

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 Managed AP

September 2022

Zurich fund information

(as at 31/08/2022)

| | |
|------------------------|---|
| Launch date | 01/05/1971 |
| Buy price / sell price | 17718.60p / 16832.60p |
| Fund size (£m) | 9594.3 (as at 31/08/2022) |
| ABI Sector | Mixed Investment 40-85% Shares |
| Fund Charges* | 0.92% |
| SEDOL | 0406181 |
| SEDOL codes | © London Stock Exchange, reproduced under license |
| Mex ID | ADPMA |
| ISIN code | GB0004061817 |
| Crown rating | ★★★★ |

Top holdings

(as at 31/08/2022)**

| | |
|--------------------------------------|-------|
| SHELL PLC | 1.35% |
| ASTRAZENECA PLC | 1.30% |
| HER MAJESTY'S TREASURY 0.625% | 0.87% |
| TREASURY GILT 31/07/35 GBP0.01 | |
| UNILEVER PLC COMMON STOCK GBP.031111 | 0.79% |
| HER MAJESTY'S TREASURY 0.375% | 0.76% |
| TREASURY GILT 22/10/26 GBP0.01 | |
| MICROSOFT CORP | 0.74% |
| GSK PLC COMMON STOCK GBP.3125 | 0.68% |
| GILLINGHAM, GILLINGHAM BUS.PARK | 0.67% |
| ST ALBANS, RIVERSIDE IND EST | 0.66% |
| BP | 0.64% |

Fund objective

To achieve medium to long term capital growth by investing in a spread of investments both by asset type and by economy (primarily the UK but also globally). The equity and property elements of the fund are invested via Zurich Assurance Ltd Pension funds with the balance invested in gilts, deposits, money market instruments and other fixed interest investments to provide liquidity, security and income.

Fund features

This fund invests in assets which have the potential to produce above average longer term returns. Over some periods of time there can be sharp falls, as well as rises, in the value of your investment.

The fund is managed by Threadneedle Asset Management Limited. Other fund managers manage components of the fund, the most significant being BlackRock with typically 15 to 20 percent of the fund's assets held in their passive managed unit trusts.

Asset split 1 (as at 31/08/2022)**

| | |
|---------------------------------|-------|
| UK Equities | 25.4% |
| North American Equities | 18.1% |
| Property | 13.1% |
| Asia Pacific Equities | 11.8% |
| European Equities | 9.6% |
| UK Fixed Interest | 9.1% |
| Global Emerging Market Equities | 4.1% |
| Global Fixed Interest | 3.8% |
| European Fixed Interest | 2.6% |
| Others | 2.4% |

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

| | |
|-----------------------------|-------|
| Property | 15.1% |
| Telecom, Media & Technology | 13.9% |
| Financials | 9.9% |
| Government Bonds | 9.8% |
| Consumer Goods | 8.6% |
| Health Care | 7.9% |
| Corporate Bonds | 5.8% |
| Industrials | 5.6% |
| Energy | 3.7% |
| Others | 19.9% |

* 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.

Zurich Managed 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 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 | -0.98% | -3.16% | 14.00% | 25.18% | 108.00% |

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 | 6.33% | 3.42% | -0.81% | 18.02% | -3.37% |

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

| | |
|---------|-------|
| 3 year | 4.46% |
| 5 year | 4.59% |
| 10 year | 7.60% |

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

| | |
|----------------------|---------|
| Monthly volatility | 3.18% |
| Best 3 month return | 10.95% |
| Worst 3 month return | -14.79% |

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 | 6.16% | 3.43% | -2.08% | 20.22% | -3.16% |
| Sector Average | 4.31% | 3.50% | 0.30% | 16.97% | -6.59% |
| Quartile | 1 | 2 | 3 | 1 | 1 |
| Rank | 106/549 | 246/563 | 371/578 | 106/591 | 151/604 |

* 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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www.zurich.co.uk/life

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We may record or monitor calls to improve our service.

