

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 Equity & Bond Accumulation AP

## October 2019

### Zurich fund information

(as at 30/09/2019)

Launch date	23/07/2010
Buy price / sell price	897.70p / 852.80p
Fund size (£m)	16.9 (as at 30/09/2019)
ABI Sector	Mixed Investment 20-60% Shares
Fund Charges*	1.06%
SEDOL	B59BHH4
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADAACC
ISIN code	GB00B59BHH47
Crown rating	

The Zurich fund invests in Threadneedle Managed Equity & Bond

### Information for Threadneedle Managed Equity & Bond

(as at 30/09/2019)

Launch date	26/08/1997
Fund size (£m)	1463.5 (as at 30/09/2019)
SEDOL	B0882R6
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Threadneedle Investment Services Limited
Fund manager's Square Mile Rating	
Crown rating	

### Top holdings

(as at 31/08/2019)\*\*

THREADNEEDLE GLOBAL BOND FUND	12.60%
THREADNEEDLE UK INA GBP	9.00%
THREADNEEDLE GLOBAL SELECT FUND	8.70%
THREADNEEDLE EUROPEAN FUND	8.30%
THREADNEEDLE STERLING BOND FUND	8.00%
THREADNEEDLE STERLING FUND	7.20%
THREADNEEDLE UK CORPORATE BOND FUND	6.10%
LIVERPOOL VICTORIA PORTFOLIO MGRS	5.80%
UK SHORT DATED CORPORATE BOND INSTL	
T6UKEA THRD UK EQ AL IN FD X AC GB	3.80%
THREADNEEDLE UK ABSOLUTE ALPHA FUND	2.90%

### Fund objective

The Threadneedle Managed Equity & Bond fund (the underlying 'Fund') aims to provide a return over the long term (5 years or more), by way of capital growth and income. 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 equities (company shares), and bonds (including corporate and government bonds). The balance of the exposure to these different asset types may vary over time, however, equity exposure will usually not exceed 60% of the Fund's value, with at least 30% exposure maintained to bonds, 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 20-60% Shares sector. Performance data on funds within this sector may be used when evaluating the performance of this Fund.

### 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 31/08/2019)\*\*

UK Fixed Interest	23.0%	
Global Fixed Interest	18.9%	
UK Equities	18.9%	
International Equities	10.9%	
Europe ex UK Equities	9.6%	
Money Market	7.3%	
North American Equities	5.4%	
Japanese Equities	2.7%	
Asia Pacific ex Japan Equities	2.5%	
Others	0.8%	

\* 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 Managed Equity & Bond 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).

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

	6 mths	1 year	3 years	5 years	10 years
% growth	7.22%	6.20%	14.18%	35.95%	-

### 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	2.74%	15.89%	4.83%	2.55%	6.20%

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

3 year	4.52%
5 year	6.33%
10 year	-

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

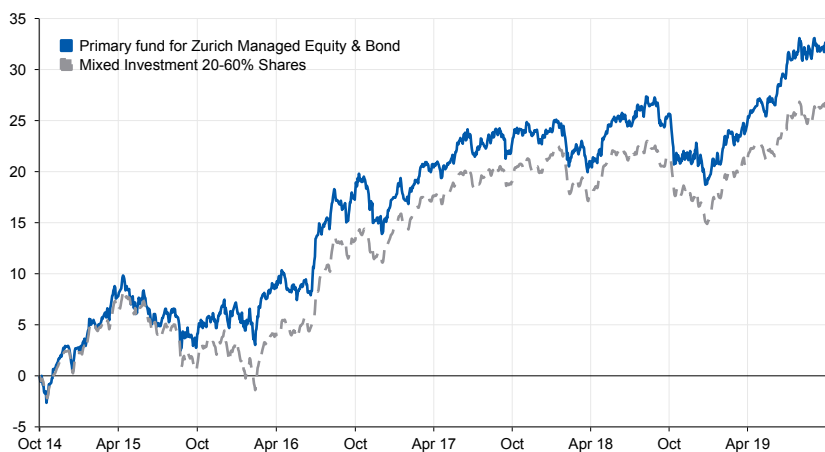
Monthly volatility	1.59%
Best 3 month return	5.40%
Worst 3 month return	-5.78%

### 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	3.36%	13.44%	4.47%	2.58%	5.38%
Sector Average	0.62%	12.53%	5.10%	2.02%	4.48%
Quartile	1	2	3	2	2
Rank	45/347	148/364	250/384	146/392	166/398

\* 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.

0370 241 6950

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

Zurich Assurance Ltd. Registered in England and Wales under company number 02456671. Registered office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.

We may record or monitor calls to improve our service.

