

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 Baring European AP

## October 2019

### Zurich fund information

(as at 30/09/2019)

Launch date	22/04/1998
Buy price / sell price	519.20p / 493.20p
Fund size (£m)	5.9 (as at 30/09/2019)
ABI Sector	Europe excluding UK Equities
Fund Charges*	1.86%
SEDOL	0021506
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADBPEA
ISIN code	GB0000215060
Crown rating	

### Top holdings

(as at 30/11/2018)\*\*

ASML Holding NV	4.81%
NESTLE SA	4.47%
CAPGEMINI SE	4.07%
ROCHE HLDG AG	4.03%
ALLIANZ SE	3.32%
AXA	3.25%
CRH	3.20%
SAFRAN S.A.	3.13%
AIRBUS SE	3.00%
FERRARI NV	2.79%

### Fund objective

The objective of the fund is to achieve long term capital growth by investing in Europe. The fund will seek to achieve its investment objective by investing at least 70-75% of its total assets directly and indirectly in equities and equity-related securities of companies incorporated in, or exercising the predominant part of their economic activity in Europe, or quoted or traded on the stock exchanges in Europe.

The fund currently invests in the Baring European Select and Baring European Growth funds.

### Fund availability

This fund is closing on 14 October 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 30/11/2018)\*\*

European Equities	88.4%	
Other International Equities	7.3%	
UK Equities	3.0%	
Money Market	1.3%	

### Asset split 2 (as at 30/11/2018)\*\*

Financials	33.4%	
Basic Materials	22.2%	
Consumer Products	11.1%	
Health Care	11.1%	
Industrials	11.1%	
Telecom, Media & Technology	11.1%	

\* 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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## 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 30/09/2019)

	6 mths	1 year	3 years	5 years	10 years
% growth	10.14%	0.74%	30.86%	61.12%	119.98%

### 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	5.98%	16.18%	27.14%	2.17%	0.74%

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

3 year	9.38%
5 year	10.01%
10 year	8.20%

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

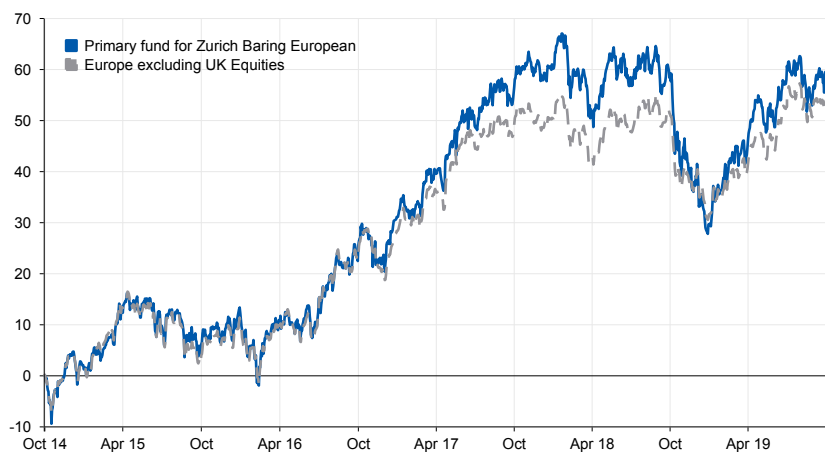
Monthly volatility	3.78%
Best 3 month return	13.36%
Worst 3 month return	-18.08%

### 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	5.71%	15.88%	26.85%	1.93%	0.48%
Sector Average	3.04%	19.44%	20.38%	2.19%	1.77%
Quartile	2	4	2	4	4
Rank	150/318	306/327	91/336	289/336	298/337

\* 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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