



# STERLING

## Investment Bond

### Fund charges and expenses (Series 2)

This document gives you the yearly charges and expenses for Series 2 funds under the Sterling Investment Bond provided by Zurich Assurance Ltd. Please read this document with your Key Features and keep them with your illustration and investment bond documents in a safe place.

These are the Series 2 funds currently available to new Sterling Investment Bonds. Over time we will look to refresh this range by adding in new funds, closing or merging funds.

The figures in the following tables are based on what the charges and expenses have been in the past – they're not fixed and could be more or less than this.

Please refer to the deductions section of your personal illustration to see what effect these deductions could have on your investment.

There will be other Sterling Investment Bond charges in addition to these. Your illustration shows details of all the charges and how they may affect the value of your investment over time.

Fund	Yearly charges and expenses %
7IM AAP Adventurous 2	0.83
7IM AAP Balanced 2	0.82
7IM AAP Income 2	1.01
7IM AAP Moderately Adventurous 2	0.81
7IM AAP Moderately Cautious 2	0.84
7IM Adventurous 2	1.14
7IM Balanced 2	0.94
7IM Moderately Adventurous 2	1.02
7IM Moderately Cautious 2	0.89
Aberdeen Asia Pacific Equity 2	1.18
Allianz Emerging Markets Equity 2	1.20
Allianz Gilt Yield 2	0.47
Allianz RiskMaster Conservative Multi Asset 2	1.04
Allianz RiskMaster Defensive Multi Asset 2	1.04
Allianz RiskMaster Growth Multi Asset 2	1.04
Allianz RiskMaster Moderate Multi Asset 2	1.04
Artemis Capital 2	0.92
Artemis High Income 2	0.70
Artemis Income 2	0.79
Artemis Strategic Assets 2	0.96
Artemis UK Select 2	0.83
Artemis UK Smaller Companies 2	0.84
Artemis UK Special Situations 2	0.86
Aviva Investors UK Property 2	0.82
AXA Framlington Biotech 2	0.82
AXA Framlington Global Equity Income 2	0.61
AXA Framlington Global Technology 2	0.83
AXA Framlington Health 2	0.92
AXA Framlington Managed Balanced 2	0.70
AXA Framlington UK Select Opportunities 2	0.93
Baring Multi Asset 2	0.83
BlackRock Balanced Growth Portfolio 2	0.82
BlackRock Consensus 35 2	0.33
BlackRock Consensus 60 2	0.33
BlackRock Consensus 70 2	0.33
BlackRock Consensus 85 2	0.32
BlackRock Consensus 100 2	0.33
BlackRock Gold & General 2	1.12
BlackRock Money Market 2	0.32
BlackRock UK Special Situations 2	0.94
Deutsche Managed Sterling 2	0.25
Dimensional Emerging Markets Core Equity 2	0.67
Dimensional Global Short-Dated Bond 2	0.29
Dimensional International Core Equity 2	0.35
Dimensional UK Core Equity 2	0.24
Dimensional UK Small Companies 2	0.60
F&C MM Lifestyle Balanced 2	1.04
F&C MM Lifestyle Cautious 2	1.02
F&C MM Lifestyle Defensive 2	1.00
F&C MM Lifestyle Growth 2	1.07
Fidelity American 2	1.10
Fidelity American Special Situations 2	0.95

Fund	Yearly charges and expenses %
Fidelity Asia 2	1.09
Fidelity Emerging Markets 2	1.01
Fidelity European 2	1.11
Fidelity Global Focus 2	1.21
Fidelity Global Property 2	1.11
Fidelity Global Special Situations 2	1.20
Fidelity Index Emerging Markets 2	0.23
Fidelity Index Europe ex UK 2	0.12
Fidelity Index Japan 2	0.12
Fidelity Index Pacific ex Japan 2	0.15
Fidelity Index UK 2	0.10
Fidelity Index US 2	0.09
Fidelity Index World 2	0.15
Fidelity MoneyBuilder Income 2	0.59
Fidelity Multi Asset Open Growth 2	1.49
Fidelity Multi Asset Open Strategic 2	1.43
Fidelity Multi Asset Strategic 2	1.06
Fidelity Strategic Bond 2	0.71
Fidelity UK Special Situations 2	1.19
Fidelity WealthBuilder 2	1.35
First State Global Listed Infrastructure 2	0.94
Henderson Cautious Managed 2	0.79
Henderson China Opportunities 2	1.07
Henderson Emerging Markets Opportunities 2	1.11
Henderson European Selected Opportunities 2	1.05
Henderson Global Sustainable Equity 2	0.95
Henderson Global Technology 2	1.05
Henderson Multi-Asset Absolute Return 2	1.27
Henderson Multi-Manager Income & Growth 2	1.49
Henderson Preference & Bond 2	0.73
Henderson Strategic Bond 2	0.83
Henderson UK Alpha 2	1.00
Henderson UK Property 2	0.89
HSBC UK Growth & Income 2	0.94
Invesco Perpetual Corporate Bond 2	0.81
Invesco Perpetual Distribution 2	0.96
Invesco Perpetual European Equity 2	0.89
Invesco Perpetual Global Equity 2	0.87
Invesco Perpetual Global Targeted Returns 2	0.87
Invesco Perpetual High Income 2	0.87
Invesco Perpetual Income 2	0.86
Invesco Perpetual Japanese Smaller Companies 2	0.94
Invesco Perpetual Managed 2	0.90
Invesco Perpetual Monthly Income Plus 2	0.87
Investec Asia ex Japan 2	0.96
Investec Cautious Managed 2	0.95
Investec Global Energy 2	0.98
Investec Global Strategic Equity 2	0.96
Investec UK Special Situations 2	0.94
iShares Continental European Equity Index 2	0.12
iShares Emerging Markets Equity Index 2	0.16
iShares Japan Equity Index 2	0.11

Fund	Yearly charges and expenses %
iShares North American Equity Index 2	0.13
iShares Pacific Ex Japan Equity Index 2	0.13
iShares UK Equity Index 2	0.13
iShares UK Gilts All Stocks Index 2	0.21
JPM Asia 2	1.03
JPM Emerging Europe Equity 2	1.03
JPM Global Equity Income 2	0.98
JPM Japan 2	1.03
JPM Natural Resources 2	1.03
JPM US 2	0.91
JPM US Equity Income 2	0.93
Jupiter China 2	1.16
Jupiter Distribution 2	0.78
Jupiter Ecology 2	0.78
Jupiter Emerging European Opportunities 2	1.34
Jupiter European 2	1.03
Jupiter European Special Situations 2	1.02
Jupiter Financial Opportunities 2	1.09
Jupiter Distribution & Growth 2	1.19
Jupiter Income 2	1.09
Jupiter India 2	1.19
Jupiter Merlin Balanced Portfolio 2	1.63
Jupiter Merlin Growth Portfolio 2	1.73
Jupiter Merlin Income Portfolio 2	1.48
Jupiter UK Growth 2	1.17
Kames Ethical Cautious Managed 2	0.79
Kames Ethical Corporate Bond 2	0.55
Kames Ethical Equity 2	0.79
Kames Sterling Corporate Bond 2	0.55
M&G Corporate Bond 2	0.65
M&G Episode Balanced 2	0.92
M&G Gilt & Fixed Interest Income 2	0.76
M&G North American Dividend 2	1.01
M&G Optimal Income 2	0.79
M&G Property Portfolio 2	1.41
M&G Strategic Corporate Bond 2	0.76
Man GLG Japan CoreAlpha 2	0.90
Martin Currie North American 2	1.04
Neptune US Opportunities 2	0.89
Newton Balanced 2	0.71
Newton Global Income 2	0.84
Newton Income 2	0.61
Newton International Bond 2	0.65
Newton Managed 2	0.61
Newton Real Return 2	0.84
Old Mutual Cirilium Balanced 2	1.24
Old Mutual Cirilium Balanced Passive 2	0.60
Old Mutual Cirilium Conservative 2	1.09
Old Mutual Cirilium Conservative Passive 2	0.60
Old Mutual Cirilium Dynamic 2	1.24
Old Mutual Cirilium Dynamic Passive 2	0.60
Old Mutual Cirilium Moderate 2	1.24
Old Mutual Cirilium Moderate Passive 2	0.60
Old Mutual Cirilium Strategic Income 2	1.24
Old Mutual Corporate Bond 2	0.70
Old Mutual UK Alpha 2	0.88
Old Mutual UK Mid Cap 2	0.85
Omnis Managed Adventurous 2	1.06
Omnis Managed Balanced 2	1.02
Omnis Managed Cautious 2	1.04
Omnis Multi-Manager Adventurous 2	1.46
Omnis Multi-Manager Balanced 2	1.41
Omnis Multi-Manager Cautious 2	1.25
Omnis Multi-Manager Distribution 2	1.39
Optimum Enterprise 2	1.05
Optimum Global Income 2	1.05
Optimum High Alpha 2	1.05
Optimum Strategic Income 2	1.05
Premier Multi-Asset Distribution 2	1.31
Premier Multi-Asset Growth & Income 2	1.71
Rathbone Income 2	0.87
Schroder All Maturities Index Linked Bond 2	0.31
Schroder Asian Income Maximiser 2	1.06
Schroder Core UK Equity 2	0.80
Schroder European Opportunities 2	0.92
Schroder Flexible Retirement 2	0.30
Schroder Global Alpha Plus 2	1.12
Schroder Global Equity Income 2	0.95
Schroder Global Cities Real Estate 2	0.97
Schroder Income 2	1.01

Fund	Yearly charges and expenses %
Schroder Income Maximiser 2	0.92
Schroder Managed Balanced 2	0.61
Schroder MM Diversity 2	1.27
Schroder Strategic Credit 2	0.67
Schroder Tokyo 2	0.84
Schroder UK Alpha Plus 2	1.02
Schroder UK Mid 250 2	1.11
Schroder UK Opportunities 2	0.67
Schroder US Mid Cap 2	0.84
Seneca Diversified Growth 2	1.28
Sinfonia Adventurous Growth Portfolio 2	1.05
Sinfonia Balanced Managed Portfolio 2	1.04
Sinfonia Cautious Managed Portfolio 2	0.96
Sinfonia Income & Growth Portfolio 2	1.10
Sinfonia Income Portfolio 2	1.09
SLI Ignis UK Property 2	0.93
Stewart Investors Asia Pacific Leaders 2	0.79
Stewart Investors Worldwide Leaders 2	1.34
UBS US Equity 2	0.86
Verbatim Portfolio 3 S2	1.49
Verbatim Portfolio 4 2	1.41
Verbatim Portfolio 5 Growth 2	1.31
Verbatim Portfolio 5 Income 2	1.13
Verbatim Portfolio 6 2	1.53
Verbatim Portfolio 7 2	1.55
Woodford Equity Income 2	0.75
<b>Distribution funds</b>	
Distribution 2	0.18
<b>Horizon Funds</b>	
Horizon Monthly Income Plus 2	0.70
Horizon Multi-Asset I 2	0.83
Horizon Multi-Asset II 2	0.83
Horizon Multi-Asset III 2	0.82
Horizon Multi-Asset IV 2	0.81
Horizon Multi-Asset V 2	0.81
<b>Protected Profits funds</b>	
Multimanager Generation 2 Protected Profits 2	0.98
Multimanager Generation 3 Protected Profits 2	0.98
Multimanager Protected Profits 2	0.86
Tracker Protected Profits 2	0.57
<b>Columbia Threadneedle funds</b>	
American 2	0.20
American Select 2	0.20
American Smaller Companies 2	0.20
Asia 2	0.24
Deposit & Treasury 2	0.25
Emerging Market Bond 2	0.33
European 2	0.21
European Bond 2	0.33
European Select 2	0.21
European Smaller Companies 2	0.21
Far East & Japan 2	0.27
Global Bond 2	0.21
Global Select 2	0.32
High Yield Bond 2	0.21
Japan 2	0.21
Latin America 2	0.24
Managed 2	0.15
Managed Bond 2	0.31
Managed Bond Focused 2	0.27
Managed Equity 2	0.31
Managed Equity & Bond 2	0.26
Managed Equity Focused 2	0.28
Managed Equity Income 2	0.34
Monthly Extra Income 2	0.13
Property 2	0.35
Sterling Bond 2	0.32
Strategic Bond 2	0.21
UK 2	0.05
UK Corporate Bond 2	0.21
UK Equity Alpha Income 2	0.20
UK Equity Income 2	0.05
UK Growth & Income 2	0.06
UK Monthly Income 2	0.12
UK Select 2	0.06
UK Smaller Companies 2	0.07

Figures published December 2017

Sterling is a trading name of Zurich Assurance Ltd. Registered in England and Wales under company number 02456671.  
Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX. Telephone: 0370 909 6010

We may record or monitor calls to improve our service.