

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 Managed Bond Focused Accumulation AP

October 2019

Zurich fund information

(as at 30/09/2019)

| | |
|---|-------------------------------|
| Launch date | 23/07/2010 |
| Buy price / sell price | 836.20p / 794.40p |
| Fund size (£m) | 14.7 (as at 30/09/2019) |
| ABI Sector | Mixed Investment 0-35% Shares |
| Fund Charges* | 1.03% |
| SEDOL | B5KTDK2 |
| SEDOL codes © London Stock Exchange, reproduced under license | |
| Mex ID | ADAABZ |
| ISIN code | GB00B5KTDK25 |
| Crown rating | |

The Zurich fund invests in Threadneedle Managed Bond Focused

Information for Threadneedle Managed

Bond Focused

(as at 30/09/2019)

| | |
|---|--|
| Launch date | 16/09/2002 |
| Fund size (£m) | 307.9 (as at 30/09/2019) |
| SEDOL | B0882Q5 |
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| Fund management company | Threadneedle Investment Services Limited |
| Fund manager | Alex Lyle |
| Fund manager's Square Mile Rating | - |
| Crown rating | |

Top holdings

(as at 31/08/2019)**

| | |
|--|--------|
| THREADNEEDLE GLOBAL BOND FUND | 19.00% |
| THREADNEEDLE STERLING BOND FUND | 13.90% |
| THREADNEEDLE UK CORPORATE BOND FUND | 10.40% |
| THREADNEEDLE UK INA GBP | 9.30% |
| LIVERPOOL VICTORIA PORTFOLIO MGRS | 8.40% |
| UK SHORT DATED CORPORATE BOND INSTL | |
| THREADNEEDLE STERLING FUND | 5.20% |
| THREADNEEDLE EUROPEAN FUND | 4.90% |
| THREADNEEDLE (LUX) SICAV - GLOBAL CORPORATE BOND -XGH-CAPITALISATION | 3.00% |
| THREADNEEDLE GLOBAL SELECT FUND | 2.80% |
| THREADNEEDLE DOLLAR BOND RGA GBP | 2.30% |

* 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 Threadneedle Managed Bond Focused fund (the underlying 'Fund') aims to provide a return over the long term (5 years or more), by way of income and capital growth. The Fund is actively managed and invests at least 80% of its assets in other funds. The Fund usually invests in other Threadneedle funds, however, funds managed by companies outside the Threadneedle group may also be held, when this is considered appropriate. These funds may invest worldwide.

The Fund focuses on investment in funds providing exposure to bonds (including corporate and government bonds), and to a lesser extent, funds investing in equities (company shares), particularly the shares of UK companies. The balance of the exposure between these different asset types may vary over time, however, equity exposure will usually not exceed 35% of the Fund's value, under normal market conditions. The Fund may also hold money market instruments, deposits, cash, and near cash.

Derivatives may be used with the aim of reducing risk or managing the Fund more efficiently, and up to 20% of the value of the Fund may be invested in funds that use derivatives for investment purposes.

Many funds sold in the UK are grouped into sectors by the Investment Association (the trade body that represents UK investment managers), to facilitate comparison between funds with broadly similar characteristics (peer groups). This Fund is included in the IA Mixed Investments 0-35% Shares sector. Performance data on funds within this sector may be used when evaluating the performance of this Fund.

Fund availability

This fund is closing on 28 October 2019

Fund features

This fund invests in assets which have the potential to produce moderate and stable longer term returns. The returns are expected to fluctuate in value less than equities and over some periods of time the value of your investment can fall.

Asset split 1 (as at 31/08/2019)**

| | | |
|---------------------------------------|-------|--|
| UK Fixed Interest | 33.3% | |
| Global Fixed Interest | 31.1% | |
| UK Equities | 12.0% | |
| Europe ex UK Equities | 6.4% | |
| Money Market | 6.0% | |
| International Equities | 3.7% | |
| North American Equities | 3.6% | |
| Japanese Equities | 1.7% | |
| Asia Pacific ex Japan Equities | 1.6% | |
| Global Emerging Market Fixed Interest | 0.6% | |

** 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 Managed Bond Focused 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 invested in equities,
- 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.

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

| | 6 mths | 1 year | 3 years | 5 years | 10 years |
|----------|--------|--------|---------|---------|----------|
| % growth | 6.96% | 7.96% | 12.99% | 29.34% | - |

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 | 0.54% | 13.86% | 3.53% | 1.09% | 7.96% |

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

| | |
|---------|-------|
| 3 year | 4.15% |
| 5 year | 5.28% |
| 10 year | - |

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

| | |
|----------------------|--------|
| Monthly volatility | 1.26% |
| Best 3 month return | 5.20% |
| Worst 3 month return | -3.13% |

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 | 1.46% | 11.79% | 3.50% | 1.28% | 7.02% |
| Sector Average | 2.55% | 11.20% | 1.93% | 0.74% | 5.49% |
| Quartile | 3 | 2 | 1 | 2 | 2 |
| Rank | 82/112 | 60/119 | 21/122 | 56/126 | 46/130 |

* 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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