

ZI Fidelity Global Bond

August 2022

Zurich fund information (as at 31/07/2022)

Launch date	15/12/2003
Current bid	USD 1.575
Fund size(m)	USD 19.62 (as at 29/07/2022)
FE sector	Global Fixed Interest
Fund currency	USD
ZIL charge	0.75%
Annual management charge*	0.75%
Crown rating†	👑👑👑👑👑
Risk rating**	2

Additional fund information (as at 31/07/2022)

Fund name	Fidelity Global Bond
Benchmark	BLOOMBERG GLOBAL AGGREGATE
Fund manager	Rick Patel, Ario Emami Nejad, Rosie McMellin
ISIN Code	LU0048582984
SEDOL	4341158
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* 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 invests in fixed income securities issued in global markets to maximise performance measured in US Dollars. The fund may invest its net assets directly in onshore China fixed income securities listed or traded on any Eligible Market in China. As this fund may invest globally, it may be exposed to countries considered to be emerging markets.

A minimum of 50% of the fund's net assets will be invested in securities deemed to maintain sustainable characteristics, as described in the section entitled "1.3.2(a) Fidelity Sustainable Investing Framework" above.

The fund is actively managed. The Investment Manager will, when selecting investments for the fund and for the purposes of monitoring risk, reference Bloomberg Global Aggregate Bond Index (the "Index") as the Index constituents best represent the characteristics the fund is seeking to gain exposure to. The fund's performance can be assessed against its Index.

The Investment Manager has a wide range of discretion relative to the Index. While the fund will hold assets that are components of the Index, it may also invest in issuers, sectors, countries and security types that are not included in, and that have different weightings from, the Index in order to take advantage of investment opportunities. It is expected that over long time periods, the fund's performance will differ from the Index. However, over short time periods, the fund's performance may be close to the Index, depending on market conditions.

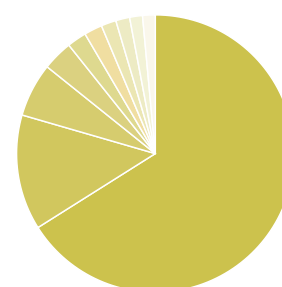
Shareholders' attention is drawn to the fact that the Index is not an index which integrates environmental and social considerations. Instead, the fund promotes environmental and social characteristics by adhering to the Fidelity Sustainable Investing Framework, as described above.

Portfolio Information:

Onshore China fixed income securities are listed or traded on any Eligible Market in China, and are issued by a variety of issuers such as government, quasi-government, banks, financial institutions or other corporate entities established or incorporated in China or corporate entities with commercial activities in China.

Sectors (as at 30/06/2022)

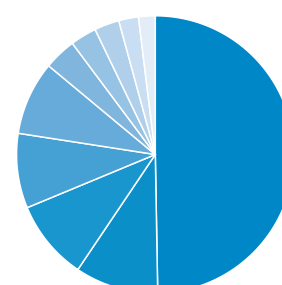
Government Bonds	66.1%
Banks	13.4%
Others	6.3%
Communications	3.5%
Insurance	2.3%
Non-Cyclical Consumer Goods	2.1%
Technology	1.8%
Cyclical Consumer Goods	1.6%
Other Financial	1.5%
Property	1.5%



Source:FE

Regions (as at 30/06/2022)

USA	49.7%
Asia Pacific ex Japan	9.7%
UK	9.3%
Germany	8.7%
Others	8.6%
Scandinavia	3.8%
Japan	3.1%
Australasia	2.9%
Europe	2.3%
France	1.9%



Source:FE
Zurich International Life

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.

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

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

Cumulative performance (as at 31/07/2022)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	2.96%	-1.27%	-11.69%	-16.77%	-8.07%	-4.60%	-7.78%	26.02%
BLOOMBERG GLOBAL AGGREGATE	2.13%	-0.88%	-10.24%	-14.58%	-7.16%	-2.31%	2.06%	61.30%
Sector	2.11%	-2.29%	-8.95%	-12.14%	-9.17%	-5.17%	2.48%	234.68%
Quartile	2	2	4	4	3	2	3	-
Rank	137/437	201/435	346/433	347/428	200/392	169/344	165/235	-

3 year statistical fund data (as at 31/07/2022)

Monthly volatility	2.02%
Best 3 month return	5.47%
Worst 3 month return	-10.56%

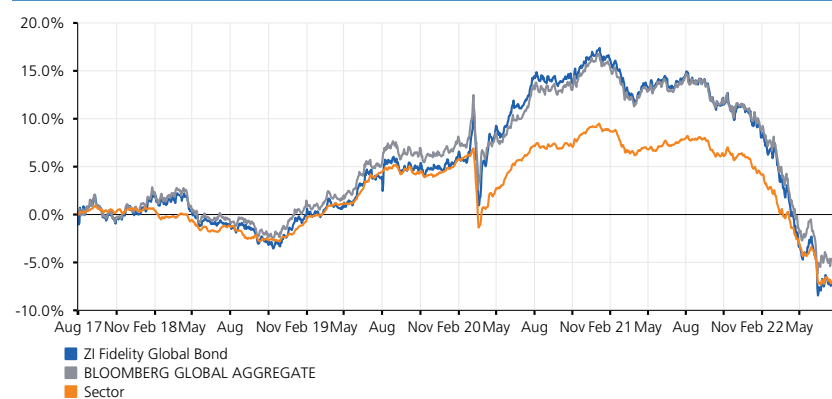
Source: FE, figures to 31/07/2022, bid to bid gross in USD. Past performance is not a guide to future performance.

Discrete performance (as at 30/06/2022)

	Jun 17 -Jun 18	Jun 18 -Jun 19	Jun 19 -Jun 20	Jun 20 -Jun 21	Jun 21 -Jun 22
% growth	0.1%	5.6%	6.4%	2.0%	-18.2%
BLOOMBERG GLOBAL AGGREGATE	1.4%	5.8%	4.2%	2.6%	-15.2%
Sector	-1.6%	5.4%	2.1%	1.5%	-13.4%
Quartile	1	2	1	2	4
Rank	72/338	163/372	67/392	177/421	358/428

Source: FE, figures to 30/06/2022, bid to bid gross in USD. Percentage growth figures are for discrete years, for example Jun 17-Jun 18 equals 30/06/2017 to 30/06/2018. 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 31/07/2022, bid to bid gross in USD. 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 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

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Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com

Zurich International Life Limited acting through its Singapore branch at Singapore Land Tower #29-05, 50 Raffles Place, Singapore 048623. Telephone +65 6876 6750 Telefax +65 6876 6751. Registered in Singapore No. T05FC6754E.



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