Media Release
April 16, 2026

ZURICH

Zurich announces the successful placement of USD 500 million of dated subordinated debt

Zurich Insurance Group (Zurich) today announced the successful placement of USD 500 million of dated subordinated notes (the "Notes").

The Notes, which will mature in October 2056 and are first callable in April 2036, will be issued by Zurich Finance (Ireland) II DAC. The annual coupon is fixed at 5.875% until October 2036.

The transaction was targeted at European and Asian institutional investors and has been conducted for general corporate purposes.

Zurich Insurance Group (Zurich) is a leading global multi-line insurer founded more than 150 years ago, which has grown into a business serving more than 82 million customers in more than 200 countries and territories, while delivering industry-leading total shareholder returns.

Reflecting its purpose to 'create a brighter future together,' Zurich offers protection services that go beyond traditional insurance, to support its customers in building resilience. Since 2020, the Zurich Forest project has supported reforestation and biodiversity restoration in Brazil's Atlantic Forest.

The Group has more than 65,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN) is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information is available at www.zurich.com.

General Notice
This news release appears as a matter of record only, and all of the above-referenced notes (the "Notes") have been placed. This announcement constitutes neither an offer to sell nor a solicitation to buy or to subscribe to any of the Notes or any other securities of Zurich Insurance Group Ltd, Zurich Insurance Company Ltd or Zurich Finance (Ireland) II DAC (the "Issuer").

The Notes may not be publicly offered, directly or indirectly, in Switzerland within the meaning of the Swiss Financial Services Act ("FinSA") and no application has or will be made to admit the Notes to trading on any trading venue (exchange or multilateral trading facility) in Switzerland. Neither this news release nor any offering or marketing material relating to the Notes constitutes a prospectus pursuant to the FinSA, and no offering or marketing material relating to the Notes may be publicly distributed or otherwise made publicly available in Switzerland.

This news release does not constitute a prospectus or a supplementary prospectus pursuant to Regulation (EU) 2017/1129 of the European Parliament and of the Council of June 14, 2017 (the "EU Prospectus Regulation"). This news release is only addressed to, and is only directed at, qualified investors in any member state of the European Economic Area within the meaning of the EU Prospectus Regulation. 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 European Economic Area.

This news release does not constitute a prospectus, MTF admission prospectus or a supplementary prospectus pursuant to the Public Offers and Admissions to Trading Regulations 2024 (the "POATRs"). This news release is directed only at persons who are qualified investors as defined in paragraph 15 of Schedule 1 to the POATRs and who (i) have professional experience in matters relating to investments falling within Article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (as amended) or (ii) are persons falling within Article 49 (2)(a) to (d) (high net worth companies, unincorporated associations, etc.) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (as amended) or to whom it may otherwise lawfully be communicated (all such persons together being referred to as relevant persons). This news release must not be acted on or relied on by persons who are not relevant persons. Any investment or investment activity to which this communication relates is available only to relevant persons and will be engaged in only with relevant persons. 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.

THIS NEWS RELEASE IS NOT BEING ISSUED IN THE UNITED STATES, CANADA, AUSTRALIA OR JAPAN AND IS NOT FOR PUBLICATION OR DISTRIBUTION IN THE UNITED STATES, CANADA, AUSTRALIA OR JAPAN.

THE ISSUANCE OF THE NOTES WAS NOT MADE IN THE UNITED STATES OR TO U.S. PERSONS AND COULD ONLY BE ACCEPTED BY NON-U.S. PERSONS AND OUTSIDE THE UNITED STATES. OFFERING MATERIAL WITH RESPECT TO THIS ISSUANCE MAY NOT BE DISTRIBUTED IN OR SENT TO THE UNITED STATES AND MAY NOT BE USED FOR THE PURPOSE OF SOLICITATION OF AN OFFER TO PURCHASE OR SELL ANY SECURITIES IN THE UNITED STATES. THIS NEWS RELEASE DOES NOT CONTAIN OR CONSTITUTE AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY OF THE NOTES OR ANY OTHER SECURITIES OF ZURICH INSURANCE GROUP LTD, ZURICH INSURANCE COMPANY LTD OR THE ISSUER, DIRECTLY OR INDIRECTLY, IN THE UNITED STATES. THE NOTES HAVE NOT BEEN AND ARE NOT INTENDED TO BE REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT"), OR WITH ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, AND MAY NOT BE OFFERED OR SOLD WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS EXCEPT IN ACCORDANCE WITH REGULATION S UNDER THE SECURITIES ACT OR PURSUANT TO AN EXEMPTION FROM, OR IN A TRANSACTION NOT SUBJECT TO, THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT. ANY PUBLIC OFFERING OF SECURITIES TO BE MADE IN THE UNITED STATES WILL BE MADE BY MEANS OF A PROSPECTUS THAT MAY BE OBTAINED FROM THE ISSUER AND THAT WILL CONTAIN DETAILED INFORMATION ABOUT THE COMPANY AND MANAGEMENT, AS WELL AS FINANCIAL STATEMENTS.

The issuance of the Notes was not made in Japan and may be accepted only outside Japan. The Notes have not been and will not be registered under the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended). Accordingly, this announcement constitutes neither an offer to sell nor a solicitation to buy any of the Notes or any other securities of Zurich Insurance Group Ltd, Zurich Insurance Company Ltd or the Issuer, directly or indirectly, in Japan or to, or for the benefit of, any Japanese Person or to others for reoffering or resale or otherwise transferring, directly or indirectly, in Japan or to any Japanese Person except under circumstances which will result in compliance with all applicable laws, regulations and guidelines promulgated by the relevant Japanese governmental and regulatory authorities and in effect at the relevant time. For the purposes of this paragraph "Japanese Person" shall mean any person resident in Japan, including any corporation or other entity organised under the laws of Japan.

Contact

Zurich Insurance Group Ltd
Mythenquai 2, 8002 Zurich, Switzerland
www.zurich.com
SIX Swiss Exchange/SMI: ZURN
Valor: 001107539

Media Relations
Phone +41 44 625 21 00
media@zurich.com

Investor Relations
Contacts
investor.relations@zurich.com