

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 7IM AAP Moderately Cautious AP

September 2022

Zurich fund information

(as at 31/08/2022)

Launch date	09/11/2009
Single price	780.10p
Fund size (£m)	1.8 (as at 31/08/2022)
ABI Sector	Mixed Investment 0-35% Shares
Fund Charges*	0.85%
SEDOL	B4KTQZ1
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADZAP5
ISIN code	GB00B4KTQZ16
Crown rating	

The Zurich fund invests in 7IM AAP Moderately Cautious

Information for 7IM AAP Moderately

Cautious

(as at 31/08/2022)

Launch date	28/03/2008
Fund size (£m)	403.0 (as at 31/08/2022)
SEDOL	B2PB216
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	7IM Investment Funds company
Fund manager	7IM - Investment Team
Fund manager's Square Mile Rating	-
Crown rating	

Top holdings

(as at 31/08/2022)**

HSBC GIF Global Corporate Bond BC USD	11.30%
INVESCO MARKETS II PUBLIC LIMITED COMPANY AT1 CAPITAL BD UCITS ETF GBP DIS HDG	8.63%
MSCI EMERGING MARKETS EQUITY FUTURE	7.06%
FTSE 100 INDEX FUTUR	6.42%
BLACKROCK SF GLOBAL EVENT DRIVEN I5 HEDGED GBP	4.24%
GAM Star MBS Total Return Inst Acc GBP	3.97%
US ULTRA BOND FUTURE	3.81%
ANGEL OAK FDS TR MULTI STRATEGY INCOME INSTL	3.80%
UBS STERLING CORPORATE BOND INDEXED J GR INC	3.45%
I&G EMERGING MARKETS GOVERNMENT BOND (USD) INDEX C ACC GBP	3.25%

* 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.

Fund objective

The 7IM AAP Moderately Cautious Fund (the underlying 'Fund') aims to provide a return by way of income with some capital growth. The Fund invests, directly and indirectly, to achieve exposure of at least 80% to fixed interest and equity instruments. This exposure is, for the most part, obtained through passive strategies (that is, strategies designed to track the performance of particular indices, market sectors or asset classes) but may also be achieved through the use of futures contracts which require cover to be held (typically in the form of money market funds and money market instruments).

The Fund will also invest in other asset classes such as property, commodities and private equity indirectly through holdings in equities including investment trusts, exchange traded funds or other funds. The asset allocation for the entire portfolio will be actively managed.

The other 20% of the Fund will be invested in assets such as cash and deposits and may also include the use of money market funds and money market instruments for more general liquidity purposes. This is additional to the holding of such assets as cover for futures contracts as noted above.

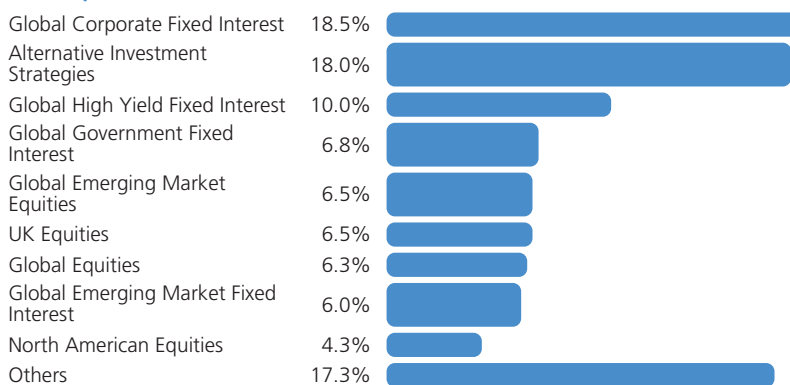
In extraordinary market conditions the Fund may temporarily invest up to 100% of its total assets in deposits, cash, near cash, treasury bills, government bonds or short-term money market instruments.

The Fund is likely to invest in derivatives for efficient portfolio management (EPM) (i.e. to reduce risk or cost and, or to generate extra income) as well as for investment purposes.

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.

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



** 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 7IM AAP Moderately Cautious 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 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.

For investments made into 7IM AAP funds before 1 January 2013, 7IM will make additional payments, based on the value of the holdings in these funds, to certain financial adviser firms. Any additional payments will be paid from 7IM's management charge and are included in the fund charges disclosed to you. Your adviser will have informed you if this arrangement applies to your investment.

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

	6 mths	1 year	3 years	5 years	10 years
% growth	-3.76%	-7.89%	1.39%	5.11%	35.27%

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	1.70%	2.01%	2.54%	7.79%	-8.05%

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

3 year	0.46%
5 year	1.00%
10 year	3.07%

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

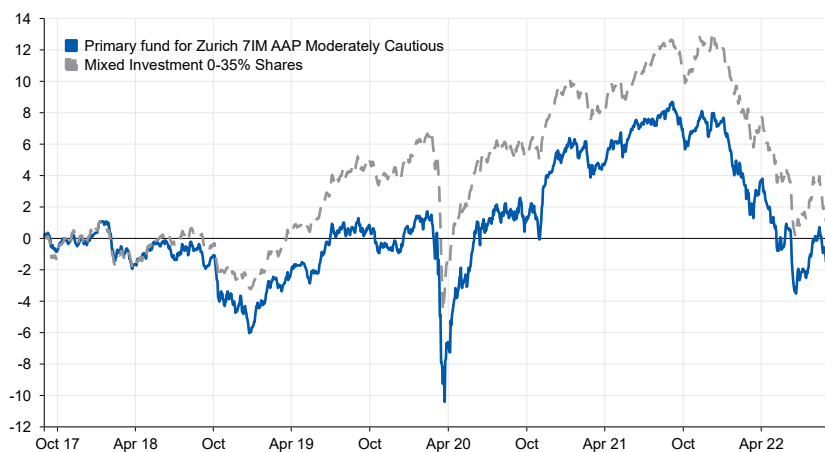
Monthly volatility	1.95%
Best 3 month return	8.33%
Worst 3 month return	-6.67%

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	-0.86%	1.88%	0.43%	6.79%	-9.08%
Sector Average	0.19%	4.63%	0.56%	6.73%	-10.18%
Quartile	4	4	3	3	2
Rank	92/111	97/116	70/120	68/125	57/130

* 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.

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