

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 JPM Natural Resources Accumulation AP

September 2022

Zurich fund information

(as at 31/08/2022)

Launch date	23/07/2010
Buy price / sell price	577.40p / 548.50p
Fund size (£m)	1.2 (as at 31/08/2022)
ABI Sector	Unclassified
Fund Charges*	1.55%
SEDOL	B59HL03
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADZHMA
ISIN code	GB00B59HL030
Crown rating	★★★★

The Zurich fund invests in JPM Natural Resources

Information for JPM Natural Resources

(as at 31/08/2022)

Launch date	01/06/1965
Fund size (£m)	1015.4 (as at 31/08/2022)
SEDOL	B88MP08
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Fund management company	JP Morgan Asset Management UK
Fund manager's Square Mile Rating	-
Crown rating	★★★★

Top holdings

(as at 31/08/2022)**

SHELL PLC	5.80%
CHEVRON CORP	5.40%
RIO TINTO	5.10%
BHP GROUP LIMITED	5.10%
EXXON MOBIL CORP	4.80%
TOTALENERGIES SE	4.30%
FREEPORT-MCMORAN INC	4.30%
HESS CORP	3.50%
NEWMONT CORP	3.30%
FRANCO NEVADA CORP	3.20%

Fund objective

The JPM Natural Resources fund (the underlying 'Fund') aims to invest, primarily in the shares of companies throughout the world engaged in the production and marketing of commodities. The Fund aims to provide capital growth over the long term.

The fund uses a fundamental, bottom-up stock selection process. It's investment process is built on leveraging the insights of a global analyst team to identify attractively valued companies using a quality and growth framework. The Fund targets companies with the most attractive growth profile, that seek to expand production and successfully replace depleting reserves.

The Fund will have exposure to smaller companies and may invest in Emerging Markets. The Fund may also use Financial Derivative Instruments (derivatives) for the purpose of Efficient Portfolio Management, including hedging, where appropriate. The Fund may invest in assets denominated in any currency and non-Sterling currency exposure may be hedged back to Sterling. The benchmark of the Fund is EMIX Global Mining & Energy Index (Net).

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 31/07/2022)**

Commodity & Energy	98.0%	
Money Market	2.0%	

Asset split 2 (as at 31/08/2022)**

Oil & Gas - Integrated	26.3%	
Mineral Extraction	20.5%	
Oil & Gas Exploration & Production	18.3%	
Precious Metals & Stones	13.3%	
Other Metals	10.0%	
Oil & Gas Equipment & Services	9.0%	
Money Market	2.6%	

* 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.

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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 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.

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

	6 mths	1 year	3 years	5 years	10 years
% growth	10.63%	37.19%	52.23%	60.47%	33.88%

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	23.55%	-1.08%	-15.02%	28.75%	25.66%

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

3 year	15.04%
5 year	9.92%
10 year	2.96%

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

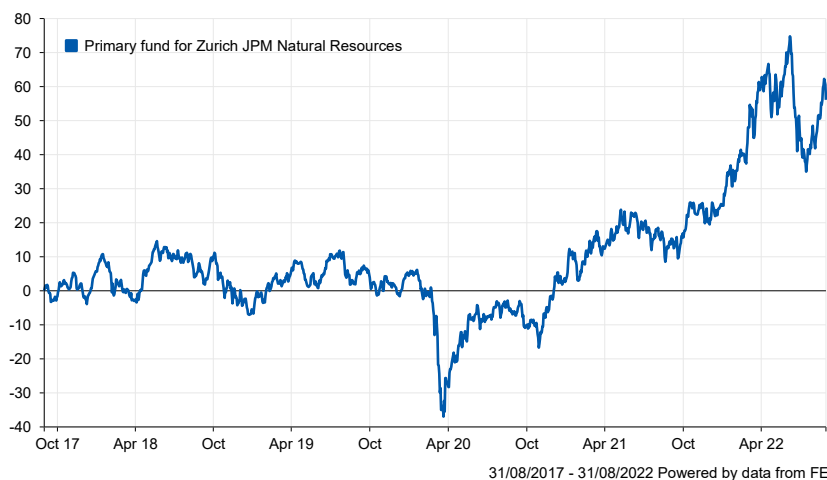
Monthly volatility	7.29%
Best 3 month return	28.56%
Worst 3 month return	-30.26%

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	5.52%	-1.19%	-10.72%	22.97%	36.39%

* 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)



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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