

ZI CT Sterling Bond

August 2024

Zurich fund information (as at 31/07/2024)

Launch date	01/10/1995
Current bid	GBP 2.612
Fund size(m)	GBP 1.64 (as at 31/07/2024)
FE sector	UK Gilt
Fund currency	GBP
ZIL charge	0.75%
Annual management charge*	0.45%
Crown rating†	👑👑👑👑👑
Risk rating**	2

Additional fund information (as at 31/07/2024)

Fund name	CT Sterling Bond
Benchmark	FTSE ACTUARIES UK CONVENTIONAL GILTS ALL STOCKS
Fund manager	Dave Chappell
ISIN Code	GB0002777745
SEDOL	0277774
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Top ten holdings (as at 30/06/2024)

GOV OF UK 4.5% 07-JUN-2028	10.2%
GOV OF UK 3.75% 29-JAN-2038	7.8%
GOV OF UK 3.5% 22-JAN-2045	7.7%
GOV OF UK 4.25% 07-DEC-2049	7.7%
GOV OF UK 0.875% 31-JUL-2033	7.5%
GOV OF UK 0.125% 30-JAN-2026	7.0%
GOV OF UK 4.125% 22-JUL-2029	6.5%
GOV OF UK 3.75% 07-MAR-2027	5.2%
GOV OF UK 4.125% 29-JAN-2027	3.9%
GOV OF UK 0.625% 31-JUL-2035	3.8%
Source: FE	

* Please note, this charge is deducted daily before calculating the unit price. This does not include any product charges. For further information on product charges, please refer to the relevant policy terms and conditions.

† FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.

**The risk descriptions and ratings provided are intended as a guide only and should not be relied on in isolation to make investment decisions. Risk ratings are calculated and provided by a third party and are not a recommendation by Zurich as to the suitability of a fund for investment. For more details on risk ratings please refer to our investment brochure.

Fund objective

The Fund aims to provide income with the prospect of some investment growth over the long term. It looks to outperform the FTSE Actuaries UK Conventional Gilts All Stocks Index over rolling 3-year periods, after the deduction of charges.

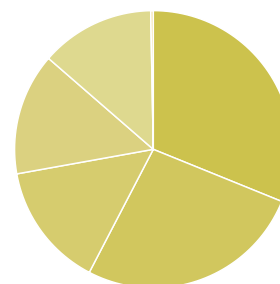
The Fund is actively managed, and will invest at least 80% of its assets in UK government bonds (gilts). The Fund may also invest in other bonds, including index linked UK government bonds (index-linked gilts), as well as bonds issued by governments (or government agencies) of other developed countries, international organisations, or companies. The bonds selected are usually investment grade and denominated in sterling (or hedged back to sterling, if a different currency). The Fund may also invest in other assets such as cash and deposits, and hold other funds (including funds managed by Columbia Threadneedle companies) when deemed appropriate.

The Fund is not permitted to invest in derivatives for investment purposes, but derivatives may be used with the aim of reducing risk or managing the Fund more efficiently. Derivatives are sophisticated investment instruments linked to the rise and fall of the price of other assets.

The FTSE Actuaries UK Conventional Gilts All Stocks Index is regarded as an appropriate performance measure of sterling-denominated government bonds, issued by the UK government. It provides a suitable target benchmark against which Fund performance will be measured and evaluated over time.

Sectors (as at 30/06/2024)

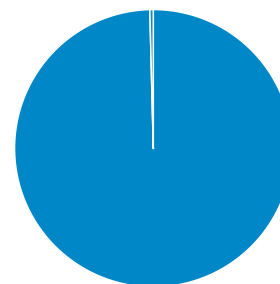
Long dated bonds	31.2%
Short dated bonds	26.5%
Medium dated bonds	14.5%
Long dated bonds	14.2%
Very short dated bonds	13.3%
Cash & Cash Equivalents	0.3%
Money market	-0.1%



Source:FE

Regions (as at 28/06/2024)

UK	99.6%
Money Market	0.4%



Source:FE

This factsheet is for information only and is written assuming you are familiar with investment terminology. It has been provided to help you understand how the fund is invested and performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if this fund is, or remains, appropriate for you.

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Things you need to know

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 which ensures that the Company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owner will be met.

Planholders will not have the protection of the UK Financial Services Compensation Scheme.

Nothing contained in this factsheet should be intended as an offer to invest. Anyone considering investing in this fund should seek professional guidance. This information is only a summary and may be subject to change without notice. It was obtained from what we believe to be reliable sources. However, its accuracy and completeness cannot be guaranteed. Neither Zurich International Life nor any associated companies or representatives can accept responsibility for any errors or omissions.

For further information about this fund, please refer to the charts on page one. For further details about our funds and charges, please refer to the 'Investments-your guide' brochure, a copy of which is available on request.

You should note that investing in mirror funds could result in the possibility of large and sudden falls in the prices of shares. The shortfalls on cancellation or loss on realisation could be considerable. You could get back nothing at all. You should note that when investing into mirror funds, the charges, expenses and taxation of the underlying funds vary and performance may differ.

Zurich International Life Limited is registered (Registration No.63) under UAE Federal Law No. 6 of 2007 and its activities in the UAE are governed by such law. Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Cumulative performance (as at 31/07/2024)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	0.97%	2.62%	0.83%	4.56%	-27.53%	-25.51%	-8.92%	108.98%
FTSE ACTUARIES UK CONVENTIONAL GILTS ALL STOCKS	1.75%	3.86%	1.45%	5.78%	-23.34%	-19.53%	6.47%	211.47%
Sector	1.12%	2.97%	1.38%	4.53%	-27.71%	-24.43%	-7.64%	312.16%
Quartile	3	4	4	3	3	4	4	-
Rank	16/22	19/22	20/22	14/21	16/21	18/21	12/13	-

3 year statistical fund data (as at 31/07/2024)

Monthly volatility	3.51%
Best 3 month return	9.31%
Worst 3 month return	-14.21%

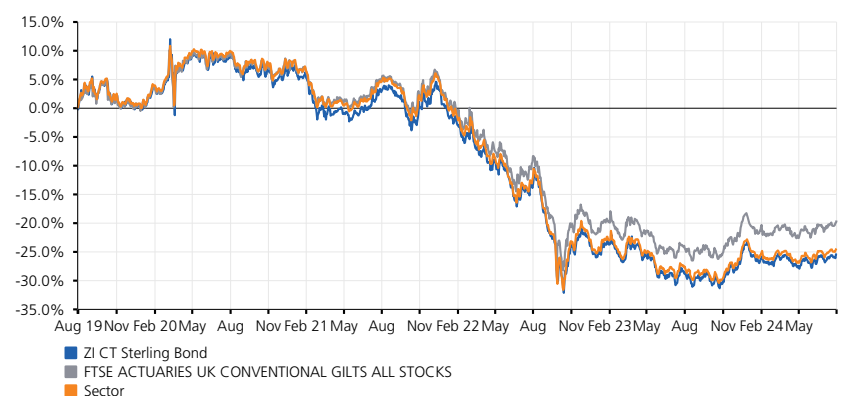
Source: FE, figures to 31/07/2024, bid to bid gross in GBP. Past performance is not a guide to future performance.

Discrete performance (as at 30/06/2024)

	Jun 19 -Jun 20	Jun 20 -Jun 21	Jun 21 -Jun 22	Jun 22 -Jun 23	Jun 23 -Jun 24
% growth	10.4%	-7.9%	-16.2%	-15.2%	3.5%
FTSE ACTUARIES UK CONVENTIONAL GILTS ALL STOCKS	11.2%	-6.2%	-13.6%	-14.5%	4.8%
Sector	11.1%	-7.3%	-16.3%	-15.4%	3.8%
Quartile	3	4	3	3	3
Rank	13/21	18/21	15/21	15/21	15/21

Source: FE, figures to 30/06/2024, bid to bid gross in GBP. Percentage growth figures are for discrete years, for example Jun 19-Jun 20 equals 30/06/2019 to 30/06/2020. Quartile and rank are based on the FE sector category as highlighted on page 1. Past performance is not a guide to future performance.

Fund performance vs benchmark and/or sector, 5 years/since inception



31/07/2019 - 31/07/2024 Powered by data from FE

Source: FE as at 31/07/2024, bid to bid gross in GBP. Past performance is not a guide to future performance.

The value of any investment and the income from it can fall as a result of market and currency fluctuations and you could get back less than the amount originally invested.

Performance figures include the deduction of the Zurich International Life (ZIL) fund management charge and the annual management charge.

For information or to see our full range of funds, go to our website www.zurichinternational.com