



STERLING

Investment Bond

Fund charges and expenses (funds closed to new investors)

This document gives you the fund charges for the series 1 and series 2 funds that are no longer available for new investments on the Sterling Investment Bond.

The figures in the following tables are based on what the fund charges and expenses have been in the past - they're not fixed and could be more or less than this. Your annual statement will tell you which series of Sterling Bond you have:

Series 1

If your fund name doesn't end with a "2", your bond is a Series 1. The charges shown below are taken directly from within the fund and are included in the daily prices. We also take an annual charge of 1%, which is included in the daily fund prices..

Series 2

If your fund names end with a "2," your bond is a Series 2. The charges shown below are taken directly from within the fund and are included in the daily prices. We take an additional fund-based charge depending on your bond's current value (please check your latest statement for this charge).

There will be other Sterling Investment Bond charges in addition to those mentioned here. Please refer to your policy document and latest annual statement for more details.

Further information

We aim to give you a wide choice of funds and look for opportunities to add more options over time. We may sometimes also remove funds. 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' or 'Fund factsheets – Investment Bond series 2'

You can also contact your adviser.

Fund	Extra yearly charges and expenses %
Artemis Strategic Assets/Artemis Strategic Assets 2	0.83
Fidelity Worldwide Special Situations	1.17
Foreign & Colonial Managed	1.13
Liontrust Balanced/Liontrust Balanced 2	1.00
Jupiter Merlin Worldwide Portfolio/Jupiter Merlin Worldwide Portfolio 2	1.51
Liontrust Global Innovation/Liontrust Global Innovation 2	1.10
M&G Recovery/M&G Recovery 2	0.78
Momentum Diversified Income/Momentum Diversified Income 2	1.55
Protected Profits	0.80
Schroder All Maturities Corporate Bond/Schroder All Maturities Corporate Bond 2	0.26
Tracker Protected Profits	0.64

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