

We've written this fund factsheet assuming you have some experience of investing. This means that although we have tried to write as much as possible in plain language, we may have used certain words or phrases that might not be familiar to you, particularly if you are new to investing. Its purpose is to help you understand how the fund is invested and performing. You should not use it on its own for making investment decisions. It is not an offer to buy or sell any investments or shares. If there's something you don't understand, please contact your adviser. If you don't have an adviser, please call us, we can help you find one near you.



## Zurich M&G Gilt & Fixed Income Accumulation AP

**November 2019**

### Zurich fund information

(as at 31/10/2019)

Launch date	23/07/2010
Buy price / sell price	716.60p / 680.80p
Fund size (£m)	1.1 (as at 31/10/2019)
ABI Sector	UK Gilts
Fund Charges*	1.51%
SEDOL	B58YQGQ6
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADHGTD
ISIN code	GB00B58YQGQ6
Crown rating	

The Zurich fund invests in M&G Gilt & Fixed Interest Income

### Information for M&G Gilt & Fixed Interest Income

(as at 31/10/2019)

Launch date	09/12/1980
Fund size (£m)	553.0 (as at 30/09/2019)
SEDOL	B734BY8
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	M&G UK
Fund manager	Matthew Russell
Fund manager's Square Mile Rating	-
Crown rating	

### Top holdings

(as at 30/09/2019)\*\*

HM TREASURY UNITED KINGDOM DMO 14.96%
1.5% GILT 22/07/26 GBP0.01
HM TREASURY UNITED KINGDOM DMO 13.24%
6% GILT 2028
HM TREASURY UNITED KINGDOM DMO 10.95%
1.625% TRSY GILT 22/10/54 GBP0.01
HM TREASURY UNITED KINGDOM DMO 9.28%
1.625% TREASURY GILT 22/10/28 GBP0.01
HM TREASURY UNITED KINGDOM DMO 7.46%
3.75% GILT 7/9/20 GBP0.01
HM TREASURY UNITED KINGDOM DMO 6.58%
4.25% GILT 07/12/40
HM TREASURY UNITED KINGDOM DMO 5.31%
1.5% GILT 22/07/47 GBP1
HM TREASURY UNITED KINGDOM DMO 5.27%
2.5% GILT 22/07/65 GBP0.1

KFW DEVELOPMENT BANK 1.125% BDS 4.60%  
 \* This figure includes the charges and expenses  
 07/12/21 GBP0.00  
 that are deducted from the fund and are  
 HM TREASURY UNITED KINGDOM DMO 3.25%  
 reflected in the unit price. Other charges which  
 5.2% GILT 22/01/44 GBP0.01  
 reduce the number of units you hold may apply.

For further information please refer to your  
 product Terms and Conditions.

### Fund objective

The Fund aims to provide income and capital growth. At least 70% of the Fund is invested in short, medium or long-dated gilts according to the fund manager's view at any given moment of the likely course of interest rates and trend of the gilt market. The Fund's exposure to gilts may be gained through the use of derivatives. Derivatives may also be used for efficient portfolio management. The Fund may also invest in collective investment schemes, other transferable securities, other debt instruments, cash, near cash, other money market securities, warrants and other derivative instruments.

### Fund availability

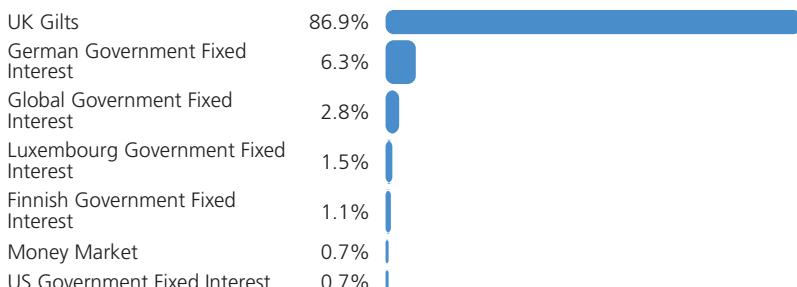
This fund is closing on 25 November 2019

### Fund features

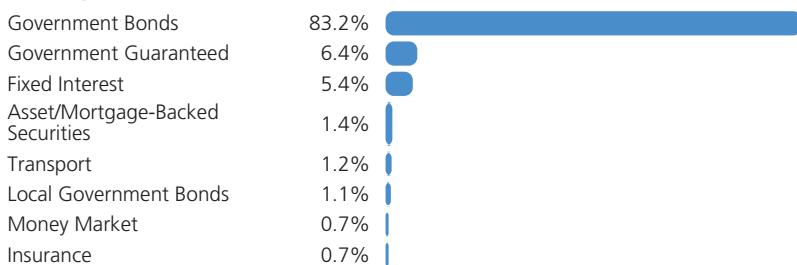
This fund invests in assets which have the potential to produce stable and steady longer term returns. The returns are expected to be more stable and fluctuate in value far less than equities but as a consequence the returns are likely to be much lower. Over some periods of time the value of your investment can fall.

Unless held as part of a personalised portfolio invested to achieve an overall balance of risk and return, this fund is more suited for shorter-term investment. Investing solely in this fund for the longer-term may result in a lower return than a bank or building society savings account.

### Asset split 1 (as at 30/09/2019)\*\*



### Asset split 2 (as at 30/09/2019)\*\*



\*\* Zurich sources its funds data from Financial Express. The date shown reflects the last available regional, sector and asset breakdown data provided by the fund's administrator to Financial Express. The timeliness of this data is affected by the speed and regularity of their publication by the fund administrator.

# Zurich M&G Gilt & Fixed Income Accumulation AP

November 2019

## Things you need to know

We've based this information on our current understanding of law and practice. We make every effort to ensure that this information is helpful, accurate and correct but it may change or may not apply to your personal circumstances. Before taking any action you should always check with an appropriate adviser, as we cannot accept responsibility for any action taken on the basis of this information alone.

All funds carry some risk and you should consider these risks before making an investment decision. The value of investments and any income from them is not guaranteed and can fall as well as rise and will be reduced in real terms by the effects of inflation. The main factors which may increase the risk of this fund include:

- the split between government and corporate fixed interest,
- the extent to which the fund invests in high yield fixed interest assets,
- the amount held in overseas assets.

Other charges which reduce the number of units you hold may apply. For further information please refer to your product Terms and Conditions.

For a more detailed explanation and other useful information about investments, please refer to our guide - "Making investments clearer - a guide for you", which can be found at [www.zurich.co.uk](http://www.zurich.co.uk).

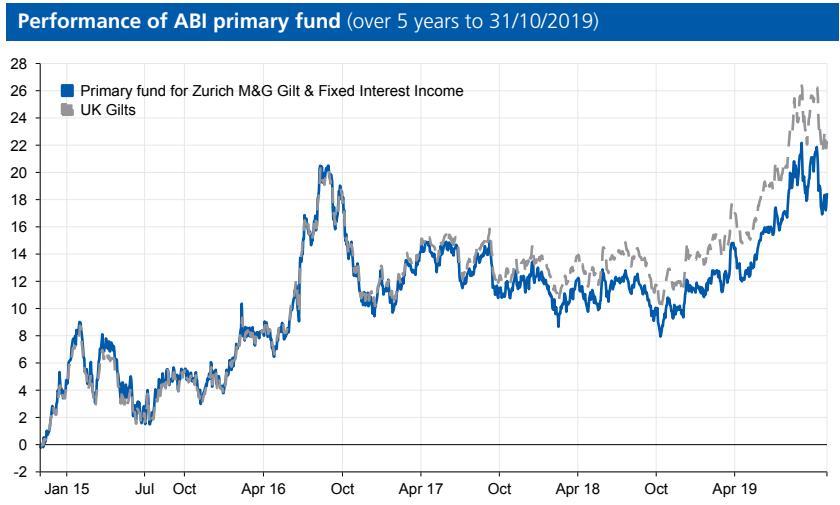
Cumulative fund performance (as at 31/10/2019)					
	6 mths	1 year	3 years	5 years	10 years
% growth	5.50%	7.57%	6.71%	21.53%	-

Discrete fund performance (as at 30/09/2019)					
	30/09/2014 - 30/09/2015 - 30/09/2016 - 30/09/2017 - 30/09/2018 - 30/09/2019	30/09/2015 - 30/09/2016 - 30/09/2017 - 30/09/2018 - 30/09/2019	30/09/2016 - 30/09/2017 - 30/09/2018 - 30/09/2019	30/09/2017 - 30/09/2018 - 30/09/2019	30/09/2018 - 30/09/2019
% growth	7.11%	13.13%	-5.66%	-0.62%	10.30%

Annualised fund performance (as at 31/10/2019)		3 year statistical fund data (as at 31/10/2019)		
3 year	2.19%	Monthly volatility	1.60%	
5 year	3.98%	Best 3 month return	5.15%	
10 year	-	Worst 3 month return	-2.59%	

Discrete performance of ABI primary fund* (as at 31/10/2019)					
	31/10/2014 - 31/10/2015 - 31/10/2016 - 31/10/2017 - 31/10/2018 - 31/10/2019	31/10/2015 - 31/10/2016 - 31/10/2017 - 31/10/2018 - 31/10/2019	31/10/2016 - 31/10/2017 - 31/10/2018 - 31/10/2019	31/10/2017 - 31/10/2018 - 31/10/2019	
% growth	4.75%	7.58%	-1.06%	-0.75%	7.07%
Sector Average	4.02%	8.32%	-0.17%	0.39%	8.47%
Quartile	2	3	4	4	4
Rank	49/156	101/157	149/157	152/159	146/159

\* This data shows the performance of the primary unit series for the fund.  
The primary unit series is the series of the fund that applies to most customers.



Source: Financial Express as at 31/10/2019. You shouldn't use past performance as a suggestion of future performance. It shouldn't be the main or sole reason for making an investment decision. The value of investments and any income from them can fall as well as rise and will be reduced in real terms by the effects of inflation. You may not get back the amount you invested. HM Revenue and Customs (HMRC) practice and law are complex. Tax concessions are not guaranteed, their value will depend on individual circumstances and may change in the future.

Fund performance data is based on a selling price basis and doesn't take into account fees and expenses which are specific to individual plans. Details are available on request.

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[www.zurich.co.uk/life](http://www.zurich.co.uk/life)

