

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 Henderson European Selected Opportunities Accumulation AP

## November 2019

### Zurich fund information

(as at 31/10/2019)

Launch date	23/07/2010
Buy price / sell price	1142.20p / 1085.10p
Fund size (£m)	1.0 (as at 31/10/2019)
ABI Sector	Europe excluding UK Equities
Fund Charges*	1.70%
SEDOL	B59M852
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADAACI
ISIN code	GB00B59M8524
Crown rating	

The Zurich fund invests in Henderson European Selected Opportunities

### Information for Henderson European

#### Selected Opportunities

(as at 31/10/2019)

Launch date	31/08/1984
Fund size (£m)	1824.0 (as at 31/10/2019)
SEDOL	3243794
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Janus Henderson Global Investors Ltd
Fund manager	John Bennett
Fund manager's Square Mile Rating	-
Crown rating	

### Top holdings

(as at 30/09/2019)\*\*

LAFARGEHOLCIM LTD	7.60%
NESTLE SA	4.95%
ROCHE HLDG AG	3.54%
SAP SE	3.50%
ASML HOLDING NV	3.45%
UPM-KYMMENE OYJ	3.26%
AUTOLIV INC	3.19%
NOVARTIS AG	2.97%
ST MICROELECTRONICS NV	2.68%
CARLSBERG	2.67%

### Fund objective

The fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from European equity markets, by investing in:

- companies having their registered office in Europe,
- companies that do not have their registered office in Europe but either
  - carry out a predominant proportion of their business activity in these markets, or
  - are holding companies which predominately own companies with registered offices in Europe.

### 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)\*\*

Consumer Goods	25.5%	
Industrials	21.8%	
Health Care	19.6%	
Technology	10.4%	
Basic Materials	7.5%	
Oil & Gas	5.0%	
Financials	4.5%	
Money Market	2.7%	
Telecommunications	1.9%	
Consumer Services	1.3%	

### Asset split 2 (as at 30/09/2019)\*\*

Switzerland	22.7%	
Germany	18.4%	
Netherlands	13.5%	
France	12.1%	
Finland	8.7%	
Denmark	5.1%	
USA	3.2%	
Sweden	3.0%	
Money Market	2.7%	
Others	10.7%	

\* 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 Henderson European Selected Opportunities 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 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](http://www.zurich.co.uk).

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

	6 mths	1 year	3 years	5 years	10 years
% growth	6.02%	11.24%	19.98%	48.56%	-

### 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	3.16%	14.15%	19.43%	0.84%	5.03%

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

3 year	6.26%
5 year	8.24%
10 year	-

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

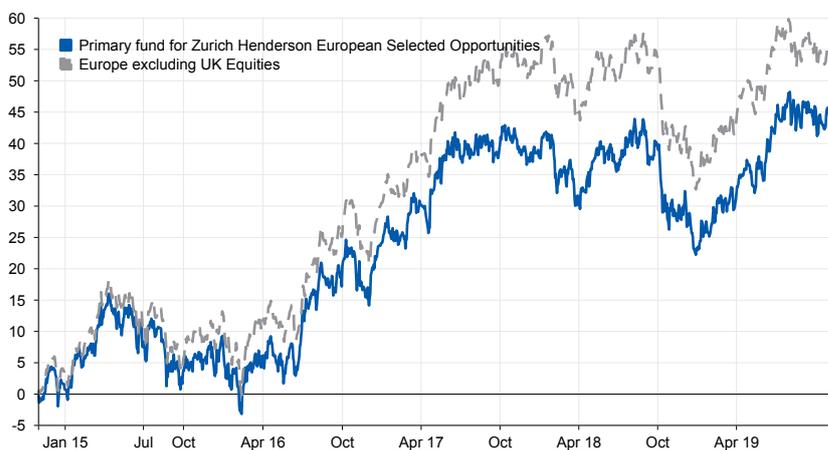
Monthly volatility	3.03%
Best 3 month return	11.71%
Worst 3 month return	-11.83%

### 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	5.83%	15.63%	14.54%	-6.88%	10.64%
Sector Average	9.58%	18.99%	17.98%	-7.74%	9.03%
Quartile	4	4	4	2	2
Rank	240/319	259/324	294/333	108/334	139/334

\* 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.

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.

