

Russell Emerging Markets Equity

August 2021

Zurich fund information (as at 31/07/2021)

Launch date	02/01/2015
Current bid	GBP 81.768
Fund size(m)	GBP 3.80 (as at 30/07/2021)
FE sector	Global Emerging Markets
Fund currency	GBP
ZIL charge	0.00%
Annual management charge*	0.90%
Crown rating†	👑👑👑👑👑

Additional fund information (as at 31/07/2021)

Benchmark	MSCI EMERGING MARKETS
Fund manager	Kathrine Husvaeg
ISIN Code	IE0032322319
SEDOL	3232231
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Top ten holdings (as at 30/04/2021)

TAIWAN SEMICONDUCTOR MANUFACTURING	5.1%
SAMSUNG ELECTRONICS CO	4.4%
TENCENT HLDGS LIMITED	4.0%
ALIBABA GROUP HLDG LTD	2.5%
SK HYNIX INC	1.9%
MEDIATEL SA	1.4%
SBERBANK OF RUSSIA	1.2%
HANA FINANCIAL GROUP INC	1.1%
LUKOIL OAO	1.0%
LG CHEM	1.0%

Source: FE

* Please note, this charge is deducted daily before calculating the unit price. This does not include any product charges. For further information on product charges, please refer to the relevant policy terms and conditions.

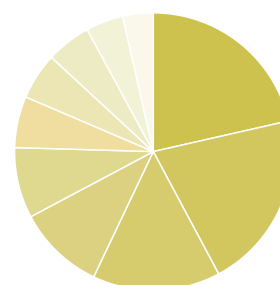
† FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.

Fund objective

The Fund aims to achieve long term growth by investing in the shares of companies in emerging markets or companies that carry out a majority of their business in emerging markets. The Fund is actively managed with reference to the MSCI Emerging Markets Index (USD) - Net Returns (the "Index") which it seeks to outperform by 2% over the medium to long term. Russell Investments/ Money Managers have full discretion to select investments for the Fund.

Sectors (as at 30/04/2021)

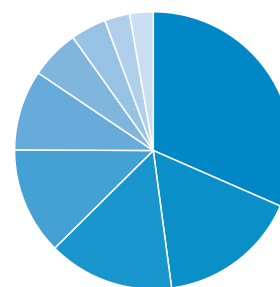
Information Technology	21.5%
Financials	20.7%
Consumer Discretionary	14.9%
Materials	10.2%
Communications	8.2%
Industrials	6.0%
Others	5.4%
Energy	5.2%
Consumer Staples	4.4%
Health Care	3.5%



Source:FE

Regions (as at 30/04/2021)

China	31.6%
Korea	16.3%
Others	14.7%
Taiwan	12.5%
India	9.4%
Brazil	5.7%
Russia	4.2%
Hong Kong	2.9%
South Africa	2.7%



Source:FE

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Things you need to know

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owner will be met.

Planholders will not have the protection of the UK Financial Services Compensation Scheme.

Nothing contained in this factsheet should be intended as an offer to invest. Anyone considering investing in this fund should seek professional guidance. This information is only a summary and may be subject to change without notice. It was obtained from what we believe to be reliable sources. However, its accuracy and completeness cannot be guaranteed. Neither Zurich International Life nor any associated companies or representatives can accept responsibility for any errors or omissions.

You should note that investing in funds could result in the possibility of large and sudden falls in the prices of shares. The shortfalls on cancellation or loss on realisation could be considerable. You could get back nothing at all.

Zurich International Life Limited is registered (Registration No.63) under UAE Federal Law No. 6 of 2007 and its activities in the UAE are governed by such law. Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited (Singapore branch) is licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Cumulative performance (as at 31/07/2021)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	-5.53%	-3.73%	-2.43%	16.32%	18.01%	51.27%	-	71.71%
MSCI EMERGING MARKETS	-7.27%	-4.69%	-3.81%	14.23%	19.87%	59.23%	74.30%	69.83%
Sector	-3.52%	0.03%	2.30%	23.12%	22.12%	48.70%	21.36%	375.90%
Quartile	3	3	3	3	3	2	-	-
Rank	200/319	205/319	191/319	221/315	183/298	124/256	-	-

3 year statistical fund data (as at 31/07/2021)

Monthly volatility	5.35%
Best 3 month return	21.66%
Worst 3 month return	-23.57%

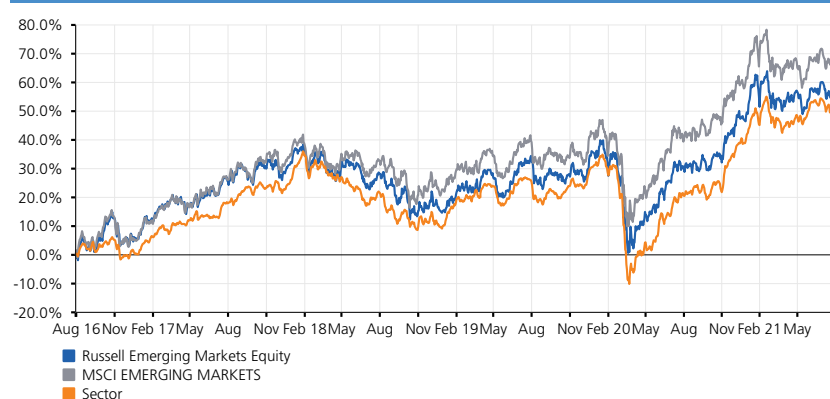
Source: FE, figures to 31/07/2021, bid to bid gross in GBP. Past performance is not a guide to future performance.

Discrete performance (as at 30/06/2021)

	Jun 16 -Jun 17	Jun 17 -Jun 18	Jun 18 -Jun 19	Jun 19 -Jun 20	Jun 20 -Jun 21
% growth	33.2%	2.2%	5.2%	-3.0%	27.4%
MSCI EMERGING MARKETS	27.8%	6.8%	5.4%	-0.1%	26.4%
Sector	19.3%	3.5%	6.6%	-9.1%	35.8%
Quartile	1	3	2	2	4
Rank	11/256	154/279	132/294	106/304	242/315

Source: FE, figures to 30/06/2021, bid to bid gross in GBP. Percentage growth figures are for discrete years, for example Jun 16-Jun 17 equals 30/06/2016 to 30/06/2017. Quartile and rank are based on the FE sector category as highlighted on page 1. Past performance is not a guide to future performance.

Fund performance vs benchmark and/or sector, 5 years/since inception



29/07/2016 - 30/07/2021 Powered by data from FE

Source: FE as at 31/07/2021, bid to bid gross in GBP. Past performance is not a guide to future performance.

Past performance is not a guide to future performance. The value of any investment and the income from it can fall as a result of market and currency fluctuations and you could get back less than the amount originally invested.

Performance figures include the deduction of the annual management charge.

For information or to see our full range of funds, go to our website www.zurichinternational.com

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