Pricing Supplement dated 22 June 2026

Zurich Finance (Ireland) DAC ("ZF (Ireland)")
(Legal Entity Identifier: 549300E0FVHYR37EGX65)

Issue of USD 500,000,000 5.000 per cent. Fixed Rate Senior Notes due 24 June 2033

Guaranteed by Zurich Insurance Company Ltd
under the USD18,000,000,000
Euro Medium Term Note Programme
Part A Contractual Terms

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set out in the Base Prospectus dated 19 May 2026 which constitutes a prospectus for purposes of Part IV of the Luxembourg Law dated 16 July 2019 relating to prospectuses for securities. This document constitutes the Pricing Supplement of the Notes described herein and must be read in conjunction with such Base Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of this Pricing Supplement and the Base Prospectus. The Base Prospectus and the Pricing Supplement are available for viewing on the website of the Luxembourg Stock Exchange www.luxse.com.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"). Consequently no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance**

Rules”) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

SINGAPORE SFA PRODUCT CLASSIFICATION - In connection with Section 309B of the Securities and Futures Act 2001 of Singapore (as modified or amended from time to time, the “**SFA**”) and the Securities and Futures (Capital Markets Products) Regulations 2018 of Singapore (the “**CMP Regulations 2018**”), the Issuer has determined, and hereby notifies all relevant persons (as defined in Section 309A(1) of the SFA), that the Notes are prescribed capital markets products (as defined in the CMP Regulations 2018) and are Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

1	Issuer:		Zurich Finance (Ireland) DAC
2	Guarantor:		Zurich Insurance Company Ltd
3	(i)	Series Number:	69
	(ii)	Tranche Number:	1
4	Specified Currency or Currencies:		US dollars (“**USD**”)
5	Aggregate Nominal Amount of Notes admitted to trading:		
	(i)	Series:	USD 500,000,000
	(ii)	Tranche:	USD 500,000,000
6	Issue Price:		99.726 per cent. of the Aggregate Nominal Amount
7	(i)	Specified Denominations:	USD 200,000 and integral multiples of USD 1,000 in excess thereof up to and including USD 399,000. No Notes in definitive form will be issued with a denomination above USD 399,000
	(ii)	Calculation Amount:	USD 1,000
8	(i)	Issue Date:	24 June 2026
	(ii)	Interest Commencement Date:	Issue Date
9	Maturity Date:		24 June 2033
10	Interest Basis:		5.000 per cent. Fixed Rate (*further particulars specified below*)
11	Change of Interest or Redemption/Payment Basis:		Not Applicable
12	Call Options:		Issuer Call (*further particulars specified below*)
13	(i)	Status of the Notes:	Senior
	(ii)	Status of the Guarantee:	Senior
	(iii)	Specified Maximum Amount:	USD 575,100,000

	(iv) Date Board approval for issuance of Notes obtained:	27 May 2026

Provisions Relating to Interest (if any) Payable

14	Fixed Rate Note and Fixed to Floating Rate Note Provisions:	Applicable
	(i) Rate of Interest:	5.000 per cent. per annum payable semi-annually in arrear
	(ii) Interest Payment Date(s):	24 June and 24 December in each year commencing on 24 December 2026 to and including the Maturity Date
	(iii) Fixed Coupon Amount:	USD 25.00 per Calculation Amount
	(iv) Broken Amount(s):	Not Applicable
	(v) Day Count Fraction:	30/360
	(vi) Determination Dates:	Not Applicable
15	Floating Rate Note and Fixed to Floating Rate Note Provisions:	Not Applicable
16	Fixed Rate Reset Note Provisions:	Not Applicable
17	Zero Coupon Note Provisions	Not Applicable

Provisions Relating to Redemption

18	(i) Call Option:	Applicable
	(A) Optional Redemption Date(s):	Any Business Day during the period from (and including) 24 March 2033 to (but excluding) the Maturity Date
	(B) Optional Redemption Amount(s) of each Note and method, if any, of calculation of such amount(s):	USD 1,000 per Calculation Amount
	(ii) Make-Whole Redemption Call:	Not Applicable
	(iii) Notice period:	As per Condition 7(b)
	(iv) Clean-Up Event Call:	Applicable
	(v) Clean-Up Threshold Percentage:	75 per cent.
	(vi) Clean-Up Redemption Price:	USD 1,000 per Calculation Amount
	(vii) Early Event Call Period:	As per Condition 7(f)
19	Put Option:	Not Applicable
20	Final Redemption Amount of each Note:	USD 1,000 per Calculation Amount
21	Early Redemption Amount:	USD 1,000 per Calculation Amount

General Provisions Applicable to the Notes

22	Form of Notes:	Bearer Notes: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the

		limited circumstances specified in the Permanent Global Note
23	New Global Note Form:	No
24	Additional Financial Centres or other special provisions relating to payment days for the purpose of Condition 11(f):	London
25	Talons for future Coupons to be attached to Definitive Notes:	No
26	Consolidation provisions:	Not Applicable
27	Meetings of Noteholders:	As per Condition 12(a)(ii)
28	Relevant Benchmark(s):	Not Applicable

Responsibility

The Issuer and the Guarantor accept responsibility for the information contained in this Pricing Supplement.

Signed on behalf of the Issuer:

By: ……………………………………

Duly authorised

Signed on behalf of the Guarantor:

By: ……………………………………	By: ……………………………………
Duly authorised	Duly authorised

PART B — OTHER INFORMATION

1	**Listing and Admission to Trading**		
	(i)	Listing:	Luxembourg
	(ii)	Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Euro MTF Market and listed on the Official List of the Luxembourg Stock Exchange with effect from 24 June 2026.
	(iii)	Estimate of total expenses related to admission to trading:	EUR 6,800
2	**Ratings**		
	Ratings:		The Notes are expected to be rated: S&P: AA- Moody's: Aa3
3	**Interests of Natural and Legal Persons Involved in the Issue**		
	Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.		
4	**Yield (*Fixed Rate Notes only*)**		
	Indication of yield:		5.047 per cent. (semi-annual basis) The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.
5	**Operational Information**		
	(i)	ISIN Code:	XS3418658756
	(ii)	Common Code:	341865875
	(iii)	FISN:	ZURICH FINANCE/1EMTN 20360623, as updated, as set out on the website of the Association of National Number Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
	(iv)	CFI Code:	DTFXFB, as updated, as set out on the website of the Association of National Number Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
	(v)	Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s):	Not Applicable
	(vi)	Delivery:	Delivery against payment

	(vii)	Names and addresses of initial Paying Agent(s):	Citibank, N.A., London Branch (as Agent) Citigroup Centre Canada Square London E14 5LB United Kingdom Banque Internationale à Luxembourg (as Paying Agent) 69, route d'Esch L-2953 Luxembourg Grand Duchy of Luxembourg
	(viii)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
	(ix)	Intended to be held in a manner which would allow Eurosystem eligibility:	Not Applicable

Distribution

6	(i)	If syndicated, names of Managers:	Citigroup Global Markets Limited, HSBC Bank plc and UBS AG London Branch
	(ii)	Stabilisation Manager(s) (if any):	HSBC Bank plc
7	If non-syndicated, name of Dealer:		Not Applicable
8	U.S. Selling Restrictions:		Reg. S Category 2; TEFRA D
9	Additional selling restrictions:		Not Applicable
10	Prohibition of Sales to EEA Retail Investors:		Applicable
11	Prohibition of Sales to UK Retail Investors:		Applicable
12	Prohibition of Sales to Belgian Customers:		Applicable