

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 European AP

## October 2019

### Zurich fund information

(as at 30/09/2019)

Launch date	23/01/1987
Buy price / sell price	623.80p / 592.60p
Fund size (£m)	395.8 (as at 30/09/2019)
ABI Sector	Europe excluding UK Equities
Fund Charges*	0.91%
SEDOL	0019192
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADPDAC
ISIN code	GB0000191923
Crown rating	

### Top Holdings

(as at 30/09/2019)\*\*

NESTLE SA REG COMMON STOCK CHF.1	4.94%
ALLIANZ SE REG COMMON STOCK	3.50%
LVMH MOET HENNESSY LOUIS VUI COMMON STOCK EUR.3	3.43%
NOVO NORDISK A/S B COMMON STOCK DKK.2	3.29%
ROCHE HOLDING AG GENUSSSCHEIN COMMON STOCK	3.12%
ADIDAS AG COMMON STOCK	3.00%
AIR LIQUIDE SA COMMON STOCK EUR5.5	2.94%
NOVARTIS AG REG COMMON STOCK CHF.5	2.91%
TOTAL SA COMMON STOCK EUR2.5	2.90%
ING GROEP NV COMMON STOCK EUR.01	2.64%

### Fund objective

To achieve long term capital growth by investing primarily in equities throughout the major European stockmarkets (excluding the UK).

The assets of the fund are managed by Threadneedle Asset Management Limited. For further information on the underlying fund performance and benchmark, please refer to the CTI objective at [https://factsheets.threadneedle.com/RetailFundFactSheets/GB0002771052\\_EN\\_CH\\_RETAILFFS.pdf](https://factsheets.threadneedle.com/RetailFundFactSheets/GB0002771052_EN_CH_RETAILFFS.pdf)

### 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 30/09/2019)\*\*

European Equities	95.8%
UK Equities	4.2%

### Asset split 2 (as at 30/09/2019)\*\*

Financials	22.3%
Health Care	14.9%
Telecom, Media & Technology	14.4%
Consumer	10.6%
Food & Tobacco	9.2%
Industrials	9.2%
Building & Construction	6.1%
Energy	5.0%
Transport	4.1%
Others	4.2%

\* 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	12.02%	7.32%	31.98%	66.32%	154.55%

### 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	10.44%	14.10%	19.09%	3.27%	7.32%

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

3 year	9.69%
5 year	10.71%
10 year	9.79%

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

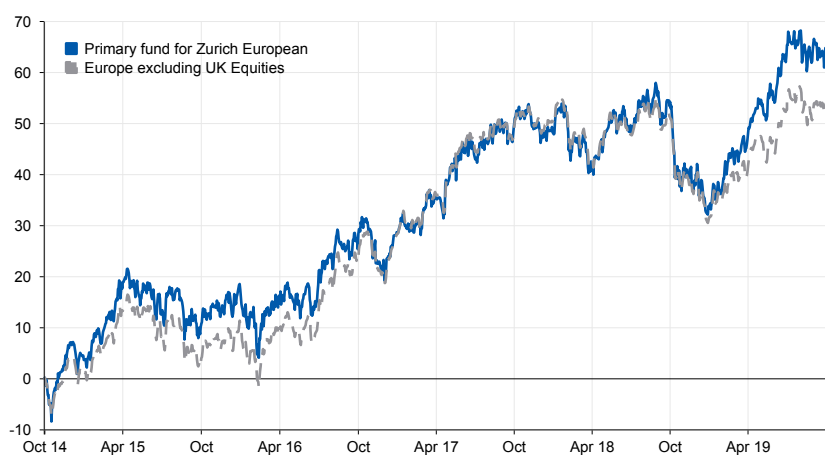
Monthly volatility	3.12%
Best 3 month return	12.11%
Worst 3 month return	-12.88%

### 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	10.17%	13.82%	18.81%	3.00%	7.06%
Sector Average	3.04%	19.44%	20.38%	2.19%	1.77%
Quartile	1	4	3	2	1
Rank	27/318	296/327	249/336	135/336	39/337

\* 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.

0370 241 6950

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