



STERLING

Investment Bond

Fund charges and expenses (Series 1)

This document lists the Series 1* funds available on the Sterling Investment Bond provided by Zurich Assurance Ltd and which is closed to new customers. You can only invest if you're an existing policyholder, either by making a top-up payment or switching funds.

Over time, we may refresh this range by adding new funds, closing or merging funds. The fund charges in the following table are representative based on what they've been in the past - they're not fixed and may be more or less than this.

The fund charges shown below represent the charges taken within the funds which are reflected in the daily fund prices. In addition, we take an annual charge of 1% which is also reflected within the daily fund prices. Please see your policy document and yearly statement for information about the other Sterling Investment Bond charges.

*Your yearly statement shows the series of Sterling Bond you have. If your existing investment fund names end in a '2' you have a series 2 bond and you should refer to 'Fund charges and expenses (Series 2)'.

Further information

You can find more information about the funds available by following these steps:

- Go to zurich.co.uk/investments/sterling-investment-bond
- Scroll down to 'Helpful tools and information'
- Click on 'Fund factsheets – Investment Bond series 1'

You can also contact your adviser.

Fund	Extra yearly charges and expenses %
7IM AAP Adventurous	0.72
7IM AAP Balanced	0.67
7IM AAP Moderately Adventurous	0.68
7IM AAP Moderately Cautious	0.66
7IM Adventurous	1.04
7IM Balanced	0.88
7IM Moderately Adventurous	0.95
7IM Moderately Cautious	0.93
abrdn Asia Pacific Equity	0.95
abrdn Emerging Markets Equity	0.95
abrdn UK Income Equity	0.84
Aegon Ethical Cautious Managed	0.78
Aegon Ethical Corporate Bond	0.53
Aegon Ethical Equity	0.78
Aegon Sterling Corporate Bond	0.52
Aegon Strategic Bond	0.59
Allianz Emerging Markets Equity	1.08
Allianz Gilt Yield	0.47
Allianz RiskMaster Conservative Multi Asset	1.04
Allianz RiskMaster Growth Multi Asset	1.00
Allianz RiskMaster Moderate Multi Asset	1.02
Artemis High Income	0.72
Artemis Income	0.80
Artemis SmartGARP European Equity	0.87
Artemis SmartGARP UK Equity	0.86
Artemis UK Select	0.82
Artemis UK Smaller Companies	0.86
Artemis UK Special Situations	0.91

Fund	Extra yearly charges and expenses %
AXA Framlington Biotech	0.80
AXA Framlington Global Sustainable Managed	0.69
AXA Framlington Global Technology	0.80
AXA Framlington Global Thematic	0.56
AXA Framlington Health	0.91
AXA Framlington UK Select Opportunities	0.92
BlackRock Balanced Growth Portfolio	0.68
BlackRock Consensus 100	0.32
BlackRock Consensus 35	0.32
BlackRock Consensus 60	0.32
BlackRock Consensus 70	0.32
BlackRock Consensus 85	0.31
BlackRock Corporate Bond 1-10 Year	0.11
BlackRock Developed Markets Sustainable Equity	0.92
BlackRock Gold & General	1.11
BlackRock Money Market	0.17
BlackRock UK Special Situations	0.92
BNY Mellon Global Income	0.84
BNY Mellon International Bond	0.64
BNY Mellon Multi-Asset Balanced	0.70
BNY Mellon Multi-Asset Growth	0.60
BNY Mellon Real Return	0.84
BNY Mellon Sustainable European Opportunities	0.64
BNY Mellon UK Income	0.60
CT MM Lifestyle 4	0.93
CT MM Lifestyle 5	0.93
CT MM Lifestyle 6	0.97
CT MM Lifestyle 7	0.96

Fund	Extra yearly charges and expenses %
Dimensional Emerging Markets Core Equity	0.45
Dimensional Global Short-Dated Bond	0.25
Dimensional International Core Equity	0.27
Dimensional UK Core Equity	0.20
Dimensional UK Small Companies	0.46
Embark Horizon Multi-Asset I	0.81
Embark Horizon Multi-Asset II	0.81
Embark Horizon Multi-Asset III	0.81
Embark Horizon Multi-Asset IV	0.81
Embark Horizon Multi-Asset V	0.81
Fidelity American	0.96
Fidelity American Special Situations	0.87
Fidelity Asia	1.03
Fidelity Emerging Markets	0.94
Fidelity European	1.07
Fidelity Global Special Situations	1.17
Fidelity Index Emerging Markets	0.22
Fidelity Index Europe ex UK	0.12
Fidelity Index Japan	0.12
Fidelity Index Pacific ex Japan	0.15
Fidelity Index UK	0.10
Fidelity Index US	0.08
Fidelity Index World	0.14
Fidelity Multi Asset Open Growth	1.03
Fidelity Multi Asset Open Strategic	1.00
Fidelity Open World	1.31
Fidelity Special Situations	1.17
Fidelity Strategic Bond	0.62
Fidelity Sustainable Global Equity	1.11
Fidelity Sustainable MoneyBuilder Income	0.56
First Sentier Global Listed Infrastructure	0.90
FTF Martin Currie US Unconstrained	0.93
Henderson Cautious Managed	0.83
Henderson China Opportunities	0.98
Henderson Emerging Markets Opportunities	1.10
Henderson European Selected Opportunities	0.80
Henderson Fixed Interest Monthly Income	0.78
Henderson Global Sustainable Equity	0.90
Henderson Global Technology Leaders	0.95
Henderson Multi-Asset Absolute Return	1.04
Henderson Multi-Manager Income & Growth	1.20
Henderson Sterling Bond	0.66
Henderson Strategic Bond	0.89
Henderson UK Alpha	1.03
HSBC UK Growth & Income	0.82
Invesco Corporate Bond	0.65
Invesco Distribution	0.91
Invesco European Equity	0.83
Invesco Global Equity	0.82
Invesco Japan Equity Advantage	0.85
Invesco Monthly Income Plus	0.82
Invesco UK Equity High Income	0.82
Invesco UK Equity Income	0.81
iShares Continental European Equity Index	0.08
iShares Emerging Markets Equity Index	0.19
iShares Index Linked Gilt Index (UK)	0.11
iShares Japan Equity Index	0.11
iShares North American Equity Index	0.12

Fund	Extra yearly charges and expenses %
iShares Pacific Ex Japan Equity Index	0.14
iShares UK Equity Index	0.10
iShares UK Gilts All Stocks Index	0.11
JPM Asia	0.92
JPM Global Equity Income	0.95
JPM Global Macro Sustainable	0.72
JPM Japan	0.91
JPM Natural Resources	0.93
JPM US Equity Income	0.72
JPM US Select	0.55
Jupiter Corporate Bond	0.45
Jupiter Ecology	0.80
Jupiter European	0.99
Jupiter European Special Situations	0.99
Jupiter Financial Opportunities	1.09
Jupiter India	1.09
Jupiter Merlin Balanced Portfolio	1.49
Jupiter Merlin Growth Portfolio	1.49
Jupiter Merlin Income Portfolio	1.40
Jupiter Merlin Income & Growth Select	1.04
Jupiter Merlin Worldwide Portfolio	1.51
Jupiter Monthly Income Select	0.95
Jupiter UK Alpha	0.88
Jupiter UK Growth	1.14
Jupiter UK Income	1.04
Liontrust Income	0.99
Liontrust US Opportunities	0.92
M&G Corporate Bond	0.45
M&G Episode Allocation	0.73
M&G Gilt & Fixed Interest Income	0.35
M&G Global Themes	1.04
M&G Managed Growth	0.68
M&G North American Dividend	0.74
M&G Optimal Income	0.65
M&G Strategic Corporate Bond	0.55
Man Japan CoreAlpha	1.00
Momentum Diversified Growth	1.36
Ninety One Asia Pacific Franchise	0.91
Ninety One Global Environment	0.95
Ninety One Global Income Opportunities	1.00
Ninety One Global Strategic Equity	0.98
Ninety One UK Special Situations	0.95
Omnis Managed Adventurous	1.01
Omnis Managed Balanced	0.98
Omnis Managed Cautious	1.01
Omnis Multi-Manager Adventurous	0.97
Omnis Multi-Manager Balanced	0.84
Omnis Multi-Manager Cautious	0.86
Omnis Multi-Manager Distribution	1.15
Premier Multi-Asset Distribution	1.10
Premier Multi-Asset Growth & Income	0.82
Quilter Cirilium Balanced	1.17
Quilter Cirilium Balanced Passive	0.38
Quilter Cirilium Conservative	1.00
Quilter Cirilium Conservative Passive	0.38
Quilter Cirilium Dynamic	1.22
Quilter Cirilium Dynamic Passive	0.38
Quilter Cirilium Moderate	1.20

Fund	Extra yearly charges and expenses %
Quilter Cirilium Moderate Passive	0.38
Rathbone Income	0.86
Schroder Asian Income Maximiser	1.01
Schroder European Recovery	0.96
Schroder Gilt & Fixed Interest	0.35
Schroder Global Cities Real Estate	0.95
Schroder Global Equity Income	0.95
Schroder Income	0.99
Schroder Income Maximiser	0.92
Schroder Managed Balanced	0.59
Schroder MM Diversity	1.21
Schroder Strategic Credit	0.67
Schroder Sustainable UK Equity	0.88
Schroder Tokyo	0.84
Schroder UK Alpha Plus	0.59
Schroder UK Mid 250	1.12
Schroder UK Opportunities	0.59
Schroder US Mid Cap	0.83
Sinfonia Adventurous Growth Portfolio	0.92
Sinfonia Balanced Managed Portfolio	0.95
Sinfonia Cautious Managed Portfolio	0.96
Sinfonia Income & Growth Portfolio	1.10
Sinfonia Income Portfolio	0.94
Stewart Investors Asia Pacific Leaders Sustainability	0.75
Stewart Investors Worldwide Leaders Sustainability	0.80
UBS US Equity	0.84
Verbatim Portfolio 4	1.43
Verbatim Portfolio 5 Growth	1.39
Verbatim Portfolio 5 Income	1.35
Verbatim Portfolio 6	1.52
Verbatim Portfolio 7	1.54
Distribution funds	
Distribution	0.23
Protected Profits funds	
Multimanager Generation 2 Protected Profits	1.04
Multimanager Generation 3 Protected Profits	1.04
Multimanager Protected Profits	0.90

Fund	Extra yearly charges and expenses %
Columbia Threadneedle funds	
American	0.17
American Select	0.17
American Smaller Companies	0.17
Asia Pacific	0.19
Deposit & Treasury	0.23
Emerging Market Bond	0.26
European	0.17
European Bond	0.26
European Select	0.16
European Smaller Companies	0.18
Far East & Japan	0.29
Global Bond	0.17
Global Select	0.18
High Yield Bond	0.17
Japan	0.17
Latin America	0.20
Managed	0.23
Managed Bond	0.24
Managed Bond Focused	0.24
Managed Equity	0.23
Managed Equity & Bond	0.22
Managed Equity Focused	0.23
Managed Equity Income	0.23
Monthly Extra Income	0.15
Property	0.56
Sterling Bond	0.19
Sterling Corporate Bond	0.17
Strategic Bond	0.18
UK	0.05
UK Equity Alpha Income	0.22
UK Equity Income	0.06
UK Growth & Income	0.07
UK Monthly Income	0.13
UK Smaller Companies	0.07

Figures published November 2024

Sterling is a trading name of Zurich Assurance Ltd.
Registered in England and Wales under company number 02456671.
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WD000658009 (122799) (11/24)