

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 7IM AAP Adventurous Accumulation AP

November 2019

Zurich fund information

(as at 31/10/2019)

Launch date	23/07/2010
Buy price / sell price	879.70p / 835.70p
Fund size (£m)	0.4 (as at 31/10/2019)
ABI Sector	Flexible Investment
Fund Charges*	1.59%
SEDOL	B5MGWY8
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADAAAL
ISIN code	GB00B5MGWY86
Crown rating	

The Zurich fund invests in 7IM AAP Adventurous

Information for 7IM AAP Adventurous

(as at 31/10/2019)

Launch date	27/03/2008
Fund size (£m)	224.2 (as at 31/10/2019)
SEDOL	B39LHH0
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Fund management company	7IM Investment Funds
Fund manager	7IM - Investment Team
Fund manager's Square Mile Rating	-
Crown rating	

Top holdings

(as at 30/09/2019)**

T. ROWE PRICE FRONTIER MARKETS EQUITY I USD	4.55%
MOST DIVERSIFIED PTF SICAV	4.52%
VANGUARD FUNDS PLC FTSE 250 UCITS ETF	4.38%
L&G EMERGING MARKETS GOVERNMENT BOND (US\$) INDEX I ACC	4.04%
L&G EMERGING MARKETS GOVERNMENT BOND LOCAL CURRENCY INDEX I ACC	3.98%

Fund objective

The fund aims to provide capital growth by applying active asset allocation techniques to a mainly passive investment strategy. The fund will invest mainly in equities or instruments that track the returns of equity indices as well as investing in alternative asset classes, some of which may be actively managed. Assets with scope for capital growth in real terms are likely to represent a significant part of the fund's composition. As a result, there is a wide risk of fluctuations in capital values.

Fund availability

This fund is closing on 11 November 2019

Fund features

This fund invests in assets which have the potential to produce superior longer term returns. Over some periods of time there can be significant falls, as well as rises, in the value of your investment.

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

UK EQUITIES	22.9%	
NORTH AMERICAN EQUITIES	21.5%	
GLOBAL FIXED INTEREST	10.2%	
JAPANESE EQUITIES	9.4%	
EUROPEAN EQUITIES	9.1%	
GLOBAL EMERGING MARKET EQUITIES	9.0%	
INTERNATIONAL EQUITIES	4.6%	
MONEY MARKET	4.5%	
ALTERNATIVE INVESTMENT STRATEGIES	3.5%	
OTHERS	5.3%	

* This figure includes the charges and expenses that are deducted from the fund and are reflected in the unit price. Other charges which reduce the number of units you hold may apply. For further information please refer to your product Terms and Conditions.

** 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.

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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 amount held in overseas assets,
- any concentration in specific areas or sectors,
- the amount invested in property or property shares,
- the use of derivatives and other instruments with the aim of generating outperformance.

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.

For investments made into 7IM AAP funds before 1 January 2013, 7IM will make additional payments, based on the value of the holdings in these funds, to certain financial adviser firms. Any additional payments will be paid from 7IM's management charge and are included in the fund charges disclosed to you. Your adviser will have informed you if this arrangement applies to your investment.

Cumulative fund performance (as at 31/10/2019)

	6 mths	1 year	3 years	5 years	10 years
% growth	0.40%	5.15%	11.89%	30.23%	-

Discrete fund performance (as at 30/09/2019)

	30/09/2014 - 30/09/2015	30/09/2015 - 30/09/2016	30/09/2016 - 30/09/2017	30/09/2017 - 30/09/2018	30/09/2018 - 30/09/2019
% growth	-2.46%	17.33%	9.04%	5.13%	1.17%

Annualised fund performance (as at 31/10/2019)

3 year	3.82%
5 year	5.43%
10 year	-

3 year statistical fund data (as at 31/10/2019)

Monthly volatility	2.30%
Best 3 month return	7.08%
Worst 3 month return	-9.99%

Discrete performance of ABI primary fund* (as at 31/10/2019)

	31/10/2014 - 31/10/2015	31/10/2015 - 31/10/2016	31/10/2016 - 31/10/2017	31/10/2017 - 31/10/2018	31/10/2018 - 31/10/2019
% growth	4.59%	9.97%	9.13%	-3.60%	4.50%
Sector Average	5.76%	15.04%	10.39%	-2.19%	8.25%
Quartile	3	4	3	3	4
Rank	164/257	231/268	205/275	200/279	245/281

* 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.

Performance of ABI primary fund (over 5 years to 31/10/2019)



31/10/2014 - 31/10/2019 Powered by data from FE

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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