

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 Monthly Extra Income

September 2022

Sterling fund information

(as at 31/08/2022)

Launch date	06/12/2000
Buy price / sell price	108.00p / 102.60p
Fund size (£m)	9.2 (as at 31/08/2022)
ABI Sector	Mixed Investment 40-85% Shares
Fund Charges*	1.14%
SEDOL	0322168
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	8SUMI
ISIN code	GB0003221685
Crown rating	

The Zurich fund invests in Threadneedle Monthly Extra Income

Information for Threadneedle Monthly Extra Income

(as at 31/08/2022)

Launch date	04/10/1999
Fund size (£m)	150.3 (as at 31/08/2022)
SEDOL	0837082
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Threadneedle Investment Services Limited
Fund manager's Square Mile Rating	-
Crown rating	

Top holdings

(as at 31/07/2022)**

ASTRAZENECA PLC	8.00%
SPIRENT COMMUNICATIONS	4.72%
RS GROUP PLC	4.64%
IMPERIAL BRANDS PLC	4.06%
GSK PLC	3.55%
RENTOKIL INITIAL PLC	3.33%
PHOENIX GROUP HLDGS	3.07%
3I GROUP PLC	2.89%
PEARSON PLC	2.49%
RELX PLC	2.40%

Fund objective

The Threadneedle Monthly Extra Income fund (the underlying 'Fund') aims to provide a monthly income with prospects for capital growth over the long term. It looks to provide an income yield higher than the FTSE All-Share Index over rolling 3-year periods, after the deduction of charges. The Fund is actively managed, and invests in a combination of company shares and bonds; typically, between 70-80% in UK company shares and 20%-30% in bonds. The Fund considers UK companies to mean companies listed on the London Stock Exchange; predominantly those domiciled in the UK, or which have significant UK business operations. The Fund selects companies that exhibit above average income generation potential, as well as those considered to offer opportunities more by way of share price or dividend growth. These companies may be chosen from any industry or economic sector, and whilst there is no restriction on size, investment tends to focus on the larger companies included in the FTSE All-Share Index. The bonds selected are usually investment grade corporate bonds, but may also include government bonds. These bonds are denominated in sterling (or hedged back to sterling, if a different currency). The FTSE All-Share Index is regarded as an appropriate performance measure of the UK stock market, with over 600 companies currently included. The income yield of this index provides a suitable target benchmark against which the level of income generated by the Fund will be measured and evaluated over time. The Fund may also invest in money market instruments, deposits, cash and near cash and other collective investment schemes (including funds managed by Columbia Threadneedle companies) when deemed appropriate. The Fund is not permitted to invest in derivatives for investment purposes, but derivatives may be used with the aim of reducing risk or managing the Fund more efficiently.

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 31/07/2022)**

UK Equities	78.9%	
Global Fixed Interest	20.4%	
Money Market	0.7%	

Asset split 2 (as at 31/07/2022)**

Industrials	22.2%	
Fixed Interest	20.4%	
Financials	13.1%	
Health Care	11.6%	
Consumer Staples	11.4%	
Communications	5.0%	
Information Technology	4.7%	
Real Estate	3.8%	
Utilities	2.8%	
Others	5.1%	

* 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.

** 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.

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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	-2.19%	-4.82%	6.54%	14.25%	87.91%

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	4.32%	0.00%	-4.67%	16.26%	-2.30%

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

3 year	2.13%
5 year	2.70%
10 year	6.51%

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

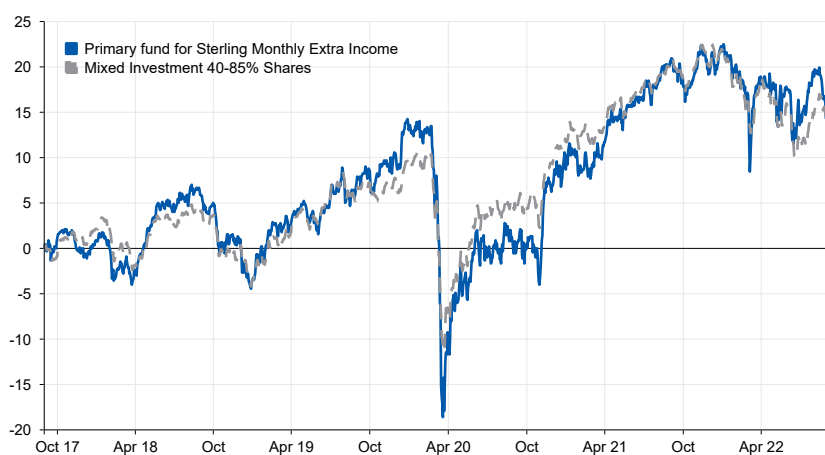
Monthly volatility	3.95%
Best 3 month return	12.53%
Worst 3 month return	-19.70%

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	5.90%	1.26%	-6.02%	19.12%	-4.82%
Sector Average	4.05%	1.98%	-1.20%	14.75%	-5.02%
Quartile	1	3	4	1	3
Rank	57/401	287/406	372/409	36/414	232/414

* 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.



Sterling is a trading name of Zurich Assurance Ltd. Registered in England and Wales under company number 02456671.

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We may record or monitor calls to improve our service.