

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 Balanced Growth Portfolio 2

## September 2022

### Sterling fund information

(as at 31/08/2022)

Launch date	06/08/2007
Single price	230.60p
Fund size (£m)	7.8 (as at 31/08/2022)
ABI Sector	Mixed Investment 40-85% Shares
Fund Charges*	0.72%
SEDOL	B1WTJG0
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ESZZZ
ISIN code	GB00B1WTJG09
Crown rating	★★★★

The Zurich fund invests in BlackRock Balanced Growth Portfolio

### Information for BlackRock Balanced Growth Portfolio

(as at 31/08/2022)

Launch date	01/02/1989
Fund size (£m)	288.7 (as at 31/08/2022)
SEDOL	0581077
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Fund management company	BlackRock
Fund manager's Square Mile Rating	-
Crown rating	★★★★

### Top holdings

(as at 31/08/2022)\*\*

BGF US FLEX EQUITY FUND D4 GBP	10.26%
BLACKROCK UK SMALLER COMPANIES A ACC	7.36%
ISHARES USD ULTRASHORT BOND USD_A	6.22%
BLACKROCK CONTINENTAL EURO A ACC	5.84%
ISHARES GLOBAL CORPORATE BOND UCITS ETF	4.37%
ISH FTSE 100 ETF GBP ACC	3.90%
BGF EMERGING MARKETS FUND X2 USD	2.69%
GREENCOAT UK WIND PLC ORD	2.12%
UNITED STATES OF AMER TREAS NOTES 0.125% TNT 30/04/23 USD100	2.10%
ISHARES MSCI JAPAN SRI UCITS ETF	2.03%

### Fund objective

The BlackRock Balanced Growth Portfolio 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) (gross of fees) with the opportunity for additional income generation (i.e. income received on the Fund's assets) depending on market conditions.

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.

A composite benchmark (i.e. a benchmark made up of number of benchmarks) of 30% FTSE All Share, 45% FTSE World ex-UK, 25% Barclays Global Aggregate Index is used by the Investment Manager when constructing the portfolio of the Fund. This benchmark has been chosen because the Investment Manager has determined that it is representative of the investment universe of the Fund.

### 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 31/08/2022)\*\*

International Equities	78.4%	
Global Fixed Interest	15.0%	
Money Market	3.6%	
Alternative Assets	0.9%	
Others	2.1%	

\* 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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### 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 31/08/2022)

	6 mths	1 year	3 years	5 years	10 years
% growth	0.44%	-4.08%	20.61%	36.21%	108.50%

### 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	7.37%	4.89%	5.90%	18.13%	-6.22%

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

3 year	6.44%
5 year	6.38%
10 year	7.62%

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

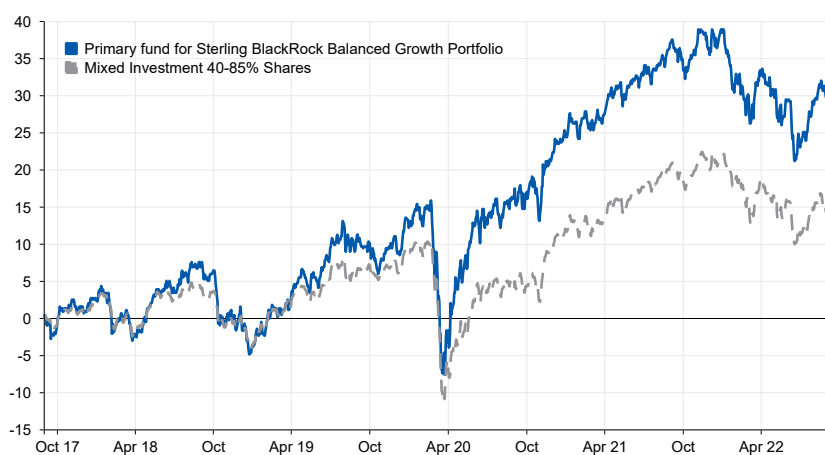
Monthly volatility	3.37%
Best 3 month return	15.84%
Worst 3 month return	-12.20%

### 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	6.91%	3.66%	4.78%	17.46%	-4.90%
Sector Average	4.05%	1.98%	-1.20%	14.75%	-5.02%
Quartile	1	1	1	1	3
Rank	21/401	79/406	30/409	57/414	234/414

\* 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 single price basis and doesn't take into account fees and expenses which are specific to individual plans. Details are available on request.

