



STERLING

Investment Bond Fund charges and expenses (Series 2)

This document lists the Series 2* 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. 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 the funds and charges below are applicable. If not, you should refer to 'Fund charges and expenses (Series 1)'.

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 2'

You can also contact your adviser.

Fund	Yearly charges and expenses %
7IM AAP Adventurous 2	0.72
7IM AAP Balanced 2	0.67
7IM AAP Moderately Adventurous 2	0.68
7IM AAP Moderately Cautious 2	0.66
7IM Adventurous 2	1.04
7IM Balanced 2	0.88
7IM Moderately Adventurous 2	0.95
7IM Moderately Cautious 2	0.93
abrdn Asia Pacific Equity 2	0.95
abrdn Emerging Markets Equity 2	0.95
Aegon Ethical Cautious Managed 2	0.78
Aegon Ethical Corporate Bond 2	0.53
Aegon Ethical Equity 2	0.78
Aegon Sterling Corporate Bond 2	0.52
Aegon Strategic Bond 2	0.59
Allianz Emerging Markets Equity 2	1.08
Allianz Gilt Yield 2	0.47
Allianz RiskMaster Conservative Multi Asset 2	1.04
Allianz RiskMaster Growth Multi Asset 2	1.00
Allianz RiskMaster Moderate Multi Asset 2	1.02
Artemis High Income 2	0.72
Artemis Income 2	0.80
Artemis SmartGARP European Equity 2	0.87
Artemis SmartGARP UK Equity 2	0.86
Artemis UK Select 2	0.82
Artemis UK Smaller Companies 2	0.86
Artemis UK Special Situations 2	0.91
AXA Framlington Biotech 2	0.80
AXA Framlington Global Sustainable Managed 2	0.69
AXA Framlington Global Technology 2	0.80
AXA Framlington Global Thematic 2	0.56
AXA Framlington Health 2	0.91
AXA Framlington UK Select Opportunities 2	0.92
BlackRock Balanced Growth Portfolio 2	0.68
BlackRock Consensus 100 2	0.32
BlackRock Consensus 35 2	0.32
BlackRock Consensus 60 2	0.32
BlackRock Consensus 70 2	0.32
BlackRock Consensus 85 2	0.31
BlackRock Corporate Bond 1-10 Year 2	0.11
BlackRock Developed Markets Sustainable Equity 2	0.92
BlackRock Gold & General 2	1.11
BlackRock Money Market 2	0.17
BlackRock UK Special Situations 2	0.92
BNY Mellon Global Income 2	0.84
BNY Mellon International Bond 2	0.64
BNY Mellon Multi-Asset Balanced 2	0.70
BNY Mellon Multi-Asset Growth 2	0.60
BNY Mellon Real Return 2	0.84
BNY Mellon Sustainable European Opportunities 2	0.64
BNY Mellon UK Income 2	0.60
CT MM Lifestyle 4 2	0.93
CT MM Lifestyle 5 2	0.93
CT MM Lifestyle 6 2	0.97
CT MM Lifestyle 7 2	0.96
Dimensional Emerging Markets Core Equity 2	0.45
Dimensional Global Short-Dated Bond 2	0.25
Dimensional International Core Equity 2	0.27
Dimensional UK Core Equity 2	0.20
Dimensional UK Small Companies 2 Embark	0.46
Horizon Multi-Asset I 2	0.81
Embark Horizon Multi-Asset II 2	0.81
Embark Horizon Multi-Asset III 2	0.81
Embark Horizon Multi-Asset IV 2	0.81
Embark Horizon Multi-Asset V 2	0.81
Fidelity American 2	0.96
Fidelity American Special Situations 2	0.87
Fidelity Asia 2	1.03
Fidelity Emerging Markets 2	0.94
Fidelity European 2	1.07
Fidelity Global Special Situations 2	1.17
Fidelity Index Emerging Markets 2	0.22
Fidelity Index Europe ex UK 2	0.12
Fidelity Index Japan 2	0.12

Fund	Yearly charges and expenses %
Fidelity Index Pacific ex Japan 2	0.15
Fidelity Index UK 2	0.10
Fidelity Index US 2	0.08
Fidelity Index World 2	0.14
Fidelity Multi Asset Open Growth 2	1.03
Fidelity Multi Asset Open Strategic 2	1.00
Fidelity Open World 2	1.31
Fidelity Special Situations 2	1.17
Fidelity Strategic Bond 2	0.62
Fidelity Sustainable Global Equity 2	1.11
Fidelity Sustainable MoneyBuilder Income 2	0.56
First Sentier Global Listed Infrastructure 2	0.90
FTF Martin Currie US Unconstrained 2	0.93
Henderson Cautious Managed 2	0.83
Henderson China Opportunities 2	0.98
Henderson Emerging Markets Opportunities 2	1.10
Henderson European Selected Opportunities 2	0.80
Henderson Fixed Interest Monthly Income 2	0.78
Henderson Global Sustainable Equity 2	0.90
Henderson Global Technology Leaders 2	0.95
Henderson Multi-Asset Absolute Return 2	1.04
Henderson Multi-Manager Income & Growth 2	1.20
Henderson Bond 2	0.66
Henderson Strategic Bond 2	0.89
Henderson UK Alpha 2	1.03
HSBC UK Growth & Income 2	0.84
Invesco Corporate Bond 2	0.65
Invesco Distribution 2	0.91
Invesco European Equity 2	0.83
Invesco Global Equity 2	0.82
Invesco Japanese Equity Advantage 2	0.85
Invesco Monthly Income Plus 2	0.82
Invesco UK Equity High Income 2	0.82
Invesco UK Equity Income 2	0.81
iShares Continental European Equity Index 2	0.08
iShares Emerging Markets Equity Index 2	0.19
iShares Index Linked Gilt Index (UK) 2	0.11
iShares Japan Equity Index 2	0.11
iShares North American Equity Index 2	0.12
iShares Pacific Ex Japan Equity Index 2	0.14
iShares UK Equity Index 2	0.10
iShares UK Gilts All Stocks Index 2	0.11
JPM Asia 2	0.92
JPM Global Equity Income 2	0.95
JPM Global Macro Sustainable 2	0.72
JPM Japan 2	0.91
JPM Natural Resources 2	0.93
JPM US Equity Income 2	0.72
JPM US Select 2	0.55
Jupiter Corporate Bond 2	0.45
Jupiter Ecology 2	0.80
Jupiter European 2	0.99
Jupiter European Special Situations 2	0.99
Jupiter Financial Opportunities 2	1.09
Jupiter India 2	1.09
Jupiter Merlin Balanced Portfolio 2	1.49
Jupiter Merlin Growth Portfolio 2	1.49
Jupiter Merlin Income & Growth Select 2	1.04
Jupiter Merlin Income Portfolio 2	1.40
Jupiter Merlin Monthly Income Select 2	0.95
Jupiter Merlin Worldwide Portfolio 2	1.51
Jupiter UK Alpha 2	0.88
Jupiter UK Growth 2	1.14
Jupiter UK Income 2	1.09
Liontrust Income 2	0.99
Liontrust US Opportunities 2	0.92
Man Japan CoreAlpha 2	0.90
M&G Corporate Bond 2	0.45
M&G Episode Allocation 2	0.73
M&G Gilt & Fixed Interest Income 2	0.35
M&G Global Themes 2	1.04
M&G Managed Growth 2	0.68
M&G North American Dividend 2	0.74

Fund	Yearly charges and expenses %	Fund	Yearly charges and expenses %
M&G Optimal Income 2	0.65	Distribution funds	
M&G Strategic Corporate Bond 2	0.55	Distribution 2	0.23
Momentum Diversified Growth 2	1.36		
Ninety One Asia Pacific Franchise 2	0.91	Protected Profits funds	
Ninety One Global Environment 2	0.95	Multimanager Generation 2 Protected Profits 2	1.04
Ninety One Global Income Opportunities 2	1.00	Multimanager Generation 3 Protected Profits 2	1.04
Ninety One Global Strategic Equity 2	0.98	Multimanager Protected Profits 2	0.92
Ninety One UK Special Situations 2	0.95	Tracker Protected Profits 2	0.66
Omnis Managed Adventurous 2	1.01		
Omnis Managed Balanced 2	0.98	Columbia Threadneedle funds	
Omnis Managed Cautious 2	1.01	American 2	0.21
Omnis Multi-Manager Adventurous 2	0.97	American Select 2	0.21
Omnis Multi-Manager Balanced 2	0.84	American Smaller Companies 2	0.21
Omnis Multi-Manager Cautious 2	0.86	Asia Pacific 2	0.23
Omnis Multi-Manager Distribution 2	1.15	Deposit & Treasury 2	0.23
Premier Multi-Asset Distribution 2	1.10	Emerging Market Bond 2	0.30
Premier Multi-Asset Growth & Income 2	0.82	European 2	0.21
Quilter Cirilium Balanced 2	1.17	European Bond 2	0.30
Quilter Cirilium Balanced Passive 2	0.38	European Select 2	0.20
Quilter Cirilium Conservative 2	1.00	European Smaller Companies 2	0.22
Quilter Cirilium Conservative Passive 2	0.38	Far East & Japan 2	0.29
Quilter Cirilium Dynamic 2	1.22	Global Bond 2	0.21
Quilter Cirilium Dynamic Passive 2	0.38	Global Select 2	0.22
Quilter Cirilium Moderate 2	1.20	High Yield Bond 2	0.21
Quilter Cirilium Moderate Passive 2	0.38	Japan 2	0.21
Rathbone Income 2	0.86	Latin America 2	0.24
Schroder Asian Income Maximiser 2	1.01	Managed 2	0.27
Schroder European Recovery 2	0.96	Managed Bond 2	0.24
Schroder Gilt & Fixed Interest 2	0.35	Managed Bond Focused 2	0.24
Schroder Global Cities Real Estate 2	0.95	Managed Equity & Bond 2	0.22
Schroder Global Equity Income 2	0.95	Managed Equity 2	0.23
Schroder Income 2	0.99	Managed Equity Focused 2	0.23
Schroder Income Maximiser 2	0.92	Managed Equity Income 2	0.27
Schroder Managed Balanced 2	0.59	Monthly Extra Income 2	0.15
Schroder MM Diversity 2	1.21	Property 2	0.56
Schroder Strategic Credit 2	0.67	Bond 2	0.23
Schroder Sustainable UK Equity 2	0.88	Corporate Bond 2	0.21
Schroder Tokyo 2	0.84	Strategic Bond 2	0.22
Schroder UK Alpha Plus 2	0.59	UK 2	0.05
Schroder UK Mid 250 2	1.12	UK Equity Alpha Income 2	0.22
Schroder UK Opportunities 2	0.59	UK Equity Income 2	0.06
Schroder US Mid Cap 2	0.83	UK Growth & Income 2	0.07
Sinfonia Adventurous Growth Portfolio 2	0.92	UK Monthly Income 2	0.13
Sinfonia Balanced Managed Portfolio 2	0.95	UK Smaller Companies 2	0.07
Sinfonia Cautious Managed Portfolio 2	0.96		
Sinfonia Income & Growth Portfolio 2	1.10		
Sinfonia Income Portfolio 2	0.94		
Stewart Investors Asia Pacific Leaders Sustainability 2	0.75		
Stewart Investors Worldwide Leaders Sustainability 2	0.80		
UBS US Equity 2	0.84		
Verbatim Portfolio 3 S2	1.42		
Verbatim Portfolio 4 2	1.43		
Verbatim Portfolio 5 Growth 2	1.39		
Verbatim Portfolio 5 Income 2	1.35		
Verbatim Portfolio 6 2	1.52		
Verbatim Portfolio 7 2	1.54		

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