

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 Gold & General ZP

## October 2021

### Zurich fund information

(as at 30/09/2021)

Launch date	15/01/2007
Single price	173.30p
Fund size (£m)	0.9 (as at 30/09/2021)
ABI Sector	Commodity/Energy
Fund Charges*	0.95%
SEDOL	B1GK1N0
<small>SEDOL codes © London Stock Exchange, reproduced under license</small>	
Mex ID	ADGGZP
ISIN code	GB00B1GK1N00
Crown rating	

The Zurich fund invests in BlackRock Gold & General

### Information for BlackRock Gold & General

(as at 30/09/2021)

Launch date	07/04/1988
Fund size (£m)	1023.3 (as at 30/09/2021)
SEDOL	0585239
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Fund management company	BlackRock
Fund manager's Square Mile Rating	
Crown rating	

### Top holdings

(as at 30/09/2021)\*\*

NEWMONT CORP	8.81%
BARRICK GOLD CORP	7.57%
ENDEAVOUR MINING PLC	7.31%
KIRKLAND LAKE GOLD INC	5.51%
NORTHERN STAR RESOURCES LTD	5.26%
KINROSS GOLD CORP	5.10%
WHEATON PRECIOUS METALS CORP	4.39%
SSR MINING INC	3.96%
FRANCO NEVADA CORP	3.82%
GOLD FIELDS	3.53%

### Fund objective

The BlackRock Gold & General 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) over the long term (5 or more consecutive years beginning at the point of investment) through investment in shares of companies related to gold mining, commodities and precious-metals.

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.

FTSE Gold Mining Index (capped version) 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 and 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 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 30/09/2021)\*\*

Commodity & Energy	98.2%	
Money Market	1.8%	

### Asset split 2 (as at 30/09/2021)\*\*

Gold	92.0%	
Precious Metals & Stones	4.1%	
Precious Metals & Stones	2.2%	
Money Market	1.8%	

\* 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 Gold & General ZP October 2021

## 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.

### Cumulative fund performance (as at 30/09/2021)

	6 mths	1 year	3 years	5 years	10 years
% growth	-5.61%	-27.22%	54.59%	2.54%	-18.29%

### Discrete fund performance (as at 30/09/2021)

	30/09/2016 - 30/09/2017	30/09/2017 - 30/09/2018	30/09/2018 - 30/09/2019	30/09/2019 - 30/09/2020	30/09/2020 - 30/09/2021
% growth	-15.33%	-21.66%	52.72%	39.08%	-27.22%

### Annualised fund performance (as at 30/09/2021)

3 year	15.63%
5 year	0.50%
10 year	-2.00%

### 3 year statistical fund data (as at 30/09/2021)

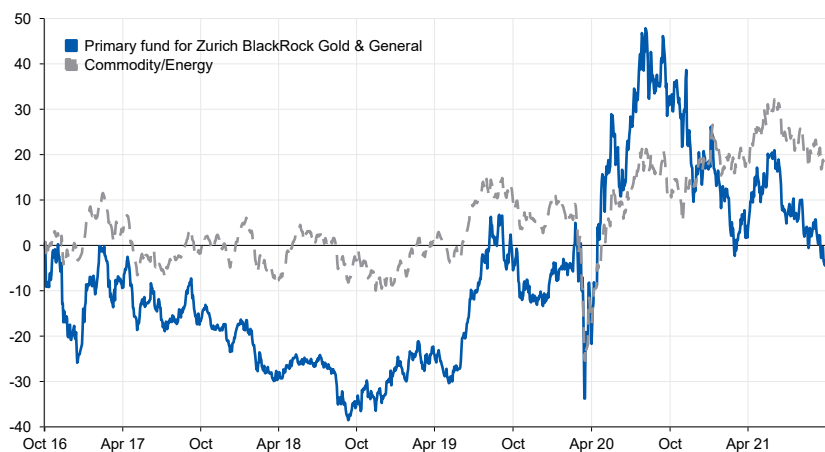
Monthly volatility	9.26%
Best 3 month return	48.31%
Worst 3 month return	-16.18%

### Discrete performance of ABI primary fund\* (as at 30/09/2021)

	30/09/2016 - 30/09/2017	30/09/2017 - 30/09/2018	30/09/2018 - 30/09/2019	30/09/2019 - 30/09/2020	30/09/2020 - 30/09/2021
% growth	-16.55%	-22.84%	50.57%	37.06%	-28.29%
Sector Average	-1.67%	-1.67%	14.83%	0.73%	6.43%
Quartile	4	4	2	2	4
Rank	48/59	56/59	21/59	17/59	53/59

\* 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 30/09/2021)



30/09/2016 - 30/09/2021 Powered by data from FE

Source: Financial Express as at 30/09/2021. 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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