

Fund Charges including Transaction costs (December 2024)

FCA policy statement PS17/20 (Transaction Cost Disclosure in Workplace Pensions) places a duty on firms managing money on behalf of defined contribution workplace pension schemes to disclose administration charges and transaction costs to the governance bodies of those schemes to help in the assessment of value for money.

The table below fulfils part of this duty by disclosing the fund transaction costs. The table includes all the costs and charges that depend upon fund choice, but does not include product charges, which may apply in addition, and which are independent of fund choice. Further detail as to what is meant by transaction costs is described below.

Transaction costs

The transaction costs total comprises explicit and implicit costs incurred as a result of managing and investing the pension savings of relevant policyholders.

Following recent guidance from the FCA, all negative transaction costs have been set to zero. This includes the portion of the previous total cost figure that was reported as a negative.

Explicit costs

Explicit costs are the specific charges incurred when executing a transaction, such as broker commissions, exchange fees, the PTM levy, clearing fees, dilution levies or real estate acquisition and disposal costs.

Implicit costs

Implicit costs are not separately identifiable and are more difficult to measure. Implicit costs can include the following:

- Bid/ask spreads: The difference between the buy and sell price of a financial instrument.
- Delay cost: Market movements between the submission and execution of an order.
- Market impact: Market movement resulting directly from execution of a large order, resulting in a different price being achieved to the original bid-ask price; and
- Opportunity cost: Missed opportunity for return to be generated when an order is not fully completed.

There are several methods that can be used to estimate the implicit cost; however, the FCA has opted for the use of “slippage” methodology (which is in line with the Packaged Retail and Insurance-based Investment Products regulation), which attempts to capture the “loss of value” when a transaction takes place by comparing an asset price at the point in time when a decision is made to execute a transaction with the eventual price achieved. This methodology requires the use of data (the mid-market asset price) which would not previously have been recorded as part of the transaction, and so has required asset managers to build systems to capture these data.

Fund manager data availability

There are only two funds without the DCPT data prescribed by the FCA in PS17/20. This equates to circa £30,000 in AUM within scope of the [Governance Advisory Arrangement \(GAA\)](#) on the Zurich platform. For those two funds, we have continued to use MIFID II data (signposted as EMT data), which allows us to report transaction cost figures for all funds in scope of the GAA. Please note in some cases, transaction costs have not been provided by the fund manager(s) for some components of the fund; the percentage available is shown in the Transaction Cost Availability column.

Notes: The annual management charge and additional fund expenses are effective as of 18/11/2024. Transaction cost figures and AUM are as at 31/12/2024. *The With Profits funds do not have annual management charges or additional fund expenses deducted in the same way as other funds; therefore only transaction costs have been provided. Other product-related charges may be applied. **The fund manager provided an annualised figure based on the period 01/01/2017 - 03/10/2024. ***Average transaction costs are the average of the annual reported transaction costs for a fund for the last five years.										
Fund Name	Sedol	Transaction Cost Availability	Transaction Cost	Annual Management Charge	Additional Fund Expense	Total Fund Cost Current	***Average Transaction Cost	Default Fund	AuM £m	Transaction Cost Source
Fund Used in Defaults										
Zurich American 1 EP	297114	100.00%	0.23%	0.00%	0.06%	0.29%	0.33%	Yes	2.7	DCPT
Zurich Aquila European Equity Index ZP	B4ZS095	100.00%	0.02%	0.00%	0.02%	0.04%	0.01%	Yes	14.4	DCPT
Zurich BlackRock Euro Liquidity ZP	B64GRS2	100.00%	0.02%	0.09%	0.01%	0.12%	0.02%	Yes	1	DCPT
Zurich Equity Managed 1 EP	296694	100.00%	0.17%	0.00%	0.17%	0.34%	0.29%	Yes	17.4	DCPT
Zurich European 1 EP	297095	100.00%	0.54%	0.00%	0.06%	0.60%	0.92%	Yes	3.9	DCPT
Zurich European Bond ZP	3382783	99.81%	0.00%	0.00%	0.25%	0.25%	0.03%	Yes	3	DCPT
Zurich Long Dated Gilt 1 EP	419985	99.61%	0.00%	0.00%	0.16%	0.16%	0.03%	Yes	0.4	DCPT
Zurich Long Dated Gilt 2 EP	273772	99.61%	0.00%	0.00%	0.16%	0.16%	0.03%	Yes	0.6	DCPT
Zurich Managed 1 EP	296683	100.00%	0.11%	0.00%	0.19%	0.30%	0.25%	Yes	53.7	DCPT
Zurich Managed 2 EP	296575	100.00%	0.11%	0.00%	0.19%	0.30%	0.25%	Yes	18.7	DCPT
Zurich Money Market ZP	BCZT3V7	100.00%	0.01%	0.10%	0.07%	0.18%	0.01%	Yes	0.1	DCPT
Zurich Property 1 EP	297318	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	Yes	0.8	DCPT
Zurich Secure 1 EP	296672	100.00%	0.01%	0.00%	0.07%	0.08%	0.01%	Yes	3.1	DCPT
Zurich Secure 2 EP	297523	100.00%	0.01%	0.00%	0.07%	0.08%	0.01%	Yes	0.7	DCPT
Zurich UK Equity 1 EP	297051	100.00%	0.42%	0.00%	0.20%	0.62%	0.22%	Yes	4.1	DCPT
Zurich UK Fixed Interest 1 EP	297170	100.00%	0.01%	0.00%	0.14%	0.15%	0.06%	Yes	5.3	DCPT
Zurich With Profits 4 EP*	N/A	100.00%	0.06%	0.00%	0.00%	0.06%	0.06%	Yes	17.4	DCPT
Fund Not Used in Defaults										
Zurich 7IM AAP Moderately Adventurous EP	B4K9RJ2	100.00%	0.07%	0.50%	0.18%	0.75%	0.07%	No	0.1	DCPT
Zurich 7IM AAP Moderately Cautious AP	B4KTQZ1	100.00%	0.05%	0.50%	0.16%	0.71%	0.05%	No	0	DCPT
Zurich 7IM AAP Moderately Cautious EP	B4K9WB9	100.00%	0.05%	0.50%	0.16%	0.71%	0.05%	No	0.1	DCPT
Zurich 7IM Adventurous AP	B4K18T5	100.00%	0.03%	0.50%	0.54%	1.07%	0.03%	No	0	DCPT
Zurich Adventurous Managed EP	736769	100.00%	0.32%	0.00%	0.08%	0.40%	0.38%	No	0.8	DCPT
Zurich Aegon Ethical Equity 1 EP	B6QJ529	100.00%	0.10%	0.75%	0.03%	0.88%	0.10%	No	0	DCPT
Zurich Aegon Ethical Equity 1% AP	B5NB1K1	100.00%	0.10%	0.75%	0.03%	0.88%	0.10%	No	0	DCPT
Zurich Aegon Ethical Equity 2 EP	B4X0YD5	100.00%	0.10%	0.75%	0.03%	0.88%	0.10%	No	0	DCPT
Zurich Aegon Ethical Equity Accumulation AP	B5B1KG2	100.00%	0.10%	0.75%	0.03%	0.88%	0.10%	No	0.1	DCPT
Zurich Aegon Ethical Equity AP	B4NQHR8	100.00%	0.10%	0.75%	0.03%	0.88%	0.10%	No	0	DCPT
Zurich Aegon Ethical Equity Capital AP	B5TF691	100.00%	0.10%	0.75%	0.03%	0.88%	0.10%	No	0	DCPT
Zurich Allianz Emerging Markets Equity 1% AP	B5LKSJ8	100.00%	0.79%	0.88%	0.10%	1.77%	0.91%	No	0	DCPT
Zurich Allianz Emerging Markets Equity Accumulation AP	B5M4XF0	100.00%	0.79%	0.88%	0.10%	1.77%	0.91%	No	0.1	DCPT
Zurich Allianz Emerging Markets Equity AP	B4NQLJ8	100.00%	0.79%	0.88%	0.10%	1.77%	0.91%	No	0	DCPT
Zurich Allianz Emerging Markets Equity Capital AP	B5B1976	100.00%	0.79%	0.88%	0.10%	1.77%	0.91%	No	0	DCPT
Zurich American 2 EP	296531	100.00%	0.23%	0.00%	0.06%	0.29%	0.33%	No	1.4	DCPT
Zurich American 2000 AP	270502	100.00%	0.23%	0.00%	0.06%	0.29%	0.33%	No	2.6	DCPT
Zurich American Equity 1% AP	35938	100.00%	0.25%	0.00%	0.14%	0.39%	0.15%	No	18.8	DCPT
Zurich American Equity AP	406910	100.00%	0.25%	0.00%	0.14%	0.39%	0.15%	No	39.3	DCPT
Zurich American Equity Capital AP	406909	100.00%	0.25%	0.00%	0.14%	0.39%	0.15%	No	0.7	DCPT
Zurich American Select AP	B4P2DR6	100.00%	0.32%	0.00%	0.16%	0.48%	0.40%	No	0	DCPT
Zurich American Select EP	737922	100.00%	0.32%	0.00%	0.06%	0.38%	0.40%	No	0.3	DCPT
Zurich American Smaller Companies EP	737728	100.00%	1.33%	0.00%	0.06%	1.39%	0.85%	No	0.2	DCPT
Zurich American Smaller Companies ZP	3378135	100.00%	1.33%	0.00%	0.16%	1.49%	0.85%	No	0.7	DCPT
Zurich Aquila 40/60 Global Equity Index ZP	B3KR175	100.00%	0.00%	0.10%	0.01%	0.11%	0.00%	No	0.7	DCPT
Zurich Aquila Over 15 Years Corporate Bond ZP	3377745	100.00%	0.00%	0.10%	0.02%	0.12%	0.00%	No	0.2	DCPT
Zurich Aquila Over 15 Years UK Gilt Index ZP	B0R94Y1	100.00%	0.01%	0.05%	0.01%	0.07%	0.00%	No	0.1	DCPT
Zurich Aquila US Equity Index ZP	3378146	100.00%	0.00%	0.15%	0.01%	0.16%	0.01%	No	0.3	DCPT
Zurich Aquila World ex UK Equity Index ZP	3382181	100.00%	0.02%	0.15%	0.01%	0.18%	0.01%	No	3.7	DCPT
Zurich Asia Pacific 1 EP	297158	100.00%	0.30%	0.00%	0.08%	0.38%	0.51%	No	1.4	DCPT
Zurich Asia Pacific 2 EP	297028	100.00%	0.30%	0.00%	0.08%	0.38%	0.51%	No	0.7	DCPT
Zurich AXA Framlington Global Thematic EP	737535	100.00%	0.18%	0.50%	0.06%	0.74%	0.25%	No	0.1	DCPT
Zurich Balanced Managed 2000 AP	267418	100.00%	0.10%	0.00%	0.18%	0.28%	0.21%	No	100.9	DCPT
Zurich Balanced Managed EP	736736	100.00%	0.30%	0.00%	0.08%	0.38%	0.33%	No	4.8	DCPT
Zurich BlackRock Balanced Growth Portfolio AP	270427	100.00%	0.46%	0.50%	0.08%	1.04%	0.36%	No	0.2	DCPT
Zurich BlackRock Balanced Growth Portfolio EP	737717	100.00%	0.46%	0.50%	0.08%	1.04%	0.36%	No	0.1	DCPT
Zurich BlackRock Gold & General 1% AP	B58N1P7	100.00%	0.64%	0.88%	0.16%	1.68%	0.45%	No	0.1	DCPT
Zurich BlackRock Gold & General Accumulation AP	B575N58	100.00%	0.64%	0.88%	0.16%	1.68%	0.45%	No	0.1	DCPT
Zurich BlackRock Gold & General AP	B4P2GG6	100.00%	0.64%	0.88%	0.16%	1.68%	0.45%	No	0	DCPT
Zurich BlackRock Gold & General Capital AP	B55BRC7	100.00%	0.64%	0.88%	0.16%	1.68%	0.45%	No	0	DCPT
Zurich BlackRock Sterling Liquidity ZP	B0PZQD4	100.00%	0.01%	0.09%	0.01%	0.11%	0.01%	No	0.3	DCPT
Zurich BlackRock UK Corporate Bond AP	3205114	100.00%	0.00%	0.14%	0.03%	0.17%	0.08%	No	0	DCPT
Zurich BNY Mellon Multi-Asset Growth AP	270438	100.00%	0.01%	0.50%	0.10%	0.61%	0.08%	No	0.2	DCPT
Zurich Cautious Managed 2000 AP	267441	100.00%	0.18%	0.00%	0.07%	0.25%	0.22%	No	1.3	DCPT
Zurich Cautious Managed EP	736714	100.00%	0.18%	0.00%	0.07%	0.25%	0.22%	No	0.4	DCPT
Zurich Equity 1% AP	35983	100.00%	0.14%	0.00%	0.15%	0.29%	0.27%	No	28.4	DCPT
Zurich Equity AP	406493	100.00%	0.14%	0.00%	0.15%	0.29%	0.27%	No	106.1	DCPT
Zurich Equity Capital AP	406459	100.00%	0.14%	0.00%	0.15%	0.29%	0.27%	No	1.6	DCPT
Zurich Equity Managed 2 EP	296520	100.00%	0.17%	0.00%	0.17%	0.34%	0.29%	No	4.9	DCPT
Zurich European 1% AP	35927	100.00%	0.55%	0.00%	0.15%	0.70%	0.91%	No	14.1	DCPT
Zurich European 2 EP	297545	100.00%	0.54%	0.00%	0.06%	0.60%	0.92%	No	2	DCPT
Zurich European AP	19192	100.00%	0.55%	0.00%	0.15%	0.70%	0.91%	No	41.9	DCPT
Zurich European Capital AP	19170	100.00%	0.55%	0.00%	0.15%	0.70%	0.91%	No	0.7	DCPT
Zurich European Equity 2000 AP	267463	100.00%	0.54%	0.00%	0.06%	0.60%	0.92%	No	1.5	DCPT
Zurich European Select AP	3204962	100.00%	0.26%	0.00%	0.05%	0.31%	0.28%	No	0.1	DCPT
Zurich European Select EP	737698	100.00%	0.26%	0.00%	0.05%	0.31%	0.28%	No	0.4	DCPT
Zurich European Smaller Companies EP	737676	100.00%	0.17%	0.00%	0.07%	0.24%	0.12%	No	0.1	DCPT
Zurich European Smaller Companies ZP	3382288	100.00%	0.17%	0.00%	0.17%	0.34%	0.12%	No	0	DCPT
Zurich Far East & Japan EP	737472	100.00%	0.37%	0.00%	0.24%	0.61%	0.35%	No	0.2	DCPT
Zurich Far East 1% AP	35949	100.00%	0.37%	0.00%	0.24%	0.61%	0.35%	No	7.6	DCPT
Zurich Far East AP	406932	100.00%	0.37%	0.00%	0.24%	0.61%	0.35%	No	21	DCPT
Zurich Far East Capital AP	406921	100.00%	0.37%	0.00%	0.24%	0.61%	0.35%	No	0.2	DCPT
Zurich Far East Equity 2000 AP	267474	100.00%	0.37%	0.00%	0.24%	0.61%	0.35%	No	0.5	DCPT
Zurich Fidelity American Special Situations AP	3204832	100.00%	0.08%	0.90%	0.12%	1.10%	0.27%	No	0	DCPT
Zurich Fidelity Open World 2000 AP	267764	100.00%	0.07%	0.74%	0.66%	1.47%	0.07%	No	0.2	DCPT
Zurich Fidelity Open World EP	737999	100.00%	0.07%	0.65%	0.66%	1.38%	0.07%	No	0.4	DCPT
Zurich Fixed Interest 2000 AP	267786	100.00%	0.01%	0.00%	0.07%	0.08%	0.01%	No	0.1	DCPT
Zurich Fixed Interest Deposit 1% AP	35961	100.00%	0.01%	0.00%	0.08%	0.09%	0.01%	No	0.8	DCPT
Zurich Fixed Interest Deposit AP	406211	100.00%	0.01%	0.00%	0.08%	0.09%	0.01%	No	7.3	DCPT
Zurich Fixed Interest Deposit Capital AP	406233	100.00%	0.01%	0.00%	0.08%	0.09%	0.01%	No	0.2	DCPT
Zurich Foreign & Colonial Managed EP	737494	83.96%	0.37%	0.33%	0.80%	1.50%	0.50%	No	0.1	DCPT
Zurich Gilt 2000 AP	270386	100.00%	0.00%	0.00%	0.08%	0.08%	0.05%	No	0.1	DCPT
Zurich Gilt Edged 1% AP	35950	99.59%	0.01%	0.00%	0.11%	0.12%	0.05%	No	0.6	DCPT
Zurich Gilt Edged AP	406471	99.59%	0.01%	0.00%	0.11%	0.12%	0.05%	No	1.6	DCPT
Zurich Gilt Edged Capital AP	406460	99.59%	0.01%	0.00%	0.11%	0.12%	0.05%	No	0	DCPT
Zurich Global Bond AP	3204973	100.00%	0.02%	0.00%	0.06%	0.08%	0.07%	No	0	DCPT
Zurich Global Bond EP	737438	100.00%	0.02%	0.00%	0.06%	0.08%	0.07%	No	0	DCPT
Zurich Global Bond ZP	3382794	100.00%	0.02%	0.00%	0.16%	0.18%	0.07%	No	0	DCPT
Zurich Global Select 1 EP	296713	100.00%	0.23%	0.00%	0.07%	0.30%	0.25%	No	8.4	DCPT
Zurich Global Select 2 EP	296489	100.00%	0.23%	0.00%	0.07%	0.30%	0.25%	No	1.6	DCPT
Zurich Henderson European Selected Opportunities AP	3204928	100.00%	0.19%	0.55%	0.15%	0.89%	0.19%	No	0.1	DCPT
Zurich Henderson Fixed Interest Monthly Income AP	3204939	100.00%	0.39%	0.52%	0.26%	1.17%	0.27%	No	0	DCPT
Zurich Henderson Global Sustainable Equity 2000 AP	270397	100.00%	0.10%	0.75%	0.15%	1.00%	0.08%	No	0.7	DCPT
Zurich Henderson Strategic Bond 1% AP	B575TL6	100.00%	0.23%	0.52%	0.27%	1.02%	0.21%	No	0	DCPT
Zurich Henderson Strategic Bond Accumulation AP	B58YK64	100.00%	0.23%	0.52%	0.27%	1.02%	0.21%	No	0.2	DCPT
Zurich Henderson Strategic Bond AP	B4K8Z51	100.00%	0.23%	0.52%	0.27%	1.02%	0.21%	No	0	DCPT
Zurich Henderson Strategic Bond Capital AP	B56ZXF9	100.00%	0.23%	0.52%	0.27%	1.02%	0.21%	No	0	DCPT
Zurich HSBC Equity 1% AP	100825	100.00%	0.00%	0.04%	0.08%	0.12%	0.00%	No	0	DCPT
Zurich HSBC Equity AP	21528	100.00%	0.00%	0.04%	0.08%	0.12%	0.00%	No	0.7	DCPT
Zurich HSBC Equity Capital AP	21517	100.00%	0.00%	0.04%	0.08%	0.12%	0.00%	No	0	DCPT
Zurich HSBC UK Growth & Income AP	3204995	100.00%	0.00%	0.75%	0.04%	0.79%	0.16%	No	0	DCPT
Zurich Invesco Corporate Bond 1% AP	B565SF4	100.00%	0.15%	0.65%	0.00%	0.80%	0.11%	No	0	DCPT
Zurich Invesco Corporate Bond Accumulation AP	B5LSGN2	100.00%	0.15%	0.65%	0.00%	0.80%	0.11%	No	0.2	DCPT
Zurich Invesco Corporate Bond AP	3205006	100.00%	0.15%	0.65%	0.00%	0.80%	0.11%	No	0	DCPT
Zurich Invesco Corporate Bond Capital AP	B57D5T0	100.00%	0.15%	0.65%	0.00%	0.80%	0.11%	No	0	DCPT
Zurich Invesco UK Equity Income 1% AP	B57K007	100.00%	0.11%	0.81%	0.00%	0.92%	0.29%	No	0	DCPT
Zurich Invesco UK Equity Income Accumulation AP	B56GY60	100.00%	0.11%	0.81						

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Fund Name	Sedol	Transaction Cost Availability	Transaction Cost	Annual Management Charge	Additional Fund Expense	Total Fund Cost Current	***Average Transaction Cost	Default Fund	AuM £m	Transaction Cost Source
Zurich Japan 2 EP	296553	100.00%	0.17%	0.00%	0.06%	0.23%	0.29%	No	0.2	DCPT
Zurich JPM Global (ex-UK) Bond AP	3205062	100.00%	0.32%	0.34%	0.15%	0.81%	0.17%	No	0	DCPT
Zurich JPM Global Unconstrained Equity AP	3205073	100.00%	0.20%	0.75%	0.08%	1.03%	0.18%	No	0	DCPT
Zurich JPM Natural Resources 1% AP	B5WGLF2	100.00%	0.54%	0.75%	0.08%	1.37%	0.64%	No	0	DCPT
Zurich JPM Natural Resources Accumulation AP	B59HL03	100.00%	0.54%	0.75%	0.08%	1.37%	0.64%	No	0.1	DCPT
Zurich JPM Natural Resources AP	B4JZ0S1	100.00%	0.54%	0.75%	0.08%	1.37%	0.64%	No	0.1	DCPT
Zurich JPM Natural Resources Capital AP	B53L2Q4	100.00%	0.54%	0.75%	0.08%	1.37%	0.64%	No	0	DCPT
Zurich JPM UK Dynamic AP	3205095	100.00%	0.36%	0.70%	0.14%	1.20%	0.79%	No	0	DCPT
Zurich Latin America EP	737450	100.00%	0.13%	0.00%	0.09%	0.22%	0.32%	No	0	DCPT
Zurich Latin America ZP	3382697	100.00%	0.13%	0.00%	0.19%	0.32%	0.32%	No	0	DCPT
Zurich M&G Corporate Bond 1% AP	B59LMT1	100.00%	0.07%	0.45%	0.00%	0.52%	0.08%	No	0	DCPT
Zurich M&G Corporate Bond Accumulation AP	B5VXY66	100.00%	0.07%	0.45%	0.00%	0.52%	0.08%	No	0.3	DCPT
Zurich M&G Corporate Bond AP	B4JZ2Y1	100.00%	0.07%	0.45%	0.00%	0.52%	0.08%	No	0	DCPT
Zurich M&G Corporate Bond Capital AP	B52JS27	100.00%	0.07%	0.45%	0.00%	0.52%	0.08%	No	0	DCPT
Zurich M&G Gilt & Fixed Interest Income AP	B4JZ4K1	100.00%	0.09%	0.35%	0.00%	0.44%	0.06%	No	0	DCPT
Zurich M&G Global Themes AP	B4KTP98	100.00%	0.15%	0.87%	0.04%	1.06%	0.07%	No	0.1	DCPT
Zurich M&G Recovery 1% AP	B5833J5	100.00%	0.05%	0.70%	0.00%	0.75%	0.04%	No	0	DCPT
Zurich M&G Recovery Accumulation AP	B5KN1Y4	100.00%	0.05%	0.70%	0.00%	0.75%	0.04%	No	0.1	DCPT
Zurich M&G Recovery AP	B4KTRC5	100.00%	0.05%	0.70%	0.00%	0.75%	0.04%	No	0	DCPT
Zurich M&G Recovery Capital AP	B56PX59	100.00%	0.05%	0.70%	0.00%	0.75%	0.04%	No	0	DCPT
Zurich Man Japan CoreAlpha 1% AP	B58G769	100.00%	0.22%	0.75%	0.15%	1.12%	0.23%	No	0	DCPT
Zurich Man Japan CoreAlpha Accumulation AP	B5V33W5	100.00%	0.22%	0.75%	0.15%	1.12%	0.23%	No	0.1	DCPT
Zurich Man Japan CoreAlpha AP	B4K8XJ1	100.00%	0.22%	0.85%	0.15%	1.22%	0.23%	No	0	DCPT
Zurich Man Japan CoreAlpha Capital AP	B5LJ1B8	100.00%	0.22%	0.75%	0.15%	1.12%	0.23%	No	0	DCPT
Zurich Managed 1% AP	35994	100.00%	0.10%	0.00%	0.18%	0.28%	0.21%	No	422.6	DCPT
Zurich Managed AP	406181	100.00%	0.10%	0.00%	0.18%	0.28%	0.21%	No	934.1	DCPT
Zurich Managed Bond 1% AP	B5TVRQ3	100.00%	0.06%	0.00%	0.24%	0.30%	0.12%	No	0.1	DCPT
Zurich Managed Bond Accumulation AP	B50Q530	100.00%	0.06%	0.00%	0.24%	0.30%	0.12%	No	1.3	DCPT
Zurich Managed Bond AP	3209020	100.00%	0.06%	0.00%	0.09%	0.15%	0.12%	No	1.5	DCPT
Zurich Managed Bond Capital AP	B5B3Q60	100.00%	0.06%	0.00%	0.24%	0.30%	0.12%	No	0	DCPT
Zurich Managed Bond EP	B4KSD02	100.00%	0.06%	0.00%	0.09%	0.15%	0.12%	No	0	DCPT
Zurich Managed Bond Focused AP	3209042	100.00%	0.10%	0.00%	0.18%	0.28%	0.17%	No	3.3	DCPT
Zurich Managed Bond Focused EP	B4KS904	100.00%	0.10%	0.00%	0.09%	0.19%	0.16%	No	0	DCPT
Zurich Managed Capital AP	406200	100.00%	0.10%	0.00%	0.18%	0.28%	0.21%	No	18.3	DCPT
Zurich Managed Equity & Bond 1% AP	B53MZV3	100.00%	0.18%	0.00%	0.22%	0.40%	0.22%	No	0.1	DCPT
Zurich Managed Equity & Bond Accumulation AP	B59BHH4	100.00%	0.18%	0.00%	0.22%	0.40%	0.22%	No	2.7	DCPT
Zurich Managed Equity & Bond AP	3209064	100.00%	0.18%	0.00%	0.14%	0.32%	0.22%	No	43.4	DCPT
Zurich Managed Equity & Bond Capital AP	B5MMBF0	100.00%	0.18%	0.00%	0.22%	0.40%	0.22%	No	0.1	DCPT
Zurich Managed Equity & Bond ZP	3382727	100.00%	0.18%	0.00%	0.22%	0.40%	0.22%	No	0	DCPT
Zurich Managed Equity 1% AP	B5KQ518	100.00%	0.32%	0.00%	0.23%	0.55%	0.38%	No	0.2	DCPT
Zurich Managed Equity Accumulation AP	B58MKW4	100.00%	0.32%	0.00%	0.23%	0.55%	0.38%	No	1.7	DCPT
Zurich Managed Equity AP	267344	100.00%	0.32%	0.00%	0.08%	0.40%	0.38%	No	16.9	DCPT
Zurich Managed Equity Capital AP	B58X2Y3	100.00%	0.32%	0.00%	0.23%	0.55%	0.38%	No	0	DCPT
Zurich Managed Equity Focused AP	3209116	100.00%	0.29%	0.01%	0.14%	0.44%	0.32%	No	7.9	DCPT
Zurich Managed Equity Income EP	736628	100.00%	0.22%	0.00%	0.12%	0.34%	0.17%	No	0.1	DCPT
Zurich Managed Equity ZP	3382255	100.00%	0.32%	0.00%	0.23%	0.55%	0.38%	No	0	DCPT
Zurich Omnis Managed Balanced AP	B4NYLR0	100.00%	0.30%	0.75%	0.08%	1.13%	0.28%	No	0	EMT
Zurich Omnis Multi-Manager Cautious AP	B4NYD96	100.00%	0.11%	0.75%	0.11%	0.97%	0.13%	No	0	EMT
Zurich Property 1% AP	35972	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	No	1.6	DCPT
Zurich Property 2 EP	297501	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	No	1	DCPT
Zurich Property 2000 AP	270632	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	No	1.1	DCPT
Zurich Property 3 EP	3273337	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	No	0.4	DCPT
Zurich Property AP	406170	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	No	9	DCPT
Zurich Property Capital AP	406169	100.00%	0.15%	0.00%	0.54%	0.69%	0.22%	No	0.1	DCPT
Zurich Schroder Gilt & Fixed Interest AP	3204809	100.00%	0.15%	0.35%	0.00%	0.50%	0.21%	No	0	DCPT
Zurich Schroder Managed Balanced 2000 AP	270881	100.00%	0.28%	0.59%	0.00%	0.87%	0.31%	No	0.3	DCPT
Zurich Schroder Managed Balanced EP	738011	100.00%	0.28%	0.59%	0.00%	0.87%	0.31%	No	0.1	DCPT
Zurich Schroder Tokyo AP	3204810	100.00%	0.08%	0.92%	0.00%	1.00%	0.09%	No	0	DCPT
Zurich Schroder UK Alpha Plus 1% AP	B5VW7P3	100.00%	0.14%	0.66%	0.00%	0.80%	0.32%	No	0	DCPT
Zurich Schroder UK Alpha Plus Accumulation AP	B52NJM6	100.00%	0.14%	0.66%	0.00%	0.80%	0.32%	No	0.2	DCPT
Zurich Schroder UK Alpha Plus Capital AP	B5TX190	100.00%	0.14%	0.66%	0.00%	0.80%	0.32%	No	0	DCPT
Zurich Schroder UK Smaller Companies AP	3204821	99.87%	0.24%	0.91%	0.00%	1.15%	0.15%	No	0	DCPT
Zurich Scottish Widows Horizon Multi-Asset 1 AP	B00P4S0	72.56%	0.02%	0.75%	0.06%	0.83%	0.16%	No	0.5	DCPT
Zurich Scottish Widows Horizon Multi-Asset 2 AP	B00P4T1	69.76%	0.03%	0.75%	0.06%	0.84%	0.19%	No	1.1	DCPT
Zurich Scottish Widows Horizon Multi-Asset 3 AP	B00P4X5	72.54%	0.03%	0.75%	0.06%	0.84%	0.21%	No	0.5	DCPT
Zurich Scottish Widows Horizon Multi-Asset 4 AP	B00P4W4	72.73%	0.03%	0.75%	0.06%	0.84%	0.27%	No	0.1	DCPT
Zurich Sterling Bond EP	737416	100.00%	0.00%	0.00%	0.08%	0.08%	0.05%	No	0	DCPT
Zurich Sterling Corporate Bond AP	3204951	100.00%	0.00%	0.00%	0.06%	0.06%	0.06%	No	0	DCPT
Zurich Sterling Corporate Bond EP	736770	100.00%	0.00%	0.00%	0.06%	0.06%	0.06%	No	0.1	DCPT
Zurich Sterling Corporate Bond ZP	3377820	100.00%	0.00%	0.00%	0.16%	0.16%	0.06%	No	0	DCPT
Zurich Stewart Investors Asia Pacific Leaders 1% AP	B57DRV6	100.00%	0.06%	0.70%	0.05%	0.81%	0.19%	No	0.1	DCPT
Zurich Stewart Investors Asia Pacific Leaders Accumulation AP	B5BJNG7	100.00%	0.06%	0.70%	0.05%	0.81%	0.19%	No	0.6	DCPT
Zurich Stewart Investors Asia Pacific Leaders AP	3204917	100.00%	0.06%	0.70%	0.05%	0.81%	0.19%	No	0.2	DCPT
Zurich Stewart Investors Asia Pacific Leaders Capital AP	B59XTW9	100.00%	0.06%	0.70%	0.05%	0.81%	0.19%	No	0	DCPT
Zurich Target Annuity Fund 2023 Accumulation AP	BTL1M08	100.00%	0.02%	0.00%	0.18%	0.20%	0.06%	No	0.1	DCPT
Zurich Target Annuity Fund 2026 1% AP	BTL1MG4	100.00%	0.02%	0.00%	0.18%	0.20%	0.13%	No	0.1	DCPT
Zurich Target Drawdown Fund 2023 1% AP	BTL1LT0	100.00%	0.05%	0.00%	0.37%	0.42%	0.10%	No	0.2	DCPT
Zurich Target Drawdown Fund 2023 Accumulation AP	BTL1LV2	100.00%	0.05%	0.00%	0.37%	0.42%	0.10%	No	1.2	DCPT
Zurich Target Drawdown Fund 2023 Capital AP	BTL1LW3	100.00%	0.05%	0.00%	0.37%	0.42%	0.10%	No	0	DCPT
Zurich Target Drawdown Fund 2026 Accumulation AP	BTL1MB9	100.00%	0.05%	0.00%	0.26%	0.31%	0.20%	No	0.9	DCPT
Zurich Target Drawdown Fund 2026 Capital AP	BTL1MC0	100.00%	0.05%	0.00%	0.26%	0.31%	0.20%	No	0	DCPT
Zurich Target Lump Sum Fund 2023 Accumulation AP	BTL1M53	100.00%	0.01%	0.00%	0.17%	0.18%	0.05%	No	0.1	DCPT
Zurich Target Lump Sum Fund 2023 Capital AP	BTL1M64	100.00%	0.01%	0.00%	0.17%	0.18%	0.05%	No	0	DCPT
Zurich Target Lump Sum Fund 2026 Accumulation AP	BTL1MN1	100.00%	0.02%	0.00%	0.18%	0.20%	0.13%	No	0	DCPT
Zurich UK EP	736695	99.41%	0.46%	0.00%	0.05%	0.51%	0.26%	No	0.1	DCPT
Zurich UK Equity 2 EP	297534	100.00%	0.42%	0.00%	0.20%	0.62%	0.22%	No	3.6	DCPT
Zurich UK Equity Income 2000 AP	271323	100.00%	0.35%	0.00%	0.06%	0.41%	0.17%	No	1.1	DCPT
Zurich UK Equity Income EP	737331	100.00%	0.35%	0.00%	0.06%	0.41%	0.17%	No	0.1	DCPT
Zurich UK Fixed Interest 2 EP	297921	100.00%	0.01%	0.00%	0.14%	0.15%	0.06%	No	0.1	DCPT
Zurich UK Growth & Income EP	736725	100.00%	0.14%	0.00%	0.07%	0.21%	0.07%	No	0.1	DCPT
Zurich UK Index Tracker 1 EP	419134	100.00%	0.00%	0.09%	0.01%	0.10%	0.11%	No	0.8	DCPT
Zurich UK Index Tracker 2 EP	243269	100.00%	0.00%	0.09%	0.01%	0.10%	0.11%	No	1.1	DCPT
Zurich UK Monthly Income EP	737353	100.00%	0.21%	0.00%	0.13%	0.34%	0.19%	No	0	DCPT
Zurich UK Opportunities 1 EP	297073	100.00%	0.09%	0.00%	0.16%	0.25%	0.10%	No	0.8	DCPT
Zurich UK Opportunities 2 EP	296508	100.00%	0.09%	0.00%	0.16%	0.25%	0.10%	No	0.4	DCPT
Zurich UK Smaller Companies EP	736606	100.00%	0.24%	0.00%	0.07%	0.31%	0.19%	No	0.1	DCPT
Zurich UK Smaller Companies ZP	3378049	100.00%	0.24%	0.00%	0.17%	0.41%	0.19%	No	0	DCPT
Zurich With Profits 1 EP*	297329	100.00%	0.07%	0.00%	0.00%	0.07%	0.08%	No	32.7	DCPT
Zurich With Profits 2 EP*	296724	100.00%	0.07%	0.00%	0.00%	0.07%	0.08%	No	5.5	DCPT
Zurich With Profits 2A EP*	N/A	100.00%	0.07%	0.00%	0.00%	0.07%	0.08%	No	0.5	DCPT
Zurich With Profits 2B EP*	N/A	100.00%	0.07%	0.00%	0.00%	0.07%	0.08%	No	1.2	DCPT
Zurich With Profits 3 EP*	3328077	100.00%	0.07%	0.00%	0.00%	0.07%	0.08%	No	0.7	DCPT
Zurich With Profits 3B EP*	N/A	100.00%	0.07%	0.00%	0.00%	0.07%	0.08%	No	0.3	DCPT
Zurich With Profits 5 EP*	298076	100.00%	0.06%	0.00%	0.00%	0.06%	0.06%	No	3.8	DCPT
Zurich With Profits 8 EP*	N/A	100.00%	0.06%	0.00%	0.00%	0.06%	0.06%	No	0.1	DCPT