

# Sterling Adventurous

## April 2024

### Zurich fund information (as at 31/03/2024)

Launch date	11/10/2008
Current bid	GBP 13.670
Fund size(m)	GBP 49.54 (as at 28/03/2024)
FE sector	Global Equities
ZIL fund management charge*	0.00%
Fund currency	GBP
Fund manager	Alex Lyle
Investment house	Columbia Threadneedle Investments
Annual management charge*	0.35%
Crown rating†	👑👑👑👑👑

### Top ten holdings (as at 31/12/2023)

Microsoft Corporation	1.9%
AstraZeneca PLC	1.9%
Lam Research Corporation	1.7%
Shell Plc	1.7%
Amazon.com, Inc.	1.6%
RELX PLC	1.5%
Unilever PLC	1.5%
GSK plc	1.4%
Vertex Pharmaceuticals Incorporated	1.3%
Coca-Cola Company	1.2%

Source: Columbia Threadneedle Investments

\* 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.

### Fund objective

The Sterling Adventurous fund aims to provide the potential for long-term growth and the risk profile of this investment choice is the highest of the five managed funds. The exposure to equities is generally higher than that of the other investment choices in the Managed range, with a lower exposure to money market instruments. The investment choice may also utilise fixed interest instruments in certain circumstances.

### Fund information

This investment choice is a portfolio internally managed by Zurich on a discretionary basis. The investment policy is overseen by Columbia Threadneedle Investments according to investment mandates set and controlled by Zurich.

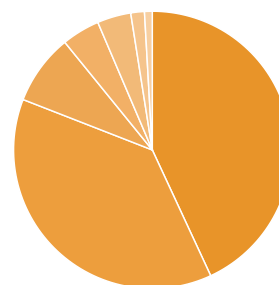
### Fund commentary (as at 31/12/2023)

The fund invests in a spread of world stock markets, with a focus on the UK, where the market rose in Q3. According to estimates from the Office for National Statistics, the UK economy grew by 0.2% quarter on quarter in Q2. There was also some encouraging news on headline inflation, which fell to an annual rate of 6.7% in August. Meanwhile, retail sales were helped by the drier weather. The Bank of England raised the base rate by 0.25% to 5.25% in August. During the quarter, we added to equities in continental Europe and the UK but trimmed the allocations to Japan and a global equity fund. Within US equities, we reorientated some of the holdings into the income strategy.

Source: Columbia Threadneedle Investments

### Assets (as at 31/12/2023)

North American Equity	43.1%
UK Equity	37.8%
Europe ex UK Equity	8.2%
Global Equity	4.4%
Japan Equity	3.9%
Far East ex Japan Equity	1.6%
Cash	0.9%



Source: Columbia Threadneedle Investments

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### Things you need to know

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The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

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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.

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### Cumulative performance (as at 31/03/2024)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	4.30%	7.17%	15.39%	16.76%	24.48%	60.68%	168.40%	516.30%
Sector	2.94%	7.43%	17.10%	18.76%	17.07%	52.93%	103.18%	596.62%
Quartile	1	3	3	3	2	2	1	-
Rank	70/499	282/516	332/513	314/503	112/443	131/391	37/255	-

### 3 year statistical fund data (as at 31/03/2024)

Monthly volatility	3.37%
Best 3 month return	13.37%
Worst 3 month return	-10.43%

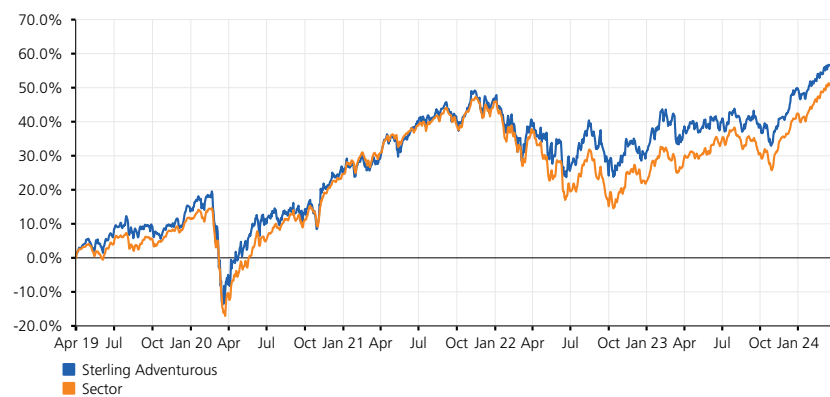
Source: FE, figures to 31/03/2024, bid to bid gross in GBP. Past performance is not a guide to future performance.

### Discrete performance (as at 31/03/2024)

	Mar 19 -Mar 20	Mar 20 -Mar 21	Mar 21 -Mar 22	Mar 22 -Mar 23	Mar 23 -Mar 24
% growth	-5.0%	35.9%	8.6%	-1.8%	16.8%
Sector	-10.3%	45.7%	5.4%	-6.5%	18.8%
Quartile	2	4	2	1	3
Rank	113/391	335/410	137/443	83/490	314/503

Source: FE, figures to 31/03/2024, bid to bid gross in GBP. Percentage growth figures are for discrete years, for example Mar 19-Mar 20 equals 31/03/2019 to 31/03/2020. 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



Source: FE as at 31/03/2024, 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.**

For information or to see our full range of funds, go to our website [www.zurichinternational.com](http://www.zurichinternational.com)

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