

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 BlackRock Money Market ZP

September 2022

Zurich fund information

(as at 31/08/2022)

Launch date	07/07/2008
Single price	545.80p
Fund size (£m)	1.1 (as at 31/08/2022)
ABI Sector	Money Market
Fund Charges*	0.15%
SEDOL	B2RKTN2
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ESMAR
ISIN code	GB00B2RKTN29
Crown rating	

The Zurich fund invests in BlackRock Cash

Information for BlackRock Cash

(as at 31/08/2022)

Launch date	22/03/1990
Fund size (£m)	1059.8 (as at 31/08/2022)
SEDOL	0584946
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	BlackRock
Fund manager	Matt Clay
Fund manager's Square Mile Rating	-
Crown rating	

Top holdings

(as at 31/08/2022)**

BANCO SANTANDER, S.A.	8.44%
COOPERATIEVE RABOBANK UA GB	7.47%
ING BANK NV (AMSTERDAM BRANCH) GB	6.54%
BNP PARIBAS (LONDON BRANCH) GB	4.68%
KBC BANK (LONDON BRANCH) GB	4.39%
BLK ICS GBP LIQ AGENCY DIS	4.22%
SUMITOMO TRUST & BANKING CO	3.74%
0.65% CT OF DEP 03/05/18 GBP1	
MUFG BANK LTD (LONDON BRANCH) GB	3.74%
NATIONWIDE BUILDING SOCIETY	3.73%
BARCLAYS PLC	3.73%

Fund objective

The BlackRock Cash fund (the underlying 'Fund') aims to achieve a rate of interest on your investment (i.e. a return), consistent with maintaining capital and ensuring that its underlying assets can easily be bought or sold in the market (in normal market conditions). The Fund only invests in cash and money-market instruments (i.e. debt securities with short term maturities) denominated in Sterling. The moneymarket instruments will be issued by both UK and non-UK governments, government agencies, companies and supranationals (e.g. the International Bank for Reconstruction and Development) and may be investment grade (i.e. meet a specified level of credit worthiness), non-investment grade or unrated at the time of purchase.

The Fund is actively managed and the investment adviser has discretion to select the Fund's investments and it is not constrained by any benchmark in this process. Sterling Overnight Index Average Rate (SONIA) should be used by unitholders to compare the performance of the Fund.

Fund features

This fund invests in assets which have the potential to produce stable and steady longer term returns. The returns are expected to be more stable and fluctuate in value far less than equities but as a consequence the returns are likely to be much lower. Over some periods of time the value of your investment can fall. For example, when interest rates are low the return from the assets may be less than the charges.

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)**

Money Market	100.0%	
--------------	--------	--

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

Time Deposits	35.3%	
Certificates of Deposit	29.7%	
Commercial Paper	15.5%	
Floating Rate Notes	9.8%	
Asset Backed Commercial Paper	5.4%	
Investment Companies	4.2%	

* 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.

** 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 BlackRock Money Market ZP

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 money market instruments other than cash deposits,
- 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	0.46%	0.59%	1.37%	2.38%	4.36%

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	0.39%	0.56%	0.54%	0.31%	0.41%

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

3 year	0.46%
5 year	0.47%
10 year	0.43%

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

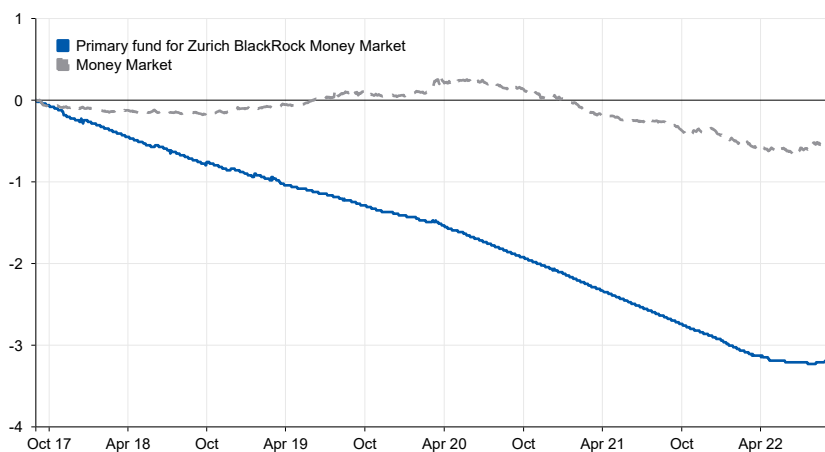
Monthly volatility	0.03%
Best 3 month return	0.29%
Worst 3 month return	0.06%

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	-0.74%	-0.51%	-0.62%	-0.83%	-0.53%
Sector Average	-0.15%	0.26%	0.00%	-0.39%	-0.29%
Quartile	4	4	4	4	4
Rank	183/196	187/196	186/197	168/197	179/199

* 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.

0370 241 6950

www.zurich.co.uk/life

Zurich Assurance Ltd. Registered in England and Wales under company number 02456671. Registered office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

We may record or monitor calls to improve our service.

