

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 Accumulation AP

September 2022

Zurich fund information

(as at 31/08/2022)

Launch date	23/07/2010
Buy price / sell price	720.10p / 684.10p
Fund size (£m)	18.8 (as at 31/08/2022)
ABI Sector	Mixed Investment 0-35% Shares
Fund Charges*	0.99%
SEDOL	B50Q530
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADAABW
ISIN code	GB00B50Q5301
Crown rating	

The Zurich fund invests in Threadneedle Managed Bond

Information for Threadneedle Managed Bond

(as at 31/08/2022)

Launch date	09/04/2021
Fund size (£m)	248.2 (as at 31/08/2022)
SEDOL	BMGRV53
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Threadneedle Investment Services Limited
Fund manager	Alex Lyle
Fund manager's Square Mile Rating	-
Crown rating	

Top holdings

(as at 31/07/2022)**

CT GLOBAL BOND FUND	19.49%
CT STERLING BOND FUND	12.08%
CT STERLING CORPORATE BOND FUND	11.58%
CT DOLLAR BOND FUND	11.52%
CT UK FIXED INTEREST FUND	7.87%
THREADNEEDLE (LUX) SICAV - GLOBAL CORPORATE BOND -XGH-CAPITALISATION	7.31%
CT AMERICAN FUND	4.61%
CT UK FUND	4.30%
CT GLOBAL SELECT FUND	3.57%
THREADNEEDLE (LUX) SICAV - EUROPEAN CORPORATE BOND -4G-CAPITALISATION	2.78%

* 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 fund (the underlying 'fund') aims to provide income with potential for long-term capital growth. It looks to outperform a composite index over rolling 3-year periods, after the deduction of charges. The composite index comprises:

- 56% Bloomberg Barclays Global Aggregate ex GBP (GBP Hedged) Index
- 24% Bloomberg Barclays Sterling Aggregate Index
- 10% MSCI ACWI ex UK Index
- 5% FTSE All-Share Index
- 5% Sterling Overnight Index Average (SONIA)

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). The balance of the exposure between these different asset types may vary over time, however, equity exposure will usually not exceed 20% 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. Derivatives are sophisticated investment instruments linked to the rise and fall of the price of other assets.

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.

Asset split 1 (as at 31/07/2022)**

Global Fixed Interest	46.9%	
UK Gilts	20.0%	
UK Fixed Interest	12.1%	
UK Equities	5.2%	
North American Equities	5.1%	
International Equities	4.6%	
Money Market	3.5%	
Asia Pacific ex Japan Equities	1.3%	
Japanese Equities	0.8%	
Europe ex UK Equities	0.7%	

** 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 Accumulation AP September 2022

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 split between government and corporate fixed interest,
- the extent to which the fund invests in high yield assets,
- the amount held in overseas assets.

On 10 April 2021, the underlying fund converted from a Unit Trust regulated under the 'Undertakings for the Collective Investment in Transferable Securities' (UCITS) rules to an Open Ended Investment Company (OEIC) under the 'Non UCITS Retail Scheme' (NURS) regulations. The investment and borrowing powers of the fund have remained the same.

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 31/08/2022)

	6 mths	1 year	3 years	5 years	10 years
% growth	-8.32%	-13.98%	-8.69%	-1.10%	29.98%

Discrete fund performance (as at 30/06/2022)

	30/06/2017 - 30/06/2018	30/06/2018 - 30/06/2019	30/06/2019 - 30/06/2020	30/06/2020 - 30/06/2021	30/06/2021 - 30/06/2022
% growth	1.40%	5.44%	5.26%	2.64%	-12.08%

Annualised fund performance (as at 31/08/2022)

3 year	-2.98%
5 year	-0.22%
10 year	2.66%

3 year statistical fund data (as at 31/08/2022)

Monthly volatility	1.86%
Best 3 month return	6.60%
Worst 3 month return	-7.34%

Discrete performance of ABI primary fund* (as at 31/08/2022)

	31/08/2017 - 31/08/2018	31/08/2018 - 31/08/2019	31/08/2019 - 31/08/2020	31/08/2020 - 31/08/2021	31/08/2021 - 31/08/2022
% growth	-0.47%	7.49%	1.07%	3.76%	-14.50%
Sector Average	0.19%	4.63%	0.56%	6.73%	-10.18%
Quartile	4	1	2	4	4
Rank	85/111	18/116	45/120	116/125	118/130

* 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 31/08/2022)



31/08/2017 - 31/08/2022 Powered by data from FE

Source: Financial Express as at 31/08/2022. 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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