

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 Multimanager Generation 3 Protected Profits

September 2022

Sterling fund information

(as at 31/08/2022)

Launch date	14/11/2011
Buy price / sell price	384.70p / 365.40p
Protected price	316.48p
Fund size (£m)	3.5 (as at 31/08/2022)
ABI Sector	Protected/Guaranteed Funds
Fund Charges*	2.05%
SEDOL	B603NK1
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADSTMU
ISIN code	GB00B603NK18
Crown rating	N/A

Top holdings

(as at 31/08/2022)**

BLACKROCK ICS STERLING LIQUIDITY	52.85%
HERITAGE DIS	
BNY MELLON UK INCOME STERLING	14.36%
CT UK INA GBP	13.66%
JANUS HENDERSON EUROPEAN	6.15%
SELECTED OPPORTUNITIES A ACC	
JPM US SELECT C ACC	4.40%
SCHRODER EUROPEAN RECOVERY Z	3.26%
ACC	
UBS US EQUITY C ACC	2.94%
FTF MARTIN CURRIE US	2.38%
UNCONSTRAINED X	

Fund objective

The fund aims to achieve medium to long-term growth while protecting the unit price from falling below 80% of the highest-ever unit price.

The fund invests in a range of actively managed equity funds and the BlackRock Institutional Sterling Liquidity fund. Under certain circumstances, the protection is provided by Barclays Bank plc.

Fund features

This fund tends to produce moderate and stable returns. Over the longer term the fund should generate growth, with some fluctuation in value.

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

Money Market	44.7%
UK Equities	26.7%
US Equities	9.6%
Global Fixed Interest	7.1%
French Equities	3.4%
German Equities	1.9%
Swiss Equities	1.3%
Dutch Equities	0.8%
Danish Equities	0.6%
Others	4.0%

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

Certificates of Deposit	19.8%
Money Market	11.3%
Financials	7.5%
Fixed Interest	7.1%
Consumer Discretionary	6.8%
Industrials	6.6%
Time Deposits	6.4%
Consumer Staples	5.6%
Commercial Paper	5.3%
Others	23.7%

* 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.

The protection aim of the fund is not guaranteed and the unit price could fall below 80% of the highest-ever unit price if:

- Barclays Bank plc does not make the payments it has agreed to, or becomes insolvent. If this happens, it is unlikely you will be able to claim under the Financial Services Compensation Scheme
- the fund's equity content is at, or close to, zero and the interest earned on the fund's other assets is less than its charges and expenses.

Other charges which reduce the number of units you hold may apply. For further information please refer to your product Terms and Conditions.

Further information about the fund can be found in the funds guide. Your adviser will be able to answer any questions you may have. 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	-1.77%	-3.51%	-4.47%	-3.00%	24.54%

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	1.81%	0.10%	-7.25%	5.67%	-3.50%

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

3 year	-1.51%
5 year	-0.61%
10 year	2.22%

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

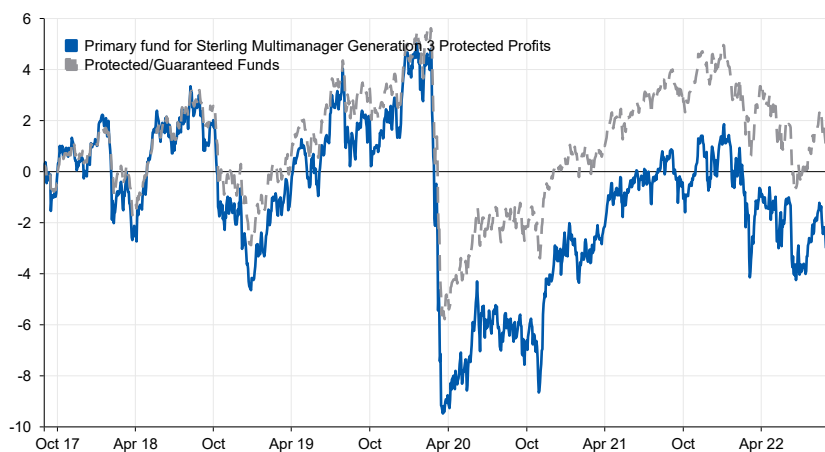
Monthly volatility	1.97%
Best 3 month return	4.73%
Worst 3 month return	-12.12%

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	2.18%	-0.62%	-7.63%	7.19%	-3.51%
Sector Average	2.72%	0.07%	-4.32%	5.53%	-2.87%
Quartile	3	3	3	2	3
Rank	11/20	16/22	18/24	13/27	19/32

* 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.

