

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 Deutsche Managed Sterling Accumulation AP

**November 2019**

## Zurich fund information

(as at 31/10/2019)

Launch date	23/07/2010
Buy price / sell price	490.20p / 465.70p
Fund size (£m)	1.5 (as at 31/10/2019)
ABI Sector	Money Market
Fund Charges*	0.85%
SEDOL	B5WGMPP9
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADIHSN
ISIN code	GB00B5WGMPP9
Crown rating	

The Zurich fund invests in Deutsche Managed Sterling Fund

## Information for Deutsche Managed Sterling Fund

(as at 31/10/2019)

Launch date	18/07/2000
Fund size (£m)	5807.0 (as at 30/09/2019)
SEDOL	B4QC9X3
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	DWS Deutsche Global Liquidity Series plc
Fund manager	Harm Carstens
Fund manager's Square Mile Rating	-
Crown rating	

## Top holdings

(as at 31/10/2019)\*\*

BANK OF MONTREAL FRN 19/10/20 GBP100000	2.47%
Toyota Finance Australia 06.12.19	2.07%
HM TREASURY UNITED KINGDOM DMO 0% TSY BILL 06/01/20 GBP1	1.92%
First Abu Dhabi Bank 21.01.20	1.72%
HM TREASURY UNITED KINGDOM DMO 0% TSY BILL 16/12/19 GBP1	1.53%
Qatar National Bank (London Branch) 19.11.19 CD	1.53%
DZ Bank 20.03.20	1.53%
Dexia Crédit Local 02.03.20	1.49%
OP 19/18.06.20 MTN	1.34%
EUROPEAN INVESTMENT BANK 2.25% NTS 07/03/20 GBP1000	1.16%

## Fund objective

The fund aims to achieve growth while preserving capital values by investing in a diversified portfolio of Sterling denominated short-term debt and debt related instruments.

## Fund availability

This fund is closing on 4 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. For example, when interest rates are low the return from the assets may be less than the charges.

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 31/10/2019)\*\*

Money Market	51.4%	
Convertibles	20.7%	
Cash & Cash Equivalents	0.0%	
Others	27.9%	

## Asset split 2 (as at 31/10/2019)\*\*

Banks	58.4%	
Money Market	20.2%	
Government Bonds	14.9%	
Corporate Bonds	5.5%	
Insurance	1.1%	

\* 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.

# Zurich Deutsche Managed Sterling 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 amount held in money market instruments other than cash deposits,
- 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	0.00%	0.00%	-0.77%	-1.31%	-

### 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	-0.30%	-0.28%	-0.45%	-0.34%	0.00%

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

3 year	-0.26%
5 year	-0.26%
10 year	-

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

Monthly volatility	0.02%
Best 3 month return	0.00%
Worst 3 month return	-0.15%

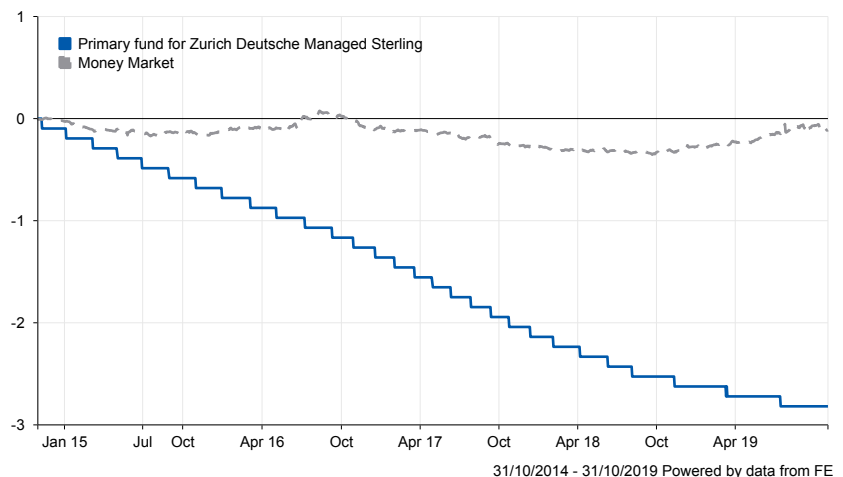
### Discrete performance of ABI primary fund\* (as at 31/10/2019)

	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	-0.58%	-0.68%	-0.79%	-0.50%	-0.30%
Sector Average	-0.14%	0.11%	-0.23%	-0.04%	0.19%
Quartile	4	4	4	4	4
Rank	179/209	204/216	207/219	199/220	204/220

\* 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)



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.

0370 241 6950

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