

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.



Sterling BlackRock Consensus 35

September 2022

Sterling fund information

(as at 31/08/2022)

Launch date	14/10/2013
Buy price / sell price	358.10p / 340.20p
Fund size (£m)	8.3 (as at 31/08/2022)
ABI Sector	Mixed Investment 0-35% Shares
Fund Charges*	1.32%
SEDOL	BBVHPF6
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADACOB
ISIN code	GB00BBVHPF68
Crown rating	

The Zurich fund invests in BlackRock Consensus 35

Information for BlackRock Consensus 35

(as at 31/08/2022)

Launch date	13/07/2012
Fund size (£m)	223.5 (as at 31/08/2022)
SEDOL	B7W6H25
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	BlackRock
Fund manager	Steve Walker
Fund manager's Square Mile Rating	-
Crown rating	

Top holdings

(as at 31/08/2022)**

ISHARES ESG OVERSEAS CORPORATE BOND INDEX (UK) L ACC	23.53%
ISHRS OSEAS GOV BD IDX (UK) L ACC	17.41%
ISHR UK GLT ALL STKS IDX(UK) L ACC	12.09%
ISHRS UK EQ IDX FD (UK) L ACC	11.50%
ISHRS NRTH AM EQ IDX FD (UK) L ACC	8.64%
ISHRS CORP BD IDX FD (UK) L ACC	8.25%
BLACKROCK CASH X ACC	7.89%
ISHR CONT EUR EQ IDX FD (UK) L ACC	3.96%
ISHR EM MKT GOV BD IDX (LU) X2 USD	3.04%
ISHRS IDX LK GLT IDX FD (UK) D ACC	2.79%

Fund objective

The BlackRock Consensus 35 fund (the underlying 'Fund') aims to provide a return on your investment (generated through an increase in the value of the assets held by the Fund and/or income received from those assets) by investing in units or shares of collective investment schemes (i.e. other investment funds, which may be Associated Funds).

Although the Fund aims to achieve its investment objective, there is no guarantee that this will be achieved. The Fund's capital is at risk, meaning that the Fund could suffer a decrease in value and the value of your investment would decrease as a result.

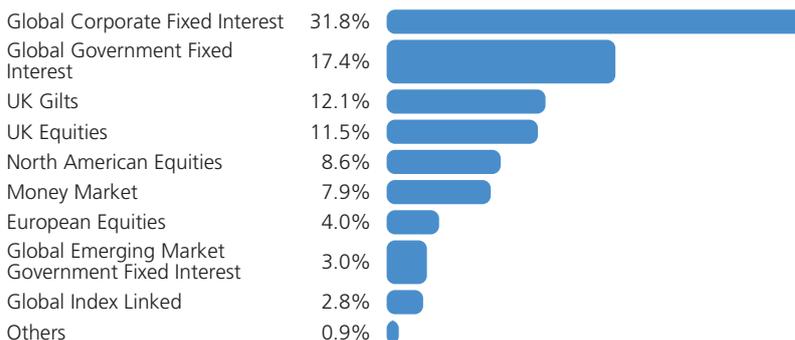
The Lipper ABI Mixed Investment 0-35% Shares Pension Sector is used by the Investment Manager when constructing the portfolio of the Fund.

Fund features

This fund invests in assets which have the potential to produce moderate and stable longer term returns. The returns are expected to fluctuate in value less than equities and 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)**



* 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.

** Sterling 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.

Sterling BlackRock Consensus 35

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 invested in equities,
- 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	-5.53%	-9.42%	-6.05%	-2.24%	-

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	0.18%	3.15%	2.06%	2.38%	-8.15%

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

3 year	-2.06%
5 year	-0.45%
10 year	-

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

Monthly volatility	1.56%
Best 3 month return	5.28%
Worst 3 month return	-5.91%

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	-1.21%	5.32%	-0.55%	4.30%	-9.42%
Sector Average	0.05%	3.09%	-0.33%	5.48%	-9.10%
Quartile	4	1	3	3	3
Rank	78/90	15/91	56/93	67/95	61/95

* 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.

