

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 BMO MM Lifestyle 6 ZP

## September 2022

### Zurich fund information

(as at 31/08/2022)

Launch date	07/07/2008
Single price	1199.50p
Fund size (£m)	0.3 (as at 31/08/2022)
ABI Sector	Volatility Managed
Fund Charges*	0.93%
SEDOL	B2RKTJ8
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ESPEN
ISIN code	GB00B2RKTJ82
Crown rating	

The Zurich fund invests in CT MM Lifestyle 6

### Information for CT MM Lifestyle 6

(as at 31/08/2022)

Launch date	30/03/2007
Fund size (£m)	223.6 (as at 31/08/2022)
SEDOL	B7S6RS5
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Threadneedle Investment Services Limited
Fund manager	Multi-Manager Team
Fund manager's Square Mile Rating	-
Crown rating	

### Top holdings

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

ISHARES CORE S&P 500 UCITS ETF USD	10.40%
PZENA U.S. LARGE CAP VALUE A ACC USD	5.70%
LF LINDSELL TRAIN UK EQUITY ACC	5.20%
ISHARES CORE FTSE 100 UCITS ETF GBP DIST	4.20%
FEDERATED HERMES ASIA EX-JAPAN EQUITY F ACC GBP	3.80%
STOAU 5 1/4 03/13/29	3.70%
ISHARES EMERGING MARKETS EQUITY INDEX FUND (UK) D ACC	3.50%
SCHRODER ISF EMERGING MARKET VALUE IZ USD CAP	3.40%
JUPITER GLOBAL GROWTH	3.20%
UNCONSTRAINED G USD ACC	
JANUS HENDERSON STRATEGIC BOND I INC	2.90%

\* 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 CT MM Lifestyle 6 fund (the underlying 'Fund') aims to deliver capital growth with some income.

The Fund invests at least 70% in collective investment schemes (which may include schemes operated by CT) to obtain indirect exposure to a wide range of asset classes. The manager uses a strategic asset allocation model that is matched to a specific target risk and volatility band (the volatility band is supplied by an external provider). The Fund is actively managed and the allocation to particular asset classes or geographies may vary over time at the manager's discretion. To reflect the risk profile of the Fund, around 70% of the Fund's exposure through collective investment schemes will be to UK and global equities (ordinary shares in companies), including emerging markets.

The remaining exposure will be to UK corporate and government bonds, global high yield bonds (securities that pay either a fixed or variable level of income on a periodic basis and generally repay a specified amount at a predetermined date) and property. To the extent that the Fund is not fully invested as set out above, it may also invest in other transferable securities, other collective investment schemes, money market instruments, deposits, cash and near cash. Derivatives (an investment contract between the Fund and a counterparty the value of which is derived from one or more underlying securities) may be used for the purposes of efficient portfolio management only.

### Fund availability

The underlying fund name was changed from BMO MM Lifestyle 6 on 4 July 2022.

### Fund features

This fund invests in assets which have the potential to produce above average longer term returns. Over some periods of time there can be sharp falls, as well as rises, in the value of your investment.

### Asset split 1 (as at 31/07/2022)\*\*

UK Equities	21.2%	
North American Equities	20.2%	
Asia Pacific Equities	10.0%	
Global Emerging Market Equities	9.4%	
Money Market	8.7%	
Global Fixed Interest	5.4%	
Japanese Equities	5.3%	
UK Corporate Fixed Interest	5.2%	
Hedge	4.8%	
Others	9.8%	

\*\* 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 BMO MM Lifestyle 6 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 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	-1.10%	-6.05%	12.44%	17.48%	97.61%

### 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	6.89%	0.99%	-3.38%	22.95%	-8.12%

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

3 year	3.99%
5 year	3.27%
10 year	7.05%

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

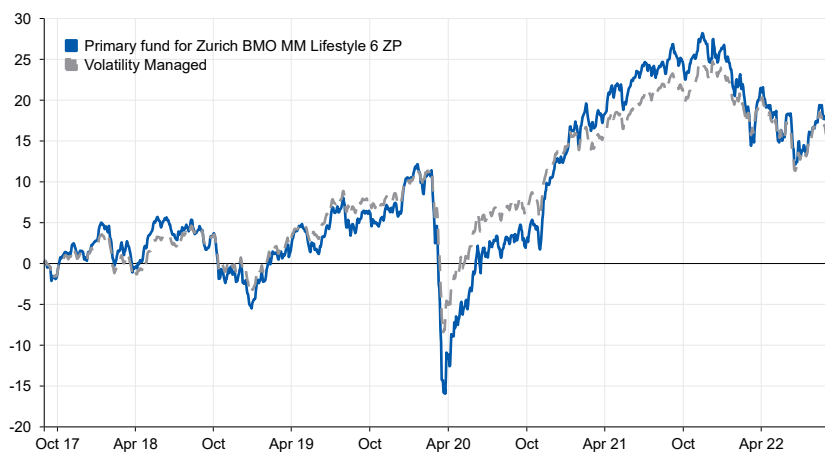
Monthly volatility	3.74%
Best 3 month return	13.84%
Worst 3 month return	-19.41%

### 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	4.07%	0.40%	-1.02%	20.91%	-6.05%
Sector Average	3.93%	2.85%	0.18%	14.47%	-5.53%
Quartile	3	4	4	1	4
Rank	56/90	84/90	101/112	29/121	100/132

\* 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](http://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.

