

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 Fixed Interest Deposit AP

September 2022

Zurich fund information

(as at 31/08/2022)

Launch date	01/02/1974
Buy price / sell price	1653.50p / 1570.80p
Fund size (£m)	60.7 (as at 31/08/2022)
ABI Sector	Money Market
Fund Charges*	0.82%
SEDOL	0406211
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADPFDA
ISIN code	GB0004062112
Crown rating	N/A

Top holdings

(as at 31/08/2022)**

STATE STREET GBP - CURRENT ACCOUNTS	14.94%
HANDELSBANKEN PLC 10/22 0	4.99%
NORDEA BANK ABP 08/22 1.05	4.38%
TORONTO DOMINION BANK 08/22 FIXED 1.21	4.38%
TELEREAL SECURITISATION SECURED 12/33 VAR	3.95%
SVENSKA HANDELSBANKEN AB 09/22 FIXED 1.45	3.76%
LLOYDS BANK PLC 08/22 1.12	3.13%
NATIONAL BANK OF ABU DHABI 08/22 1.44	3.13%
NORDEA BANK ABP 08/22 1.28	3.13%
SANTANDER UK PLC 08/22 1.2	3.13%

Fund objective

The Zurich Fixed Interest Deposit fund invests in short-term investments such as bank and building society deposits. This policy is designed to offer a high degree of security over the short term.

Accordingly it is likely to show a lower growth rate than could reasonably be expected over the longer term for other funds.

The fund is managed by Threadneedle Asset Management Limited.

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. In some circumstances, the unit price may not increase. For example, when interest rates are low the return from the assets may be less than the charges.

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)**

Money Market	74.7%	
UK Fixed Interest	22.2%	
European Fixed Interest	3.1%	

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

Certificates of Deposit	59.8%	
Corporate Bonds	25.3%	
Fixed Interest Deposit	14.9%	

* 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 before making any investment decision. Investment returns are not guaranteed and the rate of growth can fluctuate. The main factors which may affect the risk of this fund include:

- the amount held in money market instruments other than cash deposits.

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	0.00%	0.00%	0.00%	0.00%	0.74%

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	0.00%	0.00%	0.00%	0.00%	0.00%

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

3 year	0.00%
5 year	0.00%
10 year	0.07%

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

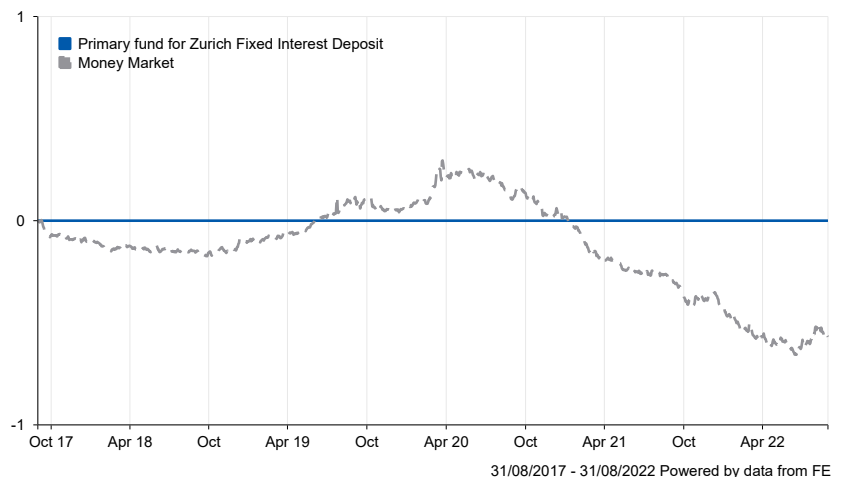
Monthly volatility	0.00%
Best 3 month return	0.00%
Worst 3 month return	0.00%

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	0.00%	0.00%	0.00%	0.00%	0.00%
Sector Average	-0.15%	0.26%	0.00%	-0.39%	-0.29%
Quartile	2	3	2	1	3
Rank	62/196	120/196	78/197	34/197	102/199

* 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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