pentadbiran	42,712	930	27,929	19,195
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	103,414	-	-
Lain-lain	-	48,000	-	30,750
Pelunasan premium	-	-	-	-
JUMLAH WANG KELUAR	277,206	391,702	117,478	141,322
Pendapatan bersih / (kerugian) sebelum cukai	1,884,594	350,734	901,213	360,190
Cukai	(141,645)	(27,239)	(69,479)	(33,551)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	1,742,949	323,495	831,734	326,639
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	5,353,133	5,029,638	1,189,710	863,071
Jumlah sedia untuk pengagihan	-	-	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	7,096,082	5,353,133	2,021,444	1,189,710

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Vulture		Dana ZURICH Capital Guaranteed 2	
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	448,921	428,793	-	129,695
Pendapatan dividen	3,055,905	2,635,453	-	12,043
Keuntungan atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	114,308	196,886	-	1,066
Lain-lain	-	-	-	508,475
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	2,968
Sekuriti Ekuiti	6,693,025	902,310	-	-
Lain-lain	53,960	-	-	10,873
Penambahan diskau	-	-	-	-
Pendapatan lain	-	-	-	674,619
JUMLAH PENDAPATAN	10,366,119	4,163,442	-	1,339,739
WANG KELUAR				
Yuran Pengurusan	1,333,446	1,223,790	-	37,581
Perbelanjaan pentadbiran	215,144	122,486	-	131
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	508,453
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	14,464
Lain-lain	-	89,180	-	-
Pelunasan premium	-	-	-	5,651
JUMLAH WANG KELUAR	1,548,590	1,435,456	-	566,280
Pendapatan bersih / (kerugian) sebelum cukai	8,817,529	2,727,986	-	773,459
Cukai	(706,530)	(255,884)	-	(15,799)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	8,110,999	2,472,102	-	757,660
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	21,959,837	19,487,735	-	5,521,591
Jumlah sedia untuk pengagihan	-	-	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	30,070,836	21,959,837	-	6,279,251

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Mas Yakin	Dana ZURICH Capital Guaranteed 3		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	474,720	470,953	-	319,229
Pendapatan dividen	484,791	537,051	-	12,128
Keuntungan atas pelupusan				
Sekuriti Hutang	15,948	67,745	-	-
Sekuriti Ekuiti	69,695	93,631	-	3,343
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	34,910	-	-	-
Sekuriti Ekuiti	1,196,640	-	-	-
Lain-lain	97,000	50,000	-	-
Penambahan diskau	-	68,066	-	-
Pendapatan lain	-	-	-	126,331
JUMLAH PENDAPATAN	2,373,704	1,287,446	-	461,031
WANG KELUAR				
Yuran Pengurusan	319,789	389,753	-	85,351
Perbelanjaan pentadbiran	54,590	11,182	-	323
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	1,377
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	5,478	-	13,970
Sekuriti Ekuiti	-	136,584	-	12,257
Lain-lain	-	-	-	-
Pelunasan premium	39,255	-	-	403
JUMLAH WANG KELUAR	413,634	542,997	-	113,681
Pendapatan bersih / (kerugian) sebelum cukai	1,960,070	744,449	-	347,350
Cukai	(138,840)	(78,478)	-	(23,619)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	1,821,230	665,971	-	323,731
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	4,037,760	3,371,789	-	2,359,857
Jumlah sedia untuk pengagihan	-	-	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	5,858,990	4,037,760	-	2,683,588

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Global Asset Guaranteed	Dana ZURICH Capital Guaranteed Asia Pacific Equities		
	2012 RM	2011 RM	2012 RM	2011 RM
PENDAPATAN				
Pendapatan pelaburan bersih				
Pendapatan faedah	-	-	-	-
Pendapatan dividen	-	-	-	-
Keuntungan atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	2,515,476	-	146,533
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Penambahan diskau	-	-	-	-
Pendapatan lain	-	199,701	-	65,458
JUMLAH PENDAPATAN	-	2,715,177	-	211,991
WANG KELUAR				
Yuran Pengurusan	-	98,596	-	-
Perbelanjaan pentadbiran	-	1,958	-	54
Kerugian atas pelupusan				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	-	-	-
Keuntungan modal belum terealisasi				
Sekuriti Hutang	-	-	-	-
Sekuriti Ekuiti	-	-	-	-
Lain-lain	-	2,777,889	-	-
Pelunasan premium	-	-	-	-
JUMLAH WANG KELUAR	-	2,878,443	-	54
Pendapatan bersih / (kerugian) sebelum cukai	-	(163,266)	-	211,937
Cukai	-	20,994	-	79,208
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	-	(142,272)	-	291,145
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	-	1,987,150	-	650,947
Jumlah sedia untuk pengagihan	-	-	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	-	1,844,878	-	942,092

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

**Dana ZURICH Capital
Guaranteed Swing 6**

	2012 RM	2011 RM
PENDAPATAN		
Pendapatan pelaburan bersih		
Pendapatan faedah	-	-
Pendapatan dividen	-	-
Keuntungan atas pelupusan		
Sekuriti Hutang	-	-
Sekuriti Ekuiti	-	-
Lain-lain	167,352	-
Keuntungan modal belum terealisasi		
Sekuriti Hutang	-	-
Sekuriti Ekuiti	-	-
Lain-lain	164,743	137,351
Penambahan diskaun	-	-
Pendapatan lain	-	-
JUMLAH PENDAPATAN	332,095	137,351
WANG KELUAR		
Yuran Pengurusan	21,152	32,391
Perbelanjaan pentadbiran	39,667	622
Kerugian atas pelupusan		
Sekuriti Hutang	-	-
Sekuriti Ekuiti	-	-
Lain-lain	-	11,463
Keuntungan modal belum terealisasi		
Sekuriti Hutang	-	-
Sekuriti Ekuiti	-	-
Lain-lain	-	-
Pelunasan premium	-	-
JUMLAH WANG KELUAR	60,819	44,476
Pendapatan bersih / (kerugian) sebelum cukai	271,276	92,875
Cukai	29,918	(7,076)
PENDAPATAN BERSIH / (KERUGIAN) BAGI TAHUN KEWANGAN	301,194	85,799
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	112,021	26,222
Jumlah sedia untuk pengagihan	-	-
(Kerugian terkumpul) / pendapatan tidak diagih dibawa ke hadapan	413,215	112,021

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012

	Dana ZURICH Growth	Dana ZURICH Balanced		
	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	236,733,235	230,816,346	106,218,636	107,714,111
Perubahan dalam tahun kewangan:				
Pembentukan unit bersih	<u>23,316,517</u>	<u>28,254,676</u>	<u>24,930,915</u>	<u>25,107,859</u>
Pembatalan unit bersih	<u>(28,028,170)</u>	<u>(21,891,144)</u>	<u>(19,508,637)</u>	<u>(15,782,556)</u>
Penukaran unit bersih	<u>(2,999,705)</u>	<u>(4,400,338)</u>	<u>(1,007,181)</u>	<u>(15,408,740)</u>
	<u>229,021,877</u>	<u>232,779,540</u>	<u>110,633,733</u>	<u>101,630,674</u>
Pendapatan bersih / (kerugian) bagi tahun kewangan:				
Pendapatan terealisasi bersih / (kerugian)	<u>5,731,005</u>	<u>3,949,092</u>	<u>2,571,774</u>	<u>2,674,707</u>
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	<u>15,892,785</u>	<u>4,603</u>	<u>5,466,801</u>	<u>1,913,255</u>
	<u>21,623,790</u>	<u>3,953,695</u>	<u>8,038,575</u>	<u>4,587,962</u>
Nilai aset bersih sebelum pengagihan	250,645,667	236,733,235	118,672,308	106,218,636
Pengagihan dalam tahun kewangan	-	-	-	-
Nilai aset bersih pada akhir tahun kewangan	<u>250,645,667</u>	<u>236,733,235</u>	<u>118,672,308</u>	<u>106,218,636</u>

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Income	Dana ZURICH Mas Maju		
	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	94,339,003	59,133,878	75,539,480	83,776,067
Perubahan dalam tahun kewangan:				
Pembentukan unit bersih	16,098,606	15,197,788	6,750,343	8,246,526
Pembatalan unit bersih	(13,971,361)	(14,894,784)	(14,751,061)	(16,568,130)
Penukaran unit bersih	2,684,101	30,079,655	(353,094)	(447,962)
	99,150,349	89,516,537	67,185,668	75,006,501
Pendapatan bersih / (kerugian) bagi tahun kewangan:				
Pendapatan terealisasi bersih / (kerugian)	3,292,941	5,338,823	986,499	938,748
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	808,856	(515,050)	5,769,789	(405,769)
	4,101,797	4,823,773	6,756,288	532,979
Nilai aset bersih sebelum pengagihan	103,252,146	94,340,310	73,941,956	75,539,480
Pengagihan dalam tahun kewangan	-	(1,307)	-	-
Nilai aset bersih pada akhir tahun kewangan	103,252,146	94,339,003	73,941,956	75,539,480

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Seri Mulia	Dana ZURICH Small Cap		
	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	65,926,933	65,932,405	2,371,290	4,029,994
Perubahan dalam tahun kewangan:				
Pembentukan unit bersih	4,008,477	7,979,291	301,908	397,582
Pembatalan unit bersih	(17,514,838)	(10,941,457)	(576,092)	(2,169,166)
Penukaran unit bersih	121,193	(585,858)	(9,777)	(50,689)
	52,541,765	62,384,381	2,087,329	2,207,721
Pendapatan bersih / (kerugian) bagi tahun kewangan:				
Pendapatan terealisasi bersih / (kerugian)	1,932,679	2,720,784	44,516	(29,985)
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	873,416	917,689	242,510	193,554
	2,806,095	3,638,473	287,026	163,569
Nilai aset bersih sebelum pengagihan	55,347,860	66,022,854	2,374,355	2,371,290
Pengagihan dalam tahun kewangan	(26,700)	(95,921)	-	-
	Nilai aset bersih pada akhir tahun kewangan	55,321,160	65,926,933	2,374,355
				2,371,290

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Technology		Dana ZURICH Cash Reserve
	2012 RM	2011 RM	2012 RM
Nilai aset bersih pada permulaan tahun kewangan	889,501	981,131	5,541,843
Perubahan dalam tahun kewangan:			5,374,969
Pembentukan unit bersih	52,333	107,572	-
Pembatalan unit bersih	(93,243)	(110,804)	-
Penukaran unit bersih	(797)	(114,728)	-
	847,794	863,171	(359,756)
	847,794	863,171	5,374,969
Pendapatan bersih / (kerugian) bagi tahun kewangan:			
Pendapatan terealisasi bersih / (kerugian)	16,671	10,768	260,662
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	16,666	15,562	99,094
	33,337	26,330	359,756
	33,337	26,330	166,874
Nilai aset bersih sebelum pengagihan	881,131	889,501	-
Pengagihan dalam tahun kewangan	-	-	5,541,843
Nilai aset bersih pada akhir tahun kewangan	881,131	889,501	5,541,843

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Billion Cap	Dana ZURICH Equity Booster		
	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	16,561,275	14,728,715	6,786,734	4,671,075
Perubahan dalam tahun kewangan:				
Pembentukan unit bersih	2,532,874	7,432,441	1,955,824	3,364,890
Pembatalan unit bersih	(7,883,131)	(3,958,351)	(3,556,061)	(2,132,811)
Penukaran unit bersih	1,221,107	(1,965,025)	4,132	556,941
	12,432,125	16,237,780	5,190,629	6,460,095
Pendapatan bersih / (kerugian) bagi tahun kewangan:				
Pendapatan terealisasi bersih / (kerugian)	255,206	333,517	66,837	170,515
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	1,487,743	(10,022)	764,897	156,124
	1,742,949	323,495	831,734	326,639
Nilai aset bersih sebelum pengagihan	14,175,074	16,561,275	6,022,363	6,786,734
Pengagihan dalam tahun kewangan	-	-	-	-
Nilai aset bersih pada akhir tahun kewangan	14,175,074	16,561,275	6,022,363	6,786,734

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Vulture		Dana ZURICH Capital Guaranteed 2	
	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	86,517,789	81,433,040	-	11,518,571
Perubahan dalam tahun kewangan:				
Pembentukan unit bersih	27,988,751	35,762,239	-	-
Pembatalan unit bersih	(29,389,379)	(25,184,492)	-	(12,276,231)
Penukaran unit bersih	231,453	(7,965,100)	-	-
	85,348,614	84,045,687	-	(757,660)
Pendapatan bersih / (kerugian) bagi tahun kewangan:				
Pendapatan terealisasi bersih / (kerugian)	1,287,836	974,106	-	742,123
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	6,823,163	1,497,996	-	15,537
	8,110,999	2,472,102	-	757,660
Nilai aset bersih sebelum pengagihan	93,459,613	86,517,789	-	-
Pengagihan dalam tahun kewangan	-	-	-	-
Nilai aset bersih pada akhir tahun kewangan	93,459,613	86,517,789	-	-

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Mas Yakin		Dana ZURICH Capital Guaranteed 3
	2012 RM	2011 RM	2012 RM
	2011 RM		2011 RM
Nilai aset bersih pada permulaan tahun kewangan	28,032,132	22,353,602	-
Perubahan dalam tahun kewangan:			
Pembentukan unit bersih	4,225,037	13,808,947	-
Pembatalan unit bersih	(16,212,588)	(9,492,331)	-
Penukaran unit bersih	98,569	695,943	-
	16,143,150	27,366,161	-
			(323,732)
Pendapatan bersih / (kerugian) bagi tahun kewangan:			
Pendapatan terealisasi bersih / (kerugian)	382,544	586,067	-
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	1,438,686	79,904	-
	1,821,230	665,971	-
			323,732
Nilai aset bersih sebelum pengagihan	17,964,380	28,032,132	-
Pengagihan dalam tahun kewangan	-	-	-
Nilai aset bersih pada akhir tahun kewangan	17,964,380	28,032,132	-

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

	Dana ZURICH Global Asset Guaranteed	Dana ZURICH Capital Guaranteed Asia Pacific Equities		
	2012 RM	2011 RM	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	-	26,748,469	-	15,464,875
Perubahan dalam tahun kewangan:				
Pembentukan unit bersih	-	-	-	(415,900)
Pembatalan unit bersih	-	(26,606,198)	-	(15,340,120)
Penukaran unit bersih	-	-	-	-
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	-	142,271	-	(291,145)
Pendapatan bersih / (kerugian) bagi tahun kewangan:				
Pendapatan terealisasi bersih / (kerugian)	-	2,413,387	-	200,214
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	-	(2,555,658)	-	90,931
	<hr/>	<hr/>	<hr/>	<hr/>
	-	(142,271)	-	291,145
Nilai aset bersih sebelum pengagihan	-	-	-	-
Pengagihan dalam tahun kewangan	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Nilai aset bersih pada akhir tahun kewangan	-	-	-	-

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

PENYATA PERUBAHAN DALAM NILAI ASET BERSIH
 BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012 (SAMBUNGAN)

**Dana ZURICH Capital
Guaranteed Swing 6**

	2012 RM	2011 RM
Nilai aset bersih pada permulaan tahun kewangan	5,830,291	6,814,126
Perubahan dalam tahun kewangan:		
Pembentukan unit bersih	-	-
Pembatalan unit bersih	(6,131,485)	(1,069,634)
Penukaran unit bersih	-	-
	(301,194)	5,744,492
Pendapatan bersih / (kerugian) bagi tahun kewangan:		
Pendapatan terealisasi bersih / (kerugian)	94,059	(40,565)
Keuntungan modal belum terealisasi / (kerugian) selepas ditolak cukai atas pelaburan	207,135	126,364
	301,194	85,799
Nilai aset bersih sebelum pengagihan	-	5,830,291
Pengagihan dalam tahun kewangan	-	-
Nilai aset bersih pada akhir tahun kewangan	-	5,830,291

Nota-nota yang disertakan membentuk sebahagian daripada penyata kewangan ini

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012

1. KEGIATAN UTAMA DAN MAKLUMAT AM

Dana-dana Berkaitan-Pelaburan ZURICH terdiri daripada Dana ZURICH Growth, Dana ZURICH Balanced, Dana ZURICH Income, Dana ZURICH Mas Maju, Dana ZURICH Seri Mulia, Dana ZURICH Small Cap, Dana ZURICH Technology, Dana ZURICH Cash Reserve, Dana ZURICH Vulture, Dana ZURICH Equity Booster, Dana ZURICH Billion Cap, Dana ZURICH Capital Guaranteed 2, Dana ZURICH Mas Yakin, Dana ZURICH Capital Guaranteed 3, Dana ZURICH Global Assets Guaranteed, Dana ZURICH Capital Guaranteed Asia Pasific Equities dan Dana ZURICH Capital Guaranteed Swing 6 (selepas ini dirujuk secara bersama sebagai "Dana-Dana"). Kegiatan utama Dana-Dana ini adalah melabur dalam pelaburan yang dibenarkan.

Pengurus Dana-Dana adalah ZURICH Insurance Malaysia Berhad, sebuah syarikat yang ditubuhkan di Malaysia, yang melibatkan diri terutamanya dalam mengendalikan perniagaan insurans am dan hayat, termasuk perniagaan hayat berkaitan-pelaburan.

Penyata-penyata kewangan ini dilulus untuk diterbitkan oleh Lembaga Pengarah Pengurus selaras dengan resolusi pada 30 April 2013.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING

Dasar-dasar perakaunan yang berikut telah digunakan secara konsisten untuk mencatatkan perkara-perkara yang dianggap penting kepada penyata kewangan.

(a) Asas Penyediaan

Penyata-penyata kewangan telah disediakan di bawah kelaziman kos sejarah kecuali seperti yang dinyatakan di ringkasan polisi perakaunan penting kepada maklumat kewangan dan Garispanduan Insurans Berkaitan Pelaburan / Perniagaan Takaful yang dikeluarkan oleh Bank Negara Malaysia.

(b) Pelaburan

Pelaburan yang dipegang oleh dana-dana berkaitan pelaburan ditetapkan pada nilai saksama pendapatan pada permulaan kerana ia diurus dan dinilai pada asas nilai saksama, mengikut strategi dan mandat pelaburan.

Pelaburan ini pada awalnya direkod sebagai nilai saksama dan kos urusniaga dibiayai di penyata pendapatan. Setelah pengiktirafan awal dibuat, aset-aset ini ditimbang semula pada nilai saksama. Pindaan nilai saksama dan keuntungan serta kerugian terealisasi diiktiraf di penyata pendapatan.

(c) Belum Terima

Belum terima dibawa pada jumlah diinvois tolak peruntukan untuk hutang rugu.

(d) Pembentukan bersih unit

Pembentukan bersih unit mewakili premium yang dibayar kepada pemegang polisi sebagai pembayaran untuk kontrak baru atau pembayaran selanjutnya untuk meningkatkan jumlah kontrak tersebut. Pembentukan bersih unit diiktiraf atas dasar penerimaan.

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (Sambungan)

(e) Pembatalan bersih unit

Pembatalan bersih unit merupakan pembatalan unit yang dibuat semasa penyerahan dan pengeluaran. Pembatalan diiktiraf apabila kontrak insurans berkenaan diserahkan.

(f) Pendapatan

Pendapatan faedah bagi simpanan tetap dan panggilan serta pelaburan tidak disebut harga, termasuk jumlah pelunasan premium dan penambahan diskaun, diiktiraf pada atas perkadarana masa yang mengambil kira perolehan berkesan aset.

Pendapatan dividen diiktiraf apabila hak untuk mendapat bayaran telah ditetapkan.

Keuntungan atau kerugian yang timbul daripada penjualan pelaburan dikreditkan atau dicajkan kepada penyata pendapatan dan perbelanjaan.

(g) Mata Wang Asing

Urusniaga mata wang asing Dana-Dana dikira pada kadar tukaran pada tarikh urusniaga. Aset dan tanggungan kewangan tukaran asing dikira pada kadar tukaran pada tarikh penyata aset dan liabiliti. Perbezaan tukaran hasil dari penyelesaian urusniaga tukaran asing dan dari urusniaga aset dan tanggungan kewangan tukaran asing dirangkumkan dalam penyata pendapatan dan perbelanjaan.

(h) Cukai Pendapatan

Perbelanjaan cukai semasa ditetapkan mengikut undang-undang cukai dalam bidang kuasa Dana-Dana beroperasi dan merangkumi semua cukai berdasarkan keuntungan bercukai.

Cukai tertunda diiktiraf secara penuh menggunakan kaedah tanggungan di atas perbezaan sementara di antara jumlah yang menyumbang kepada aset dan tanggungan bagi tujuan cukai dan jumlah bawa dalam penyata kewangan.

Aset cukai tertunda dikenalpasti hingga ke tahap keuntungan bercukai tersedia untuk penolakan perbezaan sementara atau kerugian cukai tidak diguna boleh digunakan.

Cukai tertunda ditetapkan mengikut kadar cukai (dan undang-undang cukai) yang dikanunkan atau dikanunkan secara substantif sehingga tarikh kunci kira-kira digunakan bagi menentukan cukai tertunda.

(i) Tunai dan kesetaraan tunai

Tunai dan kesetaraan tunai meliputi wang tunai dan baki bank, tidak termasuk simpanan tetap dan panggilan, yang boleh ditukar kepada jumlah tunai tertentu, dan yang tertakluk kepada risiko perubahan nilai yang boleh diabaikan.

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (Sambungan)

(j) Instrumen Kewangan

Penerangan

Suatu instrumen kewangan adalah mana-mana kontrak yang menimbulkan aset kewangan satu bidang usaha dan tanggungan kewangan atau instrumen ekuiti bidang usaha yang lain.

Aset kewangan adalah sebarang aset yang berbentuk tunai, suatu hak berkontrak untuk menerima tunai atau aset kewangan lain dari bidang usaha lain, suatu hak berkontrak untuk bertukar instrumen kewangan dengan bidang usaha lain di bawah syarat-syarat yang berpotensi menguntungkan atau suatu instrumen ekuiti bidang usaha yang lain.

Tanggungan kewangan adalah sebarang tanggungan yang mempunyai tanggungjawab berkontrak untuk menyerah tunai atau aset kewangan lain kepada bidang usaha yang lain, atau bagi bertukar instrumen kewangan dengan bidang usaha lain di bawah syarat-syarat yang tidak berpotensi menguntungkan.

Kaedah pengiktirafan khusus yang digunakan bagi instrumen kewangan yang diiktiraf di kunci kira-kira dinyatakan di nota polisi perakaunan secara individu yang berkaitan dengan setiap perkara.

Nilai saksama

Asas anggaran nilai saksama Dana-Dana bagi instrumen kewangan adalah seperti berikut:

- Nilai saksama pelaburan disebut harga adalah berasaskan harga pasaran.
- Nilai saksama sekuriti hutang korporat tidak disebut harga adalah berasaskan harga yang disebut harga oleh institusi kewangan.
- Nilai saksama aset dan tanggungan kewangan lain yang bertarikh matang kurang dari satu tahun adalah dianggarkan pada nilai bawa.

Nilai bawa aset dan tanggungan kewangan Syarikat pada tarikh kunci kira-kira menganggarkan nilai saksamanya.

(k) Perbandingan

Dana Zurich Capital Guaranteed 2, Dana Zurich Capital Guaranteed 3, Dana Zurich Global Assets Guaranteed dan Dana Zurich Capital Guaranteed Asia Pacific Equities telah matang dan semua unit telah ditebus pada 31 Disember 2011.

Dana Zurich Cash Reserve dan Dana Zurich Capital Guaranteed Swing 6 telah matang dan semua unit telah ditebus pada 31 Disember 2012.

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA

Dana ZURICH Growth

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	2,504,406	5,061,366	3,848,426	4,513,278
Keluaran Industri	16,536,202	17,002,184	17,237,897	19,610,492
Pembinaan	8,387,946	8,339,947	5,086,806	4,508,498
Perdagangan & Perkhidmatan	80,175,020	94,500,564	62,196,428	75,002,859
Teknologi	756,273	416,352	756,273	518,449
Kewangan	58,653,727	77,190,957	53,563,485	66,897,227
Infrastruktur	-	-	-	-
Hartanah	9,472,389	8,136,997	9,921,535	8,732,344
Perlادangan	4,994,396	5,289,000	9,120,365	12,653,186
REITS	1,619,982	3,674,307	1,619,982	3,075,618
	183,100,341	219,611,674	163,351,197	195,511,951
Waran - Papan Utama				
Keluaran Industri	-	-	146,250	224,250
Perdagangan & Perkhidmatan	-	562,704	-	-
Pembinaan	-	77,874	-	-
	183,100,341	220,252,252	163,497,447	195,736,201

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Balanced				
	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	797,857	1,608,500	2,497,461	3,645,100
Keluaran Industri	2,563,520	1,505,706	3,624,735	5,299,512
Pembinaan	2,136,365	2,356,946	1,380,205	1,558,275
Perdagangan & Perkhidmatan	22,829,667	26,203,125	14,828,379	17,075,347
Teknologi	-	-	-	-
Kewangan	16,644,016	21,107,257	16,785,720	21,224,943
Infrastruktur	505,609	972,825	505,609	876,687
Hartanah	2,404,536	1,772,987	2,838,982	2,368,151
Perlادangan	545,309	557,430	3,314,363	5,716,880
REITS	1,632,574	3,056,378	1,598,924	2,751,784
	50,059,453	59,141,154	47,374,378	60,516,679
Waran - Papan Utama				
Keluaran Industri	8	-	16,163	24,783
Perdagangan & Perkhidmatan	-	116,531	-	-
Pembinaan	-	18,351	-	-
	50,059,461	59,276,036	47,390,541	60,541,462

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Income			
	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
	Papan Utama			
Keluaran Pengguna	764,235	917,037	525,000	923,750
Keluaran Industri	-	-	-	-
Pembinaan	-	-	-	-
Perdagangan & Perkhidmatan	1,089,653	1,190,055	1,309,678	1,411,069
Teknologi	-	-	-	-
Kewangan	487,839	496,896	3,123,632	3,368,697
Infrastruktur	-	-	-	-
Hartanah	933,863	724,798	670,800	353,460
Perludangan	-	-	-	-
REITS	1,052,864	1,982,913	1,182,008	2,005,660
	4,328,454	5,311,699	6,811,118	8,062,636

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Mas Maju

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	2,511,445	3,454,800	3,162,219	3,354,000
Keluaran Industri	10,273,232	8,938,912	11,809,790	14,141,467
Pembinaan	6,322,054	5,955,356	4,457,422	3,835,782
Perdagangan & Perkhidmatan	20,697,459	23,438,604	13,829,109	14,881,932
Teknologi	2,554,402	2,528,194	2,111,998	1,336,572
Kewangan	-	-	-	-
Infrastruktur	1,516,586	2,388,058	1,516,586	2,215,156
Hartanah	8,352,648	8,251,452	9,158,540	9,444,425
Perlادangan	3,358,663	3,305,000	5,923,428	7,096,290
REITS	1,991,000	2,745,000	1,991,000	2,396,000
	57,577,489	61,005,376	53,960,092	58,701,624
Waran - Papan Utama				
Keluaran Industri	8	-	70,538	108,158
Hartanah	-	78,107	-	80,404
Perdagangan & Perkhidmatan	-	17,156	-	23,344
Pembinaan	-	67,444	-	-
	57,577,497	61,168,083	54,030,630	58,913,530

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Seri Mulia

Papan Utama	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
	400,000	426,000	1,212,400	1,279,000
Keluaran Pengguna	57,450	20,880	57,450	19,620
Keluaran Industri	-	-	-	-
Pembinaan	254,250	348,000	-	-
Perdagangan & Perkhidmatan	567,010	649,150	324,510	378,950
Teknologi	-	-	-	-
Kewangan	-	-	-	-
Infrastruktur	-	-	-	-
Hartanah	1,535,000	2,274,500	1,535,000	1,942,500
Perludangan				
REITS				
	2,813,710	3,718,530	3,129,360	3,620,070

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Small Cap

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	143,290	147,570	100,000	101,000
Keluaran Industri	556,321	552,194	907,044	995,810
Pembinaan	265,090	231,785	285,090	279,950
Perdagangan & Perkhidmatan	474,309	527,778	47,891	80,800
Teknologi	225,324	168,983	310,648	233,855
Kewangan	-	-	-	-
Infrastruktur	-	-	-	-
Hartanah	279,654	212,942	279,654	193,438
Perlادangan	-	-	117,000	127,200
REITS	-	-	-	-
	1,943,988	1,841,252	2,047,327	2,012,053
Waran - Papan Utama				
Keluaran Industri	-	-	-	1,589
Hartanah	-	7,650	-	7,875
Perdagangan & Perkhidmatan	-	36,480	-	-
	1,943,988	1,885,382	2,047,327	2,021,517

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Technology					
	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM	
Papan Utama					
Keluaran Pengguna	49,245	52,185	60,300	60,600	
Keluaran Industri	-	-	-	-	
Pembinaan	-	-	-	-	
Perdagangan & Perkhidmatan	116,240	100,540	81,290	77,805	
Teknologi	205,420	165,175	282,992	259,375	
Kewangan	-	-	-	-	
Infrastruktur	-	-	-	-	
Hartanah	-	-	-	-	
Perludangan	-	-	-	-	
REITS	-	-	-	-	
	370,905	317,900	424,582	397,780	
Waran - Papan Utama					
Teknologi	-	962	-	-	
	370,905	318,862	424,582	397,780	

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Billion Cap

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	-	-	534,700	629,000
Keluaran Industri	1,239,589	950,200	1,419,853	1,343,208
Pembinaan	358,000	364,000	-	-
Perdagangan & Perkhidmatan	4,862,923	5,291,654	4,202,436	4,387,142
Teknologi	-	-	-	-
Kewangan	3,441,641	4,017,061	4,183,298	4,909,337
Infrastruktur	-	-	-	-
Hartanah	1,154,816	886,940	1,303,451	1,084,071
Perlادangan	-	-	1,031,800	1,505,000
REITS	-	-	-	-
	11,056,969	11,509,855	12,675,538	13,857,758
Derivatif				
Dana Dagangan Bursa	321,444	322,866	292,500	261,000
	11,378,413	11,832,721	12,968,038	14,118,758

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Equity Booster

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	-	-	447,900	522,808
Keluaran Industri	853,589	641,050	656,145	538,059
Pembinaan	455,405	366,519	251,003	169,730
Perdagangan & Perkhidmatan	1,285,877	1,397,710	1,603,085	1,810,335
Teknologi	124,733	208,923	129,750	126,000
Kewangan	1,037,399	1,143,120	1,639,305	1,785,873
Infrastruktur	-	-	-	-
Hartanah	565,226	507,590	797,263	682,690
Perladangan	-	-	166,570	182,012
REITS	-	-	-	-
	<hr/> 4,322,229	<hr/> 4,264,912	<hr/> 5,691,021	<hr/> 5,817,507
Waran - Papan Utama				
Keluaran Industri	-	-	-	-
Hartanah	-	27,387	-	28,193
Perdagangan & Perkhidmatan	-	45,600	-	-
Derivatif				
Dana Dagangan Bursa	308,772	308,868	203,250	174,000
	<hr/> 4,631,001	<hr/> 4,646,767	<hr/> 5,894,271	<hr/> 6,019,700

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Vulture

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	-	-	1,795,000	1,925,000
Keluaran Industri	7,600,746	6,626,640	6,739,740	7,992,158
Pembinaan	4,313,124	3,608,156	3,085,712	2,551,139
Perdagangan & Perkhidmatan	32,357,216	34,736,029	20,965,897	22,310,915
Teknologi	1,680,296	1,895,819	1,025,796	958,459
Kewangan	20,724,709	25,460,392	21,343,268	24,682,922
Infrastruktur	935,723	1,613,300	935,723	1,453,868
Hartanah	4,923,524	5,111,216	4,477,980	4,492,492
Perludangan	-	-	2,029,616	3,579,536
REITS	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	72,535,338	79,051,552	62,398,732	69,946,489
Waran - Papan Utama				
Perdagangan & Perkhidmatan	-	17,781	-	24,195
Hartanah	-	16,626	-	17,115
Pembinaan	-	32,259	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Derivatif				
Dana Dagangan Bursa	578,340	548,120	578,340	494,160
	<hr/>	<hr/>	<hr/>	<hr/>
	73,113,678	79,666,338	62,977,072	70,481,959

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

3. PELABURAN DISEBUT HARGA (SAMBUNGAN)

Dana ZURICH Mas Yakin

	Kos 2012 RM	Nilai Pasaran 2012 RM	Kos 2011 RM	Nilai Pasaran 2011 RM
Papan Utama				
Keluaran Pengguna	131,800	140,367	1,007,800	1,055,918
Keluaran Industri	2,724,558	2,441,253	2,453,174	3,267,177
Pembinaan	675,613	338,174	1,871,929	1,293,671
Perdagangan & Perkhidmatan	3,784,794	3,831,272	4,158,291	4,087,158
Teknologi	415,680	465,393	583,274	569,805
Kewangan	-	-	-	-
Infrastruktur	-	-	-	-
Hartanah	1,601,461	1,486,102	1,607,371	1,567,778
Perludangan	391,850	433,500	2,054,177	2,509,984
REITS	197,000	313,000	394,000	524,000
	<hr/> 9,922,756	<hr/> 9,449,061	<hr/> 14,130,016	<hr/> 14,875,491
Waran - Papan Utama				
Keluaran Industri	-	-	-	3,485
Hartanah	-	15,912	-	16,380
Pembinaan	-	3,511	-	-
	<hr/> 9,922,756	<hr/> 9,468,484	<hr/> 14,130,016	<hr/> 14,895,356

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA

	ZURICH Growth Fund	ZURICH Balanced Fund		
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	4,255,983	-	-
Keuntungan modal belum terealisasi bersih	-	1,436,027	-	-
	-	5,692,010	-	-
Bon Korporat Tidak Sebut Harga:				
Pada kos	-	4,471,109	49,243,201	34,188,972
(Kerugian) / keuntungan modal belum terealisasi bersih	-	372,840	(2,230,194)	(2,173,763)
Penambahan diskain / (pelunasan premium) bersih	-	(17,192)	(205,430)	6,686
	-	4,826,757	46,807,577	32,021,895
	-	-	-	-
	-	10,518,767	46,807,577	32,021,895

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Income		Dana ZURICH Mas Maju	
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	-	-	-
Keuntungan modal belum terealisasi bersih	-	-	-	-
	-	-	-	-
Bon Korporat Tidak Disebut Harga::				
Pada kos	85,553,380	66,283,466	-	4,696,392
(Kerugian) / keuntungan modal belum terealisasi bersih	1,219,083	1,346,030	-	435,752
Penambahan diskau / (pelunasan premium) bersih	<u>(354,186)</u>	<u>685,617</u>	<u>-</u>	<u>(58,434)</u>
	<u>86,418,277</u>	<u>68,315,113</u>	<u>-</u>	<u>5,073,710</u>
	<u>86,418,277</u>	<u>68,315,113</u>	<u>-</u>	<u>5,073,710</u>

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Seri Mulia		Dana ZURICH Small Cap
	2012 RM	2011 RM	2012 RM
Unit Berkaitan-Pelaburan			
Pada kos	-	-	-
Keuntungan modal belum terealisasi bersih	-	-	-
	-	-	-
Bon Korporat Tidak Disebut Harga::			
Pada kos	39,324,964	43,915,561	-
(Kerugian) / keuntungan modal belum terealisasi bersih	1,298,230	1,595,194	-
Penambahan diskau / (pelunasan premium) bersih	(240,786)	263,332	-
	40,382,408	45,774,087	-
	40,382,408	45,774,087	-

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Technology	Dana ZURICH Cash Reserve		
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	-	-	-
Keuntungan modal belum terealisasi bersih	-	-	-	-
	-	-	-	-
Bon Korporat Tidak Disebut Harga::				
Pada kos	-	-	-	2,429,730
(Kerugian) / keuntungan modal belum terealisasi bersih	-	-	-	245,243
Penambahan diskau / (pelunasan premium) bersih	-	-	-	733,427
	-	-	-	3,408,400
	-	-	-	3,408,400

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Billion Cap	Dana ZURICH Equity Booster		
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	-	-	-
Keuntungan modal belum terealisasi bersih	-	-	-	-
	-	-	-	-
Bon Korporat Tidak Disebut Harga::				
Pada kos	-	-	-	-
(Kerugian) / keuntungan modal belum terealisasi bersih	-	-	-	-
Penambahan diskuan / (pelunasan premium) bersih	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Vulture		Dana ZURICH Capital Guaranteed 2	
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	-	-	-
Keuntungan modal belum terealisasi bersih	-	-	-	-
	-	-	-	-
	-	-	-	-
Bon Korporat Tidak Disebut Harga::				
Pada kos	-	-	-	-
(Kerugian) / keuntungan modal belum terealisasi bersih	-	-	-	-
	-	-	-	-
Penambahan diskau / (pelunasan premium) bersih	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Mas Yakin		Dana ZURICH Capital Guaranteed 3	
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	-	-	-
Keuntungan modal belum terealisasi bersih	-	-	-	-
	-	-	-	-
Bon Korporat Tidak Disebut Harga::				
Pada kos	6,386,637	7,095,723	-	-
(Kerugian) / keuntungan modal belum terealisasi bersih	248,939	328,347	-	-
Penambahan diskain / (pelunasan premium) bersih	(15,351)	62,322	-	-
	6,620,225	7,486,392	-	-
			-	-
	6,620,225	7,486,392		

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

	Dana ZURICH Global Asset Guaranteed	Dana ZURICH Capital Guaranteed Asia Pacific Equities		
	2012 RM	2011 RM	2012 RM	2011 RM
Unit Berkaitan-Pelaburan				
Pada kos	-	-	-	-
Keuntungan modal belum terealisasi bersih	_____	_____	_____	_____
	-	-	-	-
	-	-	-	-
Bon Korporat Tidak Disebut Harga::				
Pada kos	-	-	-	-
(Kerugian) / keuntungan modal belum terealisasi bersih	-	-	-	-
Penambahan diskau / (pelunasan premium) bersih	_____	_____	_____	_____
	-	-	-	-
	_____	_____	_____	_____
	-	-	-	-
	_____	_____	_____	_____
	-	-	-	-
	_____	_____	_____	_____
	-	-	-	-
	_____	_____	_____	_____

NOTA-NOTA KEPADA PENYATA KEWANGAN - 31 DISEMBER 2012 (SAMBUNGAN)

4. PELABURAN TIDAK DISEBUT HARGA (SAMBUNGAN)

		Dana ZURICH Capital Guaranteed Swing 6	
		2012 RM	2011 RM
Unit Berkaitan-Pelaburan			
Pada kos		-	-
Keuntungan modal belum terealisasi bersih		-	-
		-	-
		-	-
Bon Korporat Tidak Disebut Harga::			
Pada kos		-	-
(Kerugian) / keuntungan modal belum terealisasi bersih		-	-
Penambahan diskau / (pelunasan premium) bersih		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

PERUNTUKAN EKUITI - 31 DISEMBER 2012

	<u>Bilangan Saham</u>	<u>DANA ZURICH GROWTH</u>	<u>% Nilai Aset Bersih</u>
	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	
PAPAN UTAMA			
KELUARAN PENGGUNA			
UMW HOLDINGS BHD	423,900	2,504,406	5,061,366
	-----	-----	-----
	423,900	2,504,406	5,061,366
	-----	-----	-----
KELUARAN INDUSTRI			
ANN JOO RESOURCES BHD	2,250,000	3,044,413	2,970,000
CSC STEEL HOLDINGS BHD	500,000	551,371	595,000
DRB-HICOM BERHAD	650,000	724,344	1,774,500
KIAN JOO CAN FACTORY BERHAD	272,800	514,784	608,344
KOSSAN RUBBER INDUSTRIES	539,400	1,051,643	1,812,384
LINGUI DEVELOPMENTS BHD	200,000	357,168	320,000
LION DIVERSIFIED HOLDINGS	900,000	1,572,204	247,500
PETRONAS CHEMICALS GROUP BERHAD	1,240,000	6,728,394	7,936,000
UCHI TECHNOLOGIES BHD	636,600	1,991,881	738,456
	-----	-----	-----
	7,188,800	16,536,202	17,002,184
	-----	-----	-----
PEMBINAAN			
BENALEC HOLDINGS BERHAD	1,100,000	1,100,000	1,529,000
CREST BUILDER HOLDINGS BHD	417,500	444,500	363,225
GAMUDA BERHAD	950,000	3,301,140	3,458,000
MUHIBBAH ENGINEERING (M) BHD	178,000	211,767	146,850
WCT BHD	1,176,105	2,008,997	2,763,847
ZELAN BHD	316,100	1,321,542	79,025
	-----	-----	-----
	4,137,705	8,387,946	8,339,947
	-----	-----	-----
PERDAGANGAN & PERKHIDMATAN			
AIRASIA BERHAD	700,000	1,810,500	1,918,000
AXIATA GROUP BERHAD	1,425,000	4,235,513	9,390,750
BERJAYA FOOD BERHAD	1,821,200	1,123,369	2,349,348
BERJAYA SPORTS TOTO BHD	2,552,214	10,848,011	11,357,352
BOUSTEAD HOLDINGS BND	856,570	3,335,445	4,454,164
GENTING BERHAD	1,172,600	11,392,243	10,787,920
GENTING MALAYSIA BHD	1,870,000	6,095,749	6,638,500
MALAYSIA AIRPORTS HLDGS BHD	146,000	408,249	760,660
MALAYSIAN BULK CARRIERS BERHAD	182,600	578,842	242,858
MEDIA PRIMA BHD	1,026,200	1,959,943	2,401,308
MULTI-PURPOSE HOLDINGS BHD	1,186,270	1,708,233	4,140,082
POS MALAYSIA BERHAD	943,300	2,402,420	3,282,684
SIME DARBY BERHAD	2,361,000	20,426,794	22,476,721
TENAGA NASIONAL BHD	2,060,550	13,849,709	14,300,217
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	18,303,504	80,175,020	94,500,564
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PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

		<u>DANA ZURICH GROWTH</u>		
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
TEKNOLOGI				
MALAYSIAN PACIFIC INDUSTRIES BERHAD	33,700	304,223	82,902	0.03
UNISEM (M) BERHAD	390,000	452,050	333,450	0.13
	423,700	756,273	416,352	0.16
KEWANGAN				
AMMB HOLDINGS BHD	401,300	1,936,494	2,728,840	1.09
CIMB GROUP HOLDINGS BHD	2,865,100	19,037,702	21,860,713	8.72
MALAYAN BANKING BHD	2,608,367	18,972,258	23,996,976	9.57
MALAYAN BUILDING SOCIETY BHD	450,000	1,002,000	1,017,000	0.41
PUBLIC BANK BERHAD	597,551	4,574,478	9,728,130	3.88
PUBLIC BANK BHD-FOREIGN	663,400	8,321,155	10,813,420	4.31
RHB CAPITAL BHD	916,239	4,809,640	7,045,878	2.81
	8,501,957	58,653,727	77,190,957	30.79
HARTANAH				
GLOMAC BERHAD	2,095,800	1,686,084	1,739,514	0.69
IJM LAND BERHAD	511,600	1,202,588	1,227,840	0.49
LAND & GENERAL BERHAD	5,400,600	2,211,862	2,187,243	0.87
NAIM HOLDINGS BERHAD	340,000	1,905,100	598,400	0.24
UOA DEVELOPMENT BHD	750,300	1,889,917	1,305,522	0.52
SUNWAY BERHAD	453,142	576,838	1,078,478	0.43
	9,551,442	9,472,389	8,136,997	3.24
PERLADANGAN				
IOI CORPORATION BERHAD	920,000	4,361,396	4,692,000	1.87
TH PLANTATIONS BERHAD	300,000	633,000	597,000	0.24
	1,220,000	4,994,396	5,289,000	2.11
DERIVATIF				
BERJAYA FOOD BERHAD-WA	987,200	-	562,704	0.22
CREST BUILDER HOLDINGS BHD-WB	125,250	-	17,535	0.01
WCT BHD-WD	204,540	-	60,339	0.02
	1,316,990	-	640,578	0.25
REITS				
AXIS REAL ESTATE INVESTMENT	1,173,900	1,619,982	3,674,307	1.47
	1,173,900	1,619,982	3,674,307	1.47
		183,100,341	220,252,252	87.86

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	DANA ZURICH BALANCED			
	Bilangan Saham	Jumlah Kos	Nilai Pasaran	% Nilai Aset Bersih
PAPAN UTAMA				
KELUARAN PENGGUNA				
CARLSBERG BREWERY-MALAY BHD	50,000	164,000	626,000	0.53
JT INTERNATIONAL BHD	150,000	633,857	982,500	0.83
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	200,000	797,857	1,608,500	1.36
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KELUARAN INDUSTRI				
ANN JOO RESOURCES BHD	487,500	620,110	643,500	0.54
CSC STEEL HOLDINGS BHD	17,400	21,194	20,706	0.02
JAVA BHD	73,000	230,057	36,500	0.03
LION DIVERSIFIED HOLDINGS	600,000	1,048,159	165,000	0.14
PETRONAS CHEMICALS GROUP BHD	100,000	644,000	640,000	0.54
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	1,277,900	2,563,520	1,505,706	1.27
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PEMBINAAN				
CREST BUILDER HOLDINGS BHD	220,000	234,759	191,400	0.16
GAMUDA BERHAD	364,000	1,256,160	1,324,960	1.12
WCT BHD	357,696	645,446	840,586	0.71
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	941,696	2,136,365	2,356,946	1.99
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PERDAGANGAN & PERKHIDMATAN				
BERJAYA FOOD BERHAD	393,740	240,400	507,925	0.43
BERJAYA SPORTS TOTO BHD	925,000	3,995,047	4,116,250	3.47
BOUSTEAD HOLDINGS BND	545,600	1,733,450	2,837,120	2.39
GENTING BHD	393,700	3,707,982	3,622,040	3.05
GENTING MALAYSIA BHD	612,300	2,147,410	2,173,665	1.83
MEDIA PRIMA BHD	244,500	484,067	572,130	0.48
MULTI-PURPOSE HOLDINGS BHD	640,000	943,118	2,233,600	1.88
PHARMANIAGA BERHAD	2,200	-	17,820	0.02
SIME DARBY BERHAD	698,800	6,106,193	6,652,575	5.61
TENAGA NASIONAL BHD	500,000	3,472,000	3,470,000	2.92
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	4,955,840	22,829,667	26,203,125	22.08
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KEWANGAN				
CIMB GROUP HOLDINGS BHD	840,400	5,618,673	6,412,252	5.40
MALAYAN BANKING BHD	669,027	4,903,933	6,155,048	5.19
MALAYAN BUILDING SOCIETY BHD	400,000	898,000	904,000	0.76
PUBLIC BANK BERHAD	163,940	1,649,217	2,668,943	2.25
PUBLIC BANK BHD-FOREIGN	144,000	1,889,440	2,347,200	1.98
RHB CAPITAL BHD	340,678	1,684,753	2,619,814	2.21
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	2,558,045	16,644,016	21,107,257	17.79
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PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

		<u>DANA ZURICH BALANCED</u>		
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
INFRASTRUKTUR				
LINGKARAN TRANS KOTA HLDGS	228,900	505,609	972,825	0.82
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	228,900	505,609	972,825	0.82
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HARTANAH				
GLOMAC BERHAD	280,300	226,245	232,649	0.20
NAIM HOLDINGS BERHAD	150,000	825,080	264,000	0.22
SUNWAY BERHAD	222,857	273,318	530,400	0.45
UOA DEVELOPMENT BHD	428,700	1,079,893	745,938	0.63
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	1,081,857	2,404,536	1,772,987	1.50
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PERLADANGAN				
IOI CORPORATION BERHAD	109,300	545,309	557,430	0.47
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	109,300	545,309	557,430	0.47
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DERIVATIF				
ANN JOO RESOURCES BHD-WB	50	8	-	0.00
BERJAYA FOOD BERHAD-WA	204,440	-	116,531	0.10
WCT BHD-WD	62,208	-	18,351	0.02
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	266,698	8	134,882	0.12
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REITS				
AXIS REAL ESTATE INVESTMENT	400,000	555,501	1,252,000	1.06
HEKTAR REAL ESTATE INVESTMENT	885,875	762,073	1,293,378	1.09
TOWER REAL ESTATE INVESTMENT	350,000	315,000	511,000	0.43
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	1,635,875	1,632,574	3,056,378	2.58
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		50,059,461	59,276,036	49.98

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>DANA ZURICH INCOME</u>			
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KELUARAN PENGGUNA				
CCM DUOPHARMA BIOTECH BERHAD	199,900	449,235	425,787	0.41
JT INTERNATIONAL BHD	75,000	315,000	491,250	0.48
	274,900	764,235	917,037	0.89
KEWANGAN				
MALAYAN BANKING BHD	4,880	38,839	44,896	0.04
MALAYAN BUILDING SOCIETY BHD	200,000	449,000	452,000	0.44
	204,880	487,839	496,896	0.48
PERDAGANGAN & PERKHIDMATAN				
BERJAYA SPORTS TOTO BHD	267,428	1,089,653	1,190,055	1.15
	267,428	1,089,653	1,190,055	1.15
HARTANAH				
GLOMAC BERHAD	293,600	237,348	243,688	0.24
UOA DEVELOPMENT BHD	276,500	696,515	481,110	0.47
	570,100	933,863	724,798	0.71
REITS				
AXIS REAL ESTATE INVESTMENT	400,000	618,802	1,252,000	1.21
HEKTAR REAL ESTATE INVESTMENT	500,625	434,062	730,913	0.71
	900,625	1,052,864	1,982,913	1.92
	4,328,454	5,311,699	5.15	

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>DANA ZURICH MAS MAJU Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KELUARAN PENGGUNA				
MSM MALAYSIA HOLDINGS BERHAD	300,000	1,405,130	1,425,000	1.93
UMW HOLDINGS BERHAD	170,000	1,106,315	2,029,800	2.75
	470,000	2,511,445	3,454,800	4.68
KELUARAN INDUSTRI				
ANN JOO RESOURCES BHD	940,500	1,258,792	1,241,460	1.68
CSC STEEL HOLDINGS BHD	457,600	586,791	544,544	0.74
JAVA BHD	100,000	315,032	50,000	0.07
KINSTEEL BHD	26,400	25,476	7,920	0.01
KOSSAN RUBBER INDUSTRIES	600,800	870,155	2,018,688	2.73
LION DIVERSIFIED HOLDINGS	900,000	1,572,274	247,500	0.33
LION INDUSTRIES CORP BHD	1,000,000	1,535,850	990,000	1.34
PETRONAS CHEMICALS GROUP BERHAD	540,000	3,088,394	3,456,000	4.67
UCHI TECHNOLOGIES BHD	330,000	1,020,468	382,800	0.52
	4,895,300	10,273,232	8,938,912	12.09
PEMBINAAN				
BENALEC HOLDINGS BERHAD	500,000	500,000	695,000	0.94
CREST BUILDER HOLDINGS BHD	295,000	313,123	256,650	0.35
GAMUDA BERHAD	534,100	1,864,632	1,944,124	2.63
MUHIBBAH ENGINEERING (M) BHD	525,000	627,540	433,125	0.59
WCT BHD	1,073,088	1,815,622	2,521,757	3.41
ZELAN BHD	418,800	1,201,137	104,700	0.14
	3,345,988	6,322,054	5,955,356	8.06
PERDAGANGAN & PERKHIDMATAN				
AXIATA GROUP BERHAD	500,000	1,407,182	3,295,000	4.46
GEORGE KENT (MALAYSIA) BERHAD	367,800	436,195	353,088	0.48
KFC HOLDINGS (MALAYSIA) BHD	124,900	215,146	495,853	0.67
MALAYSIAN BULK CARRIERS BHD	350,000	1,072,637	465,500	0.63
MAXIS BHD	271,600	1,396,703	1,806,140	2.44
MY E.G. SERVICES BERHAD	305,200	228,900	241,108	0.33
PETRA PERDANA BERHAD	412,500	1,241,764	445,500	0.60
PARKSON HOLDINGS BERHAD	100,000	476,000	520,000	0.70
PERISAI PETROLEUM TEKNOLOGI BHD	975,100	613,563	1,053,108	1.42
POS MALAYSIA BERHAD	300,000	763,005	1,044,000	1.41
SIME DARBY BERHAD	762,700	6,667,089	7,260,904	9.82
STAR PUBLICATIONS (MALAYSIA) LIMITED	90,800	290,560	234,264	0.32
TENAGA NASIONAL BHD	896,850	5,888,715	6,224,139	8.42
	5,457,450	20,697,459	23,438,604	31.70
TEKNOLOGI				
GLOBETRONICS TECHNOLOGY BERHAD	1,391,600	1,160,234	1,989,988	2.69
MALAYSIAN PACIFIC INDUSTRIES	173,600	1,242,918	427,056	0.58
UNISEM (M) BERHAD	130,000	151,250	111,150	0.15
	1,695,200	2,554,402	2,528,194	3.42

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>Bilangan Saham</u>	<u>DANA ZURICH MAS MAJU</u>		<u>% Nilai Aset Bersih</u>
	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>		
PAPAN UTAMA				
INFRASTRUKTUR				
LINGKARAN TRANS KOTA HLDGS	500,000	1,178,021	2,125,000	2.87
YTL POWER INTERNATIONAL BHD	168,627	338,565	263,058	0.36
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	668,627	1,516,586	2,388,058	3.23
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HARTANAH				
GLOMAC BERHAD	1,430,600	1,150,184	1,187,398	1.61
HUNZA PROPERTIES BHD	688,850	934,978	1,040,163	1.41
IJM LAND BERHAD	229,600	474,763	551,040	0.75
KSL HOLDINGS BHD	416,200	454,286	599,328	0.81
LAND & GENERAL BERHAD	2,963,000	1,212,480	1,200,015	1.62
MAH SING GROUP BERHAD	500,000	843,000	1,035,000	1.40
NAIM HOLDINGS BERHAD	360,700	2,000,889	634,832	0.86
PLENITUDE BHD	474,600	630,858	868,518	1.17
SUNWAY BERHAD	476,957	651,210	1,135,158	1.54
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	7,540,507	8,352,648	8,251,452	11.17
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PERLADANGAN				
IOI CORPORATION BHD	570,000	2,936,663	2,907,000	3.93
TH PLANTATIONS BERHAD	200,000	422,000	398,000	0.54
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	770,000	3,358,663	3,305,000	4.47
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DERIVATIVES				
ANN JOO RESOURCES BHD-WB	50	8	-	0.00
CREST BUILDER HOLDINGS BHD-WB	88,500	-	12,390	0.02
HUNZA PROPERTIES BHD-WB	153,150	-	78,107	0.11
PETRA PERDANA BERHAD-WA	56,250	-	17,156	0.02
WCT BHD-WD	186,624	-	55,054	0.07
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	484,574	8	162,707	0.22
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REITS				
AXIS REAL ESTATE INVESTMENT	300,000	591,000	939,000	1.27
AL-AQAR KPJ REIT	1,400,000	1,400,000	1,806,000	2.44
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	1,700,000	1,991,000	2,745,000	3.71
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	57,577,497	61,168,083	82.75	

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>DANA ZURICH SERI MULIA</u>			
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KELUARAN PENGGUNA				
CCM DUOPHARMA BIOTECH BERHAD	200,000	400,000	426,000	0.77
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	200,000	400,000	426,000	0.77
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KELUARAN INDUSTRI				
UCHI TECHNOLOGIES BHD	18,000	57,450	20,880	0.04
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	18,000	57,450	20,880	0.04
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HARTANAH				
GLOMAC BERHAD	300,000	242,500	249,000	0.45
HUNZA PROPERTIES BHD	265,000	324,510	400,150	0.72
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	565,000	567,010	649,150	1.17
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PERDAGANGAN & PERKHIDMATAN				
POS MALAYSIA BERHAD	100,000	254,250	348,000	0.63
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	100,000	254,250	348,000	0.63
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REITS				
AL-'AQAR KPJ REIT	550,000	550,000	709,500	1.28
AXIS REAL ESTATE INVESTMENT	500,000	985,000	1,565,000	2.83
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	1,050,000	1,535,000	2,274,500	4.11
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	2,813,710	3,718,530	6.72	

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>DANA ZURICH SMALL CAP</u>			
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KELUARAN PENGGUNA				
CCM DUOPHARMA BIOTECH BERHAD	40,000	80,000	85,200	3.59
HONG LEONG INDUSTRIES BERHAD	13,500	63,290	62,370	2.63
	53,500	143,290	147,570	6.22
KELUARAN INDUSTRI				
APM AUTOMOTIVE HOLDINGS BHD	12,400	20,440	58,404	2.46
COASTAL CONTRACTS BHD	24,933	52,549	49,866	2.10
JAVA BHD	16,000	52,349	8,000	0.34
KIAN JOO CAN FACTORY BERHAD	60,000	112,098	133,800	5.64
KINSTEEL BHD	145,000	135,807	43,500	1.83
KOSSAN RUBBER INDUSTRIES	23,400	35,100	78,624	3.31
TIEN WAH PRESS HOLDINGS BHD	90,000	147,978	180,000	7.58
	371,733	556,321	552,194	23.26
PEMBINAAN				
BENALEC HOLDINGS BERHAD	50,000	50,000	69,500	2.93
CREST BUILDER HOLDINGS BHD	68,000	72,340	59,160	2.49
MUHIBBAH ENGINEERING (M) BHD	125,000	142,750	103,125	4.34
	243,000	265,090	231,785	9.76
PERDAGANGAN & PERKHIDMATAN				
BERJAYA FOOD BERHAD	60,200	37,412	77,658	3.27
GEORGE KENT (M) BHD	142,000	170,597	136,320	5.74
KUMPULAN FIMA BERHAD	60,000	112,800	111,000	4.67
MY E.G. SERVICES BERHAD	120,000	90,000	94,800	3.99
PERISAI PETROLEUM TEKNOLOGI BHD	100,000	63,500	108,000	4.55
	482,200	474,309	527,778	22.22
TEKNOLOGI				
GLOBETRONICS TECHNOLOGY BERHAD	60,000	51,194	85,800	3.61
MALAYSIAN PACIFIC INDUSTRIES	18,000	119,880	44,280	1.86
UNISEM (M) BERHAD	45,500	54,250	38,903	1.64
	123,500	225,324	168,983	7.11

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

		<u>DANA ZURICH SMALL CAP</u>		
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
HARTANAH				
HUNZA PROPERTIES BHD	65,000	88,550	98,150	4.13
LAND & GENERAL BERHAD	200,000	83,140	81,000	3.41
NAIM HOLDINGS BERHAD	19,200	107,964	33,792	1.42
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	284,200	279,654	212,942	8.96
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DERIVATIF				
BERJAYA FOOD BERHAD-WA	64,000	-	36,480	1.54
HUNZA PROPERTIES BHD-WB	15,000	-	7,650	0.32
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	79,000	-	44,130	1.86
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		1,943,988	1,885,382	79.39

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

		<u>DANA ZURICH TECHNOLOGY</u>		
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KELUARAN PENGGUNA				
CCM DUOPHARMA BIOTECH BERHAD	24,500	49,245	52,185	5.92
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	24,500	49,245	52,185	5.92
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PERDAGANGAN & PERKHIDMATAN				
MY E.G. SERVICES BERHAD	46,600	34,950	36,814	4.18
STAR PUBLICATIONS (MALAYSIA) BERHAD	24,700	81,290	63,726	7.23
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	71,300	116,240	100,540	11.41
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TEKNOLOGI				
GLOBETRONICS TECHNOLOGY BERHAD	48,200	40,915	68,926	7.82
JCY INTERNATIONAL BERHAD	30,000	24,150	18,750	2.13
MALAYSIAN PACIFIC INDUSTRIES	10,000	66,600	24,600	2.79
NOTION VTEC BERHAD	35,455	54,800	30,669	3.48
UNISEM (M) BERHAD	26,000	18,955	22,230	2.52
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	149,655	205,420	165,175	18.74
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DERIVATIF				
NOTION VTEC BERHAD-WB	5,065	-	962	0.11
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	5,065	-	962	0.11
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		370,905	318,862	36.18

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>Bilangan Saham</u>	<u>DANA ZURICH BILLION CAP</u>	<u>% Nilai Aset Bersih</u>
	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	
PAPAN UTAMA			
KELUARAN INDUSTRI			
ANN JOO RESOURCES BHD	100,000	260,237	0.93
LION INDUSTRIES CORP BHD	180,000	287,352	1.26
PETRONAS CHEMICALS GROUP BERHAD	100,000	692,000	4.51
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	380,000	1,239,589	6.70
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PERDAGANGAN & PERKHIDMATAN			
AXIATA GROUP BERHAD	50,000	235,500	2.32
AIRASIA BERHAD	100,000	258,500	1.93
BERJAYA SPORTS TOTO BHD	75,964	328,542	2.38
BOUSTEAD HOLDINGS BHD	110,000	346,000	4.04
GENTING BERHAD	50,000	501,815	3.25
GENTING MALAYSIA BHD	120,000	412,800	3.01
MEDIA PRIMA BHD	82,100	177,261	1.36
POS MALAYSIA BERHAD	100,000	254,330	2.46
SIME DARBY BERHAD	145,000	1,415,575	9.74
TENAGA NASIONAL BHD	140,000	932,600	6.85
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	973,064	4,862,923	37.34
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KEWANGAN			
CIMB GROUP HOLDINGS BHD	176,600	1,174,705	9.51
MALAYAN BANKING BHD	122,638	882,053	7.96
PUBLIC BANK BHD-FOREIGN	70,000	966,000	8.05
RHB CAPITAL BHD	52,059	418,883	2.82
	-----	-----	-----
	421,297	3,441,641	28.34
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HARTANAH			
IJM LAND BERHAD	195,100	511,162	3.30
MAH SING GROUP BERHAD	130,000	218,400	1.90
NAIM HOLDINGS BERHAD	85,000	425,254	1.06
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	410,100	1,154,816	6.26
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PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

		<u>DANA ZURICH BILLION CAP</u>		
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
PEMBINAAN				
GAMUDA BERHAD	100,000	358,000	364,000	2.57
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	100,000	358,000	364,000	2.57
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DERIVATIF				
CIMB FTSE ASEAN 40 MALAYSIA	20,100	28,944	33,366	0.24
CIMB FTSE CHINA 25	300,000	292,500	289,500	2.04
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	320,100	321,444	322,866	2.28
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		11,378,413	11,832,721	83.49

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

		DANA ZURICH EQUITY BOOSTER		% Nilai Aset Bersih	
	Bilangan Saham	Jumlah Kos	Nilai Pasaran		
PAPAN UTAMA					
KELUARAN INDUSTRI					
ANN JOO RESOURCES BHD	44,500	101,786	58,740	0.98	
CSC STEEL HOLDINGS BHD	50,000	50,000	59,500	0.99	
JAVA BHD	23,500	74,343	11,750	0.20	
KINSTEEL BHD	146,000	134,722	43,800	0.73	
KOSSAN RUBBER INDUSTRIES	51,000	123,759	171,360	2.85	
LION DIVERSIFIED HOLDINGS	20,000	35,529	5,500	0.09	
LION INDUSTRIES CORP BHD	80,000	127,200	79,200	1.32	
PETRONAS CHEMICALS GROUP BERHAD	33,000	206,250	211,200	3.51	
	448,000	853,589	641,050	10.67	
PEMBINAAN					
CREST BUILDER HOLDINGS BHD	61,200	63,408	53,244	0.88	
GAMUDA BERHAD	60,000	204,402	218,400	3.63	
MUHIBBAH ENGINEERING (M) BHD	115,000	187,595	94,875	1.58	
	236,200	455,405	366,519	6.09	
PERDAGANGAN & PERKHIDMATAN					
AIRASIA BHD	50,000	129,250	137,000	2.27	
GENTING MALAYSIA BHD	55,000	193,050	195,250	3.24	
MEDIA PRIMA BHD	56,500	124,865	132,210	2.20	
POS MALAYSIA BERHAD	35,000	89,061	121,800	2.02	
SAPURAKENCANA PETROLEUM BERHAD	50,000	96,500	157,500	2.62	
SIME DARBY BERHAD	45,000	430,301	428,400	7.11	
TENAGA NASIONAL BHD	32,500	222,850	225,550	3.75	
	324,000	1,285,877	1,397,710	23.21	
TEKNOLOGI					
GLOBETRONICS TECHNOLOGY BERHAD	146,100	124,733	208,923	3.47	
	146,100	124,733	208,923	3.47	
KEWANGAN					
CIMB GROUP HOLDINGS BHD	60,000	451,800	457,800	7.60	
MALAYAN BANKING BHD	57,086	418,050	525,191	8.72	
RHB CAPITAL BHD	20,823	167,549	160,129	2.66	
	137,909	1,037,399	1,143,120	18.98	

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	DANA ZURICH EQUITY BOOSTER			
	Bilangan Saham	Jumlah Kos	Nilai Pasaran	% Nilai Aset Bersih
PAPAN UTAMA				
HARTANAH				
GLOMAC BERHAD	197,000	158,724	163,510	2.72
LAND & GENERAL BERHAD	600,000	252,000	243,000	4.03
NAIM HOLDINGS BERHAD	20,000	106,082	35,200	0.58
PLENITUDE BHD	36,000	48,420	65,880	1.09
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	853,000	565,226	507,590	8.42
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DERIVATIF				
BERJAYA FOOD BERHAD-WA	80,000	-	45,600	0.76
HUNZA PROPERTIES BHD-WB	53,700	-	27,387	0.45
CIMB FTSE ASEAN 40 MALAYSIA	69,800	105,522	115,868	1.92
CIMB FTSE CHINA 25	200,000	203,250	193,000	3.20
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	403,500	308,772	381,855	6.33
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	4,631,001	4,646,767	77.17	

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>DANA ZURICH VULTURE</u>			
	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KELUARAN INDUSTRI				
ANN JOO RESOURCES BHD	253,950	289,105	335,214	0.36
JAVA BHD	72,300	227,852	36,150	0.04
KOSSAN RUBBER INDUSTRIES	536,200	1,319,436	1,801,632	1.93
LINGUI DEVELOPMENTS BHD	214,100	379,850	342,560	0.37
LION DIVERSIFIED HOLDINGS	700,000	1,238,673	192,500	0.21
LION INDUSTRIES CORP BHD	701,600	1,102,538	694,584	0.74
PETRONAS CHEMICALS GROUP BERHAD	425,000	2,686,992	2,720,000	2.91
TIEN WAH PRESS HLDGS BHD	252,000	356,300	504,000	0.54
	3,155,150	7,600,746	6,626,640	7.10
PEMBINAAN				
CREST BUILDER HOLDINGS BHD	300,000	320,867	261,000	0.28
GAMUDA BERHAD	508,400	1,777,412	1,850,576	1.98
MUHIBBAH ENGINEERING (M) BHD	677,100	1,243,987	558,607	0.60
WCT BHD	383,180	828,928	900,473	0.96
ZELAN BHD	150,000	141,930	37,500	0.04
	2,018,680	4,313,124	3,608,156	3.86
PERDAGANGAN & PERKHIDMATAN				
AIRASIA BHD	404,200	1,045,837	1,107,508	1.19
AXIATA GROUP BERHAD	263,800	1,242,498	1,738,442	1.86
BERJAYA SPORTS TOTO BHD	781,928	3,449,233	3,479,580	3.72
BOUSTEAD HOLDINGS BHD	166,320	521,676	864,864	0.93
GENTING BHD	450,000	4,512,422	4,140,000	4.43
GENTING MALAYSIA BHD	655,900	2,081,720	2,328,445	2.49
MALAYSIAN BULK CARRIERS BHD	278,600	883,162	370,538	0.40
MEDIA PRIMA BHD	540,000	1,219,529	1,263,600	1.35
MULTI-PURPOSE HOLDINGS BHD	791,490	968,013	2,762,300	2.96
PETRA PERDANA BERHAD	427,600	1,326,652	461,808	0.49
POS MALAYSIA BERHAD	468,000	1,192,221	1,628,640	1.74
SAPURAKENCANA PETROLEUM BERHAD	300,000	579,000	945,000	1.01
SIME DARBY BERHAD	900,000	8,425,757	8,568,000	9.17
TENAGA NASIONAL BHD	731,600	4,909,496	5,077,304	5.43
	7,159,438	32,357,216	34,736,029	37.17
TEKNOLOGI				
GLOBETRONICS TECHNOLOGY BERHAD	800,000	654,500	1,144,000	1.22
UNISEM (M) BERHAD	879,320	1,025,796	751,819	0.80
	1,679,320	1,680,296	1,895,819	2.02

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>Bilangan Saham</u>	<u>Jumlah Kos</u>	<u>DANA ZURICH VULTURE</u> <u>Nilai Pasaran</u>	<u>% Nilai Aset Bersih</u>
PAPAN UTAMA				
KEWANGAN				
BURSA MALAYSIA BERHAD	72,600	461,736	451,572	0.48
CIMB GROUP HOLDINGS BHD	1,082,200	7,312,679	8,257,186	8.84
MALAYAN BANKING BHD	847,568	6,105,835	7,797,626	8.34
PUBLIC BANK BHD-FOREIGN	400,000	4,930,137	6,520,000	6.98
RHB CAPITAL BHD	316,516	1,914,322	2,434,008	2.60
	2,718,884	20,724,709	25,460,392	27.24
INFRASTRUKTUR				
LINGKARAN TRANS KOTA HLDGS	379,600	935,723	1,613,300	1.73
	379,600	935,723	1,613,300	1.73
HARTANAH				
GLOMAC BERHAD	1,261,200	1,013,003	1,046,796	1.12
HUNZA PROPERTIES BHD	132,600	170,772	200,226	0.21
IJM LAND BERHAD	220,000	453,695	528,000	0.56
LAND & GENERAL BEHAD	2,000,000	829,800	810,000	0.87
MAH SING GROUP BERHAD	500,000	857,500	1,035,000	1.11
NAIM HOLDINGS BERHAD	150,100	845,628	264,176	0.28
SUNWAY BERHAD	515,554	753,126	1,227,018	1.31
	4,779,454	4,923,524	5,111,216	5.46
DERIVATIF				
CREST BUILDER HOLDINGS BHD-WB	90,000	-	12,600	0.01
HUNZA PROPERTIES BHD-WB	32,600	-	16,626	0.02
PETRA PERDANA BERHAD-WA	58,300	-	17,781	0.02
WCT BHD-WD	66,640	-	19,659	0.02
CIMB FTSE CHINA 25	568,000	578,340	548,120	0.59
	815,540	578,340	614,786	0.66
	73,113,678	79,666,338	85.24	

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>Bilangan Saham</u>	<u>DANA ZURICH MAS YAKIN</u>	<u>% Nilai Aset Bersih</u>
	<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	
PAPAN UTAMA			
KELUARAN PENGGUNA			
CCM DUOPHARMA BIOTECH BERHAD	65,900	131,800	140,367
	65,900	131,800	0.78
KELUARAN INDUSTRI			
ANN JOO RESOURCES BHD	80,000	142,626	105,600
COASTAL CONTRACTS BHD	54,666	115,219	109,332
CSC STEEL HOLDINGS BHD	231,000	235,019	274,890
SINO HUA-AN INTERNATIONAL	71,200	89,325	9,968
KINSTEEL BHD	50,000	36,172	15,000
KOSSAN RUBBER INDUSTRIES	234,000	412,908	786,240
LION DIVERSIFIED HOLDINGS	200,000	353,285	55,000
LION INDUSTRIES CORP BHD	271,700	427,820	268,983
PETRONAS CHEMICALS GROUP BERHAD	125,000	867,500	800,000
UCHI TECHNOLOGIES BHD	14,000	44,684	16,240
	1,331,566	2,724,558	2,441,253
			13.60
PEMBINAAN			
MUHIBBAH ENGINEERING (M) BHD	215,000	490,846	177,375
WCT BHD	68,425	184,767	160,799
	283,425	675,613	338,174
			1.89
PERDAGANGAN & PERKHIDMATAN			
AXIATA GROUP BERHAD	60,000	285,000	395,400
GEORGE KENT (MALAYSIA) BERHAD	105,700	121,555	101,472
SIME DARBY BERHAD	110,000	1,077,349	1,047,200
STAR PUBLICATIONS (MALAYSIA) LIMITED	200,000	669,940	516,000
POS MALAYSIA BERHAD	150,000	381,300	522,000
TENAGA NASIONAL BHD	180,000	1,249,650	1,249,200
	805,700	3,784,794	3,831,272
			21.32
TEKNOLOGI			
GLOBETRONICS TECHNOLOGY BERHAD	197,200	162,966	281,996
UNISEM (M) BERHAD	214,500	252,714	183,397
	411,700	415,680	465,393
			2.59

PERUNTUKAN EKUITI - 31 DISEMBER 2012 (SAMBUNGAN)

	<u>Bilangan Saham</u>	<u>DANA ZURICH MAS YAKIN</u>		<u>% Nilai Aset Bersih</u>
		<u>Jumlah Kos</u>	<u>Nilai Pasaran</u>	
PAPAN UTAMA				
HARTANAH				
GLOMAC BERHAD	665,000	536,070	551,950	3.07
GAMUDA BERHAD	100,000	358,000	364,000	2.03
HUNZA PROPERTIES BHD	185,200	244,580	279,652	1.56
LAND & GENERAL BEHAD	500,000	210,000	202,500	1.13
NAIM HOLDINGS BERHAD	50,000	252,811	88,000	0.49
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	1,500,200	1,601,461	1,486,102	8.28
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PERLADANGAN				
IOI CORPORATION BHD	85,000	391,850	433,500	2.41
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	85,000	391,850	433,500	2.41
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DERIVATIF				
HUNZA PROPERTIES BHD-WB	31,200	-	15,912	0.09
WCT BHD-WD	11,900	-	3,511	0.02
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	43,100	-	19,423	0.11
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REITS				
AXIS REAL ESTATE INVESTMENT TRUST	100,000	197,000	313,000	1.74
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	100,000	197,000	313,000	1.74
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		9,922,756	9,468,484	52.72

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