

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 M&G Corporate Bond Accumulation AP

September 2022

Zurich fund information

(as at 31/08/2022)

Launch date	23/07/2010
Buy price / sell price	732.50p / 695.90p
Fund size (£m)	2.0 (as at 31/08/2022)
ABI Sector	Sterling Corporate Bond
Fund Charges*	1.20%
SEDOL	B5VXY66
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADIMGR
ISIN code	GB00B5VXY661
Crown rating	★★★★

The Zurich fund invests in M&G Corporate Bond

Information for M&G Corporate Bond

(as at 31/08/2022)

Launch date	15/04/1994
Fund size (£m)	1472.0 (as at 31/08/2022)
SEDOL	B1YBRL5
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	M&G UK
Fund manager's Square Mile Rating	★★★★
Crown rating	★★★★

Top holdings

(as at 31/07/2022)**

HER MAJESTY'S TREASURY 1.25% TREASURY GILT 31/07/51 GBP0.01	2.66%
KREDITANSTALT FUER WIEDERAUFBAU KFW 1.375% MTN 15/12/25 GBP1000	1.77%
IMPERIAL BRANDS FINANCE PLC 4.875% GTD NTS 07/06/32 GBP100000	1.28%
HER MAJESTY'S TREASURY 4.25% GILT 07/12/40	1.24%
LLOYDS BANK PLC 5.125% NTS 07/03/25 GBP100000	0.98%
B.A.T.INTERNATIONAL FINANCE 2.25% GTD NTS 09/09/52 GBP100000	0.97%
ROYAL BANK OF CANADA FLTG RT CVD BDS 30/01/25 GBP200000	0.90%
WELLS FARGO & COMPANY 2% NTS 28/07/25 GBP100000	0.87%
LEGAL & GENERAL GROUP 5.125% RST SUB NTS 14/11/48 GBP100000	0.82%
LEGAL & GENERAL GROUP 5.5% NTS 27/06/64 GBP100000	0.82%

* 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 M&G Corporate Bond fund (the underlying 'Fund') aims to provide a higher total return (the combination of capital growth and income), net of the Ongoing Charge Figure, than the average return of the IA £ Corporate Bond Sector over any five-year period. At least 70% of the Fund is invested, directly or indirectly through derivatives, in investment grade corporate debt securities including investment grade Asset-Backed Securities. These securities can be issued by companies from anywhere in the world, including Emerging Markets. These securities are denominated in Sterling or hedged back to Sterling.

Other investments may include: debt securities issued or guaranteed by governments and their agencies, public authorities, quasi-sovereigns and supranational bodies and denominated in any currency, below investment grade and unrated debt securities; below investment grade and unrated Asset-Backed Securities; other transferable securities, cash, and near cash, directly or via collective investment schemes (including funds managed by M&G). Investments in Asset-Backed Securities are limited to 20% of the Fund. Derivatives may be used for investment purposes, Efficient Portfolio Management and hedging.

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.

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 31/08/2022)**

Global Fixed Interest	74.7%	
Money Market	13.4%	
Global Government Fixed Interest	11.8%	
Global Index Linked	0.1%	

** 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 M&G Corporate 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 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.

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

	6 mths	1 year	3 years	5 years	10 years
% growth	-9.97%	-15.91%	-11.25%	-5.44%	21.70%

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	-0.33%	5.32%	4.18%	3.08%	-13.12%

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

3 year	-3.90%
5 year	-1.11%
10 year	1.98%

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

Monthly volatility	2.36%
Best 3 month return	8.20%
Worst 3 month return	-7.21%

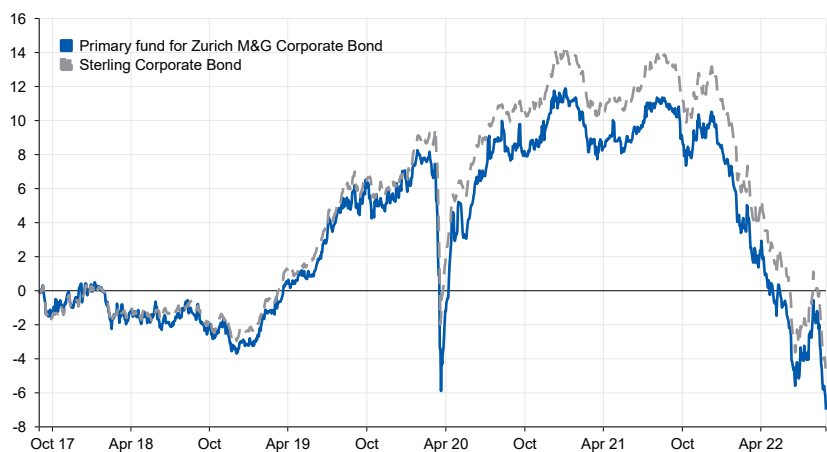
Discrete performance of ABI primary fund* (as at 31/08/2022)

	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	-1.61%	7.56%	1.73%	3.08%	-16.19%
Sector Average	-1.14%	7.96%	2.96%	3.31%	-16.43%
Quartile	3	3	4	3	2
Rank	150/204	140/205	183/208	113/209	84/214

* 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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We may record or monitor calls to improve our service.

