

Sterling Performance

April 2024

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

Launch date	11/10/2008
Current bid	GBP 11.732
Fund size(m)	GBP 47.64 (as at 28/03/2024)
FE sector	Mixed Investment 40%-85% Shares
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)

AstraZeneca PLC	2.7%
Shell Plc	2.5%
Government Of United Kingdom 4.125% 29-jan-2027	2.2%
Unilever PLC	2.2%
GSK plc	2.0%
RELX PLC	2.0%
Government Of United Kingdom 0.875% 31-jul-2033	1.7%
Government Of United Kingdom 0.5% 31-jan-2029	1.6%
London Stock Exchange Group plc	1.6%
Compass Group PLC	1.5%

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 Performance fund aims to provide long-term capital growth. The exposure to fixed-interest securities is lower than that of the Blue Chip investment choice.

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.

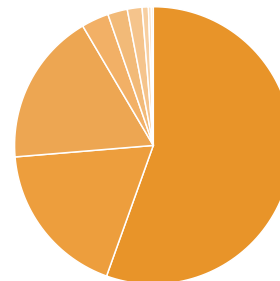
Fund commentary (as at 31/12/2023)

The majority of the fund is invested in equities with an emphasis 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. During Q3, the Bank of England raised official interest rates by 0.25% to 5.25%. Within equities, we realised some gains in the UK and trimmed Asia and Japan. However, we added to the US, where we also reorientated some of our holdings into the income strategy. Additionally, we increased continental Europe. In fixed income, we pared back allocations to gilts and sterling investment-grade corporate bonds.

Source:Columbia Threadneedle Investments

Assets (as at 31/12/2023)

UK Equity	55.5%
Sterling Bond	18.2%
North American Equity	17.8%
Europe ex UK Equity	3.2%
Global Equity	2.3%
Japan Equity	1.7%
Far East ex Japan Equity	0.7%
Cash	0.3%
Emerging Market Bond	0.2%



Source:Columbia Threadneedle Investments

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Things you need to know

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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	4.04%	3.84%	10.19%	9.47%	11.37%	30.69%	92.96%	325.69%
Sector	2.39%	4.30%	10.82%	10.71%	3.73%	21.85%	45.80%	369.15%
Quartile	1	3	3	3	1	2	1	-
Rank	11/432	281/441	243/440	266/433	92/414	103/360	16/227	-

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

Monthly volatility	3.14%
Best 3 month return	9.62%
Worst 3 month return	-8.58%

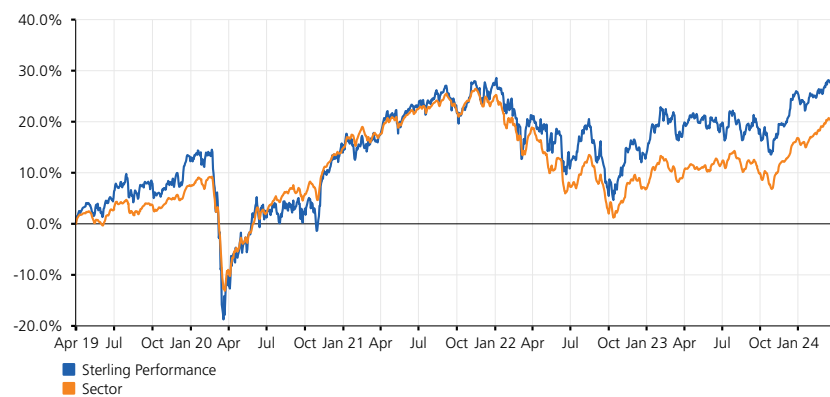
Source: FE, figures to 31/03/2024, bid to bid gross in GBP. Past performance is not a guide to future performance.

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	-10.1%	30.5%	3.3%	-1.5%	9.5%
Sector	-9.0%	29.1%	1.2%	-7.4%	10.7%
Quartile	3	2	2	1	3
Rank	196/360	182/392	171/414	22/419	266/433

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



29/03/2019 - 28/03/2024 Powered by data from FE

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

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