

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 Balanced Accumulation AP

## October 2019

### Zurich fund information

(as at 30/09/2019)

Launch date	23/07/2010
Buy price / sell price	765.70p / 727.40p
Fund size (£m)	3.0 (as at 30/09/2019)
ABI Sector	Mixed Investment 20-60% Shares
Fund Charges*	1.54%
SEDOL	B5B5912
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADAAAO
ISIN code	GB00B5B59123
Crown rating	

The Zurich fund invests in 7IM AAP Balanced

### Information for 7IM AAP Balanced

(as at 30/09/2019)

Launch date	27/03/2008
Fund size (£m)	1329.9 (as at 30/09/2019)
SEDOL	B39L9C9
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	7IM Investment Funds company
Fund manager	7IM - Investment Team
Fund manager's Square Mile Rating	-
Crown rating	

### Top holdings

(as at 30/08/2019)\*\*

ISHARES OVERSEAS CORPORATE BOND INDEX (UK) L ACC	9.44%
L&G EMERGING MARKETS GOVERNMENT BOND LOCAL CURRENCY INDEX I ACC	3.43%
L&G EMERGING MARKETS GOVERNMENT BOND (US\$) INDEX I ACC	3.42%
VANGUARD FUNDS PLC FTSE 250 UCITS ETF	3.04%
AQR UCITS FUNDS SICAV MANAGED FUTURES UCITS IAU3F	3.00%
BNP PARIBAS ARBITRAGE ISSUANCE BV 0% MTN 08/07/24 USD500000	2.93%
BMO GLOBAL EQUITY MARKET NEUTRAL V10 3 ACC	2.67%
UNITED STATES OF AMER TREAS BILLS 1.125% TB 15/02/49 USD100	2.45%
MOST DIVERSIFIED PTF SICAV	2.39%
ISHARES GLOBAL INFLATION-LINKED BOND INDEX (US DOLLAR HEDGED) (IE) I ACC NAV USD	2.39%

\* 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.

### Fund objective

The fund aims to provide a balance of income and capital growth by applying active asset allocation techniques to a mainly passive investment strategy. The fund will invest mainly in equities and fixed-interest investments or instruments that track the returns of equity and fixed-interest as well as investing in alternative asset classes, some of which may be actively managed. The fund will comprise a mixture of income-generating assets and assets with scope for capital growth in real terms. As a result, there may be some risk to capital.

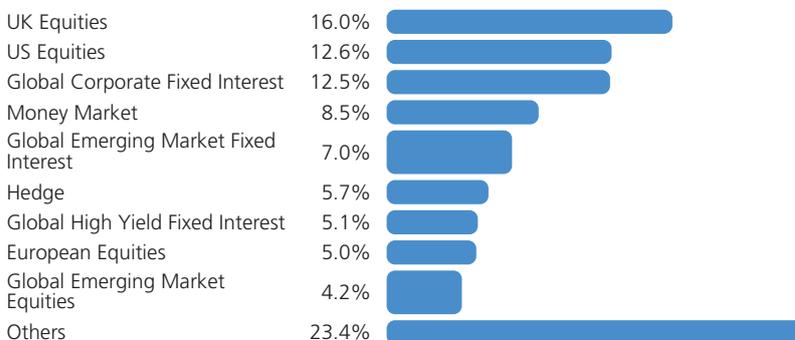
### Fund availability

This fund is closing on 11 November 2019

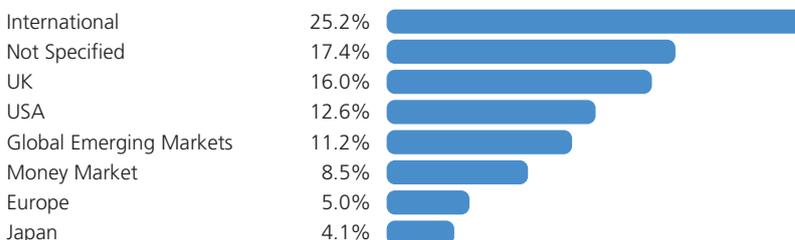
### Fund features

This fund invests in assets which have the potential to produce good longer term returns above inflation. The returns will have less fluctuation than investing fully in equities and over some periods of time the value of your investment can fall.

### 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 7IM AAP Balanced Accumulation AP October 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 amount held in overseas assets,
- any concentration in specific areas or sectors,
- the amount invested in property or property shares,
- the extent to which the fund invests in fixed interest 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).

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 30/09/2019)

	6 mths	1 year	3 years	5 years	10 years
% growth	3.87%	2.28%	9.45%	21.35%	-

### 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	-1.97%	13.10%	5.06%	1.86%	2.28%

### Annualised fund performance (as at 30/09/2019)

3 year	3.06%
5 year	3.95%
10 year	-

### 3 year statistical fund data (as at 30/09/2019)

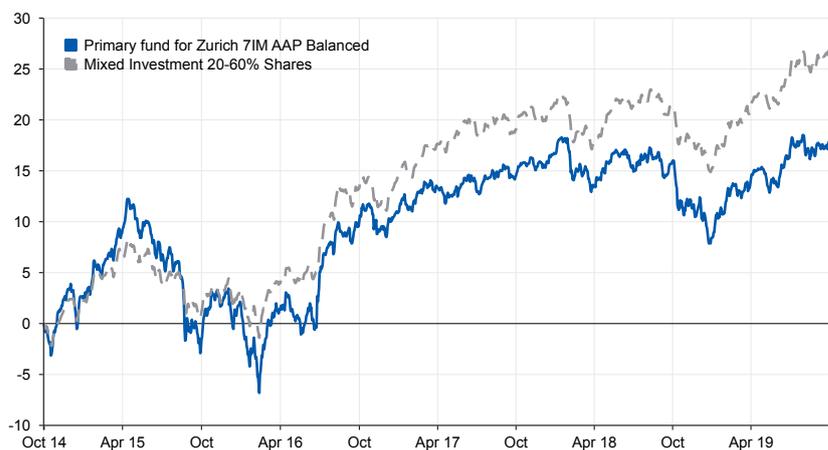
Monthly volatility	1.44%
Best 3 month return	5.07%
Worst 3 month return	-6.29%

### Discrete performance of ABI primary fund\* (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	-2.52%	12.40%	4.40%	1.27%	1.72%
Sector Average	0.62%	12.53%	5.10%	2.02%	4.48%
Quartile	4	3	3	3	4
Rank	311/347	199/364	252/384	280/392	326/398

\* 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 30/09/2019)



30/09/2014 - 30/09/2019 Powered by data from FE

Source: Financial Express as at 30/09/2019. 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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