



# Fidelity Diversified Growth



## November 2023

### Zurich fund information (as at 31/10/2023)

Launch date	02/01/2015
Current bid	GBP 1.504
Fund size(m)	GBP 0.41 (as at 31/10/2023)
FE sector	Flexible Investment
Fund currency	GBP
Annual management charge*	0.25%
Crown rating†	👑👑N/A👑👑

### Additional fund information (as at 31/10/2023)

Fund manager	Eugene Philalithis, Nick Peters
ISIN Code	GB00B2R8Z055
SEDOL	B2R8Z05

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### Top ten holdings (as at 30/09/2023)

FIDELITY FUNDS - GLOBAL INFLATION-LINKED BOND FUND Y-GBP (HEDGED)	17.3%
ISHARES GLOBAL CORP BOND UCITS ETF USD DIST (GBP)	14.5%
ISHARES CORE S&P 500 UCITS ETF USD ACC	12.3%
S&P 500 INDX_FUT	11.2%
UNITED KINGDOM G.B.&N.IRELAND 0% 10/16/2023	4.2%
FIDELITY SUSTAINABLE GLOBAL HIGH YIELD BOND	3.7%
PARIS-ALIGNED MULTIFACTOR UCITS ETF ACCUMULATING GBP	
JAPAN GOVERNMENT OF 0.4% 06/20/2033	3.2%
UBS BBG CM-BCOM ER INDX_CFD	3.2%
FIDELITY INDEX EUROPE EX UK F ACC	3.1%
MSCI EMERGING MARKETS INDEX_FUT	2.9%

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.

### Fund objective

The Fund aims to increase the value of your investment over a period of 5 years or longer and to maintain volatility within the range of 6-8% p.a. The Fund invests globally, into a broad range of asset classes based on their risk profile. The Fund is actively managed without reference to a benchmark. The asset allocation is managed using a systematic volatility and risk management process. This typically involves increasing the Fund's allocation to lower risk assets e.g. government bonds when market volatility rises, and increasing the allocation to higher risk assets (including non-investment grade debt instruments, equities, alternatives, and commodities), when market volatility falls. In addition, the Investment Manager will pursue other investment opportunities on a discretionary basis, which would be expected to enhance value regardless of market direction. The Fund can invest in assets directly and indirectly, via the use of funds (including funds managed by Fidelity), securities, money market instruments, cash, deposits and derivatives (which can be used for both efficient portfolio management and investment purposes).

There is no asset split information available for this fund.

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### Things you need to know

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

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

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

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.

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

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.

You should note that investing in 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.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.



Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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### Cumulative performance (as at 31/10/2023)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	-1.38%	-3.73%	-1.74%	1.77%	-0.93%	3.95%	-	-

### 3 year statistical fund data (as at 31/10/2023)

Monthly volatility	1.85%
Best 3 month return	5.61%
Worst 3 month return	-6.81%

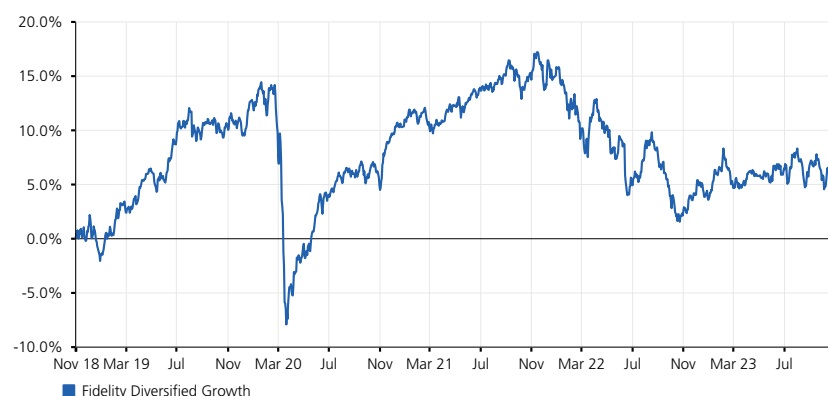
Source: FE, figures to 31/10/2023, bid to bid gross in GBP. Past performance is not a guide to future performance.

### Discrete performance (as at 30/09/2023)

	Sep 18 -Sep 19	Sep 19 -Sep 20	Sep 20 -Sep 21	Sep 21 -Sep 22	Sep 22 -Sep 23
% growth	6.7%	-4.9%	8.9%	-9.7%	1.4%

Source: FE, figures to 30/09/2023, bid to bid gross in GBP. Percentage growth figures are for discrete years, for example Sep 18-Sep 19 equals 30/09/2018 to 30/09/2019. Past performance is not a guide to future performance.

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



Source: FE as at 31/10/2023, bid to bid gross in GBP. Past performance is not a guide to future performance.

**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 annual management charge.**

