

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 Strategic Bond Accumulation AP

## October 2019

### Zurich fund information

(as at 30/09/2019)

Launch date	23/07/2010
Buy price / sell price	823.00p / 781.90p
Fund size (£m)	3.5 (as at 30/09/2019)
ABI Sector	Sterling Strategic Bond
Fund Charges*	1.47%
SEDOL	B58YK64
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADREST
ISIN code	GB00B58YK641
Crown rating	

The Zurich fund invests in Henderson Strategic Bond

### Information for Henderson Strategic Bond

(as at 30/09/2019)

Launch date	11/10/1986
Fund size (£m)	2701.5 (as at 30/09/2019)
SEDOL	0749529
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Janus Henderson Global Investors Ltd
Fund manager's Square Mile Rating	
Crown rating	

### Top holdings

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

AUSTRALIA GOVERNMENT BOND 2.75% 2028	4.70%
UNITED STATES TREASURY NOTE 2.75% 2023	3.80%
CANADIAN GOVERNMENT BOND 2.00% 2028	3.70%
HM TREASURY UNITED KINGDOM DMO 1.625% TREASURY GILT 22/10/28 GBP0.01	2.90%
AUSTRALIA(COMMONWEALTH OF) 2.25% TB 21/05/28 AUD100 (CDI)	2.60%
AUSTRALIA(COMMONWEALTH OF) 3.75% TB 21/04/37 AUD100 (CDI)	2.50%
ALPHABET INC 1.998% BDS 15/08/26 USD2000	2.20%
CANADA(GOVT OF) 1.75% BDS 01/03/23 CAD1 H490	2.10%
AMAZON.COM INC 3.15% BDS 22/08/27 USD1000	2.00%
CANADIAN GOVERNMENT BOND 1.50% 2022	1.50%

\* 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

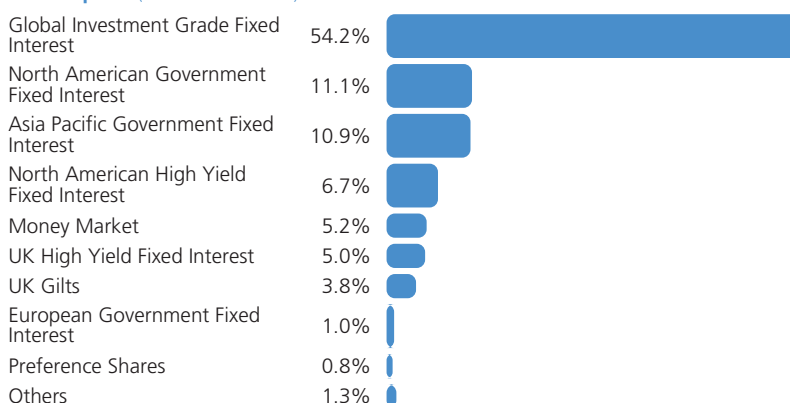
The fund aims to provide a return by investing in higher yielding assets including high yield bonds, investment grade bonds, government bonds, preference shares and other bonds. The fund may also invest in equities. The fund will take strategic asset allocation decisions between countries, asset classes, sectors and credit ratings. The fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.

### Fund features

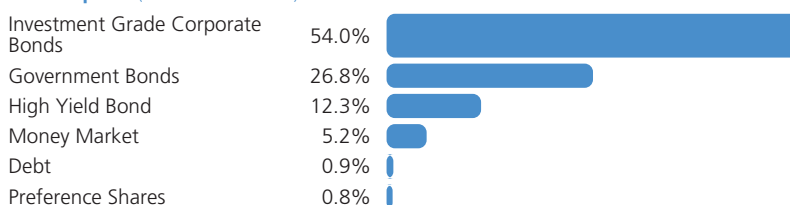
This fund invests in assets which have the potential to produce moderate and stable longer term returns. The returns are expected to fluctuate in value less than equities and over some periods of time the value of your investment can fall.

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 31/08/2019)\*\*



### Asset split 2 (as at 31/08/2019)\*\*



\*\* 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.

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## 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](http://www.zurich.co.uk).

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

	6 mths	1 year	3 years	5 years	10 years
% growth	5.32%	9.79%	10.75%	23.31%	-

### 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	3.82%	7.25%	2.89%	-1.95%	9.79%

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

3 year	3.46%
5 year	4.28%
10 year	-

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

Monthly volatility	0.91%
Best 3 month return	5.29%
Worst 3 month return	-1.40%

### 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	3.13%	6.88%	2.32%	-2.44%	9.30%
Sector Average	0.86%	6.76%	4.24%	-0.75%	5.54%
Quartile	1	3	4	4	1
Rank	29/150	89/152	124/155	144/156	26/156

\* 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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