Fund Charges including Transaction costs (June 2026)

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 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 is only one fund without the Defined Contribution Pensions Template (DCPT) data prescribed by the FCA in PS17/20. This equates to circa £39,000 in AUM within scope of the Governance Advisory Arrangement (GAA) on the Zurich platform. For this fund, 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.

Transaction cost reporting is based on the most recent data made available by the relevant fund manager at the time of calculation. Please note that, in some cases, transaction cost data has not been provided by the fund manager(s) for all components of a fund. The percentage available is shown in the Transaction Cost Availability column.

Notes:
The annual management charges and additional fund expenses are effective as of 16/11/2026. Transaction cost figures and AUM are as at 30/06/2026.
*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
**The fund manager provided an annualised figure based on the period 01/01/2017 - 24/03/2026.
***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	AuM £m	Transaction Cost Source
Fund Used in Defaults									
Zurich Aquila European Equity Index ZP	B4ZS095	100.00%	0.04%	0.00%	0.04%	**0.08%**	0.01%	15.4	DCPT
Zurich BlackRock Euro Liquidity ZP	B64GRS2	100.00%	0.02%	0.09%	0.07%	**0.18%**	0.02%	1.4	DCPT
Zurich CT American 1 EP	0297114	100.00%	0.10%	0.23%	0.10%	**0.43%**	0.25%	3	DCPT
Zurich CT European 1 EP	0297095	99.93%	0.63%	0.23%	0.11%	**0.97%**	0.85%	4.3	DCPT
Zurich CT European Bond ZP	3382783	99.94%	0.00%	0.23%	0.19%	**0.42%**	0.04%	4.1	DCPT
Zurich Equity Managed 1 EP	0296694	99.91%	0.15%	0.00%	0.17%	**0.32%**	0.28%	18.8	DCPT
Zurich Long Dated Gilt 1 EP	0419985	99.86%	0.00%	0.00%	0.18%	**0.18%**	0.03%	0.4	DCPT
Zurich Long Dated Gilt 2 EP	0273772	99.86%	0.00%	0.00%	0.18%	**0.18%**	0.03%	0.4	DCPT
Zurich Managed 1 EP	0296683	99.87%	0.13%	0.00%	0.18%	**0.31%**	0.22%	52.9	DCPT
Zurich Managed 2 EP	0296575	99.87%	0.13%	0.00%	0.18%	**0.31%**	0.22%	19.3	DCPT
Zurich Money Market ZP	BCZT3V7	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	0	DCPT
Zurich Property 1 EP	0297318	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	0.8	DCPT
Zurich Secure 1 EP	0296672	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	3.3	DCPT
Zurich Secure 2 EP	0297523	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	0.4	DCPT
Zurich UK Equity 1 EP	0297051	100.00%	0.11%	0.00%	0.20%	**0.31%**	0.21%	3.9	DCPT
Zurich UK Fixed Interest 1 EP	0297170	100.00%	0.01%	0.00%	0.14%	**0.15%**	0.05%	5.9	DCPT
Zurich With Profits 4 EP*	N/A	99.55%	0.05%	0.00%	0.00%	**0.05%**	0.06%	17.5	DCPT
Fund Not Used in Defaults									
Zurich 7IM AAP Moderately Adventurous EP	B4K9RJ2	100.00%	0.04%	0.50%	0.19%	**0.73%**	0.04%	0.1	DCPT
Zurich 7IM AAP Moderately Cautious AP	B4KTQZ1	100.00%	0.04%	0.50%	0.23%	**0.77%**	0.04%	0	DCPT
Zurich 7IM AAP Moderately Cautious EP	B4K9WB9	100.00%	0.04%	0.50%	0.23%	**0.77%**	0.04%	0.1	DCPT
Zurich 7IM Adventurous AP	B4K18T5	100.00%	0.02%	0.50%	0.44%	**0.96%**	0.02%	0	DCPT
Zurich Adventurous Managed EP	0736769	100.00%	0.33%	0.21%	0.17%	**0.71%**	0.36%	0.9	DCPT
Zurich Aegon Ethical Equity 1% AP	B5NB1K1	100.00%	0.14%	0.75%	0.09%	**0.98%**	0.14%	0	DCPT
Zurich Aegon Ethical Equity 2 EP	B4X0YD5	100.00%	0.14%	0.75%	0.09%	**0.98%**	0.14%	0	DCPT
Zurich Aegon Ethical Equity Accumulation AP	B5B1KG2	100.00%	0.14%	0.75%	0.09%	**0.98%**	0.14%	0	DCPT
Zurich Aegon Ethical Equity AP	B4NQHR8	100.00%	0.14%	0.75%	0.09%	**0.98%**	0.14%	0	DCPT
Zurich Allianz Emerging Markets Equity 1% AP	B5LKSJ8	100.00%	0.28%	0.88%	0.21%	**1.37%**	0.82%	0	DCPT
Zurich Allianz Emerging Markets Equity Accumulation AP	B5M4XF0	100.00%	0.28%	0.88%	0.21%	**1.37%**	0.82%	0.3	DCPT
Zurich Allianz Emerging Markets Equity AP	B4NQLJ8	100.00%	0.28%	0.88%	0.21%	**1.37%**	0.82%	0	DCPT
Zurich Allianz Emerging Markets Equity Capital AP	B5B1976	100.00%	0.28%	0.88%	0.21%	**1.37%**	0.82%	0	DCPT
Zurich American Equity 1% AP	0035938	100.00%	0.11%	0.00%	0.14%	**0.25%**	0.08%	18.8	DCPT
Zurich American Equity AP	0406910	100.00%	0.11%	0.00%	0.14%	**0.25%**	0.08%	34.8	DCPT
Zurich American Equity Capital AP	0406909	100.00%	0.11%	0.00%	0.14%	**0.25%**	0.08%	0.5	DCPT
Zurich Aquila 40/60 Global Equity Index ZP	B3KR175	100.00%	0.00%	0.20%	0.07%	**0.27%**	0.00%	0.7	DCPT
Zurich Aquila 50/50 Global Equity Index ZP	B03XKK5	100.00%	0.03%	0.20%	0.07%	**0.30%**	0.01%	0.2	DCPT
Zurich Aquila Over 15 Years Corporate Bond ZP	3377745	100.00%	0.00%	0.20%	0.08%	**0.28%**	0.00%	0.2	DCPT
Zurich Aquila Over 15 Years UK Gilt Index ZP	B0R94Y1	100.00%	0.02%	0.05%	0.08%	**0.15%**	0.01%	0.1	DCPT
Zurich Aquila US Equity Index ZP	3378146	100.00%	0.00%	0.25%	0.07%	**0.32%**	0.01%	0.1	DCPT
Zurich Aquila World ex UK Equity Index ZP	3382181	100.00%	0.01%	0.25%	0.04%	**0.30%**	0.01%	5.4	DCPT
Zurich Balanced Managed 2000 AP	0267418	99.88%	0.10%	0.00%	0.16%	**0.26%**	0.17%	107.1	DCPT
Zurich Balanced Managed EP	0736736	100.00%	0.31%	0.22%	0.15%	**0.68%**	0.32%	5	DCPT
Zurich BlackRock ACS 60/40 Global Equity Tracker ZP	3383292	100.00%	0.02%	0.20%	0.11%	**0.33%**	0.03%	0.2	DCPT
Zurich BlackRock Balanced Growth Portfolio AP	0270427	100.00%	0.73%	0.60%	0.16%	**1.49%**	0.43%	0.2	DCPT
Zurich BlackRock Balanced Growth Portfolio EP	0737717	100.00%	0.73%	0.60%	0.16%	**1.49%**	0.43%	0.1	DCPT
Zurich BlackRock Gold & General 1% AP	B58N1P7	100.00%	0.45%	0.79%	0.21%	**1.45%**	0.41%	0.1	DCPT
Zurich BlackRock Gold & General Accumulation AP	B575N58	100.00%	0.45%	0.79%	0.21%	**1.45%**	0.41%	0.1	DCPT
Zurich BlackRock Gold & General AP	B4P2GG6	100.00%	0.45%	0.79%	0.21%	**1.45%**	0.41%	0.1	DCPT
Zurich BlackRock Gold & General Capital AP	B5BBRC7	100.00%	0.45%	0.79%	0.21%	**1.45%**	0.41%	0	DCPT
Zurich BlackRock Sterling Liquidity ZP	B0PZQD4	100.00%	0.02%	0.09%	0.04%	**0.15%**	0.02%	0.3	DCPT
Zurich BlackRock UK Corporate Bond AP	3205114	100.00%	0.00%	0.07%	0.10%	**0.17%**	0.00%	0	DCPT
Zurich BNP Paribas Global Megatrends EP	0737535	100.00%	0.22%	0.40%	0.15%	**0.77%**	0.15%	0.1	DCPT
Zurich BNY Mellon Multi-Asset Growth AP	0270438	100.00%	0.07%	0.50%	0.17%	**0.74%**	0.07%	0.1	DCPT
Zurich Cautious Managed 2000 AP	0267441	100.00%	0.21%	0.20%	0.16%	**0.57%**	0.20%	1.1	DCPT
Zurich Cautious Managed EP	0736714	100.00%	0.21%	0.20%	0.15%	**0.56%**	0.20%	0.3	DCPT
Zurich CT American 2 EP	0296531	100.00%	0.10%	0.23%	0.10%	**0.43%**	0.25%	1.4	DCPT
Zurich CT American 2000 AP	0270502	100.00%	0.10%	0.23%	0.10%	**0.43%**	0.25%	2.9	DCPT
Zurich CT American Select AP	B4P2DR6	99.84%	0.16%	0.45%	0.11%	**0.72%**	0.45%	0	DCPT
Zurich CT American Select EP	0737922	99.84%	0.16%	0.23%	0.11%	**0.50%**	0.45%	0.4	DCPT
Zurich CT American Smaller Companies EP	0737728	97.83%	1.49%	0.23%	0.16%	**1.88%**	0.91%	0.2	DCPT
Zurich CT American Smaller Companies ZP	3378135	97.83%	1.49%	0.45%	0.13%	**2.07%**	0.91%	0.6	DCPT
Zurich CT Asia Pacific 1 EP	0297158	99.74%	0.47%	0.23%	0.09%	**0.79%**	0.54%	1.8	DCPT
Zurich CT Asia Pacific 2 EP	0297028	99.74%	0.47%	0.23%	0.09%	**0.79%**	0.54%	1.2	DCPT
Zurich CT European 2 EP	0297545	99.93%	0.63%	0.23%	0.11%	**0.97%**	0.85%	2.4	DCPT
Zurich CT European Equity 2000 AP	0267463	99.93%	0.63%	0.23%	0.12%	**0.98%**	0.85%	1.9	DCPT
Zurich CT European Select AP	3204962	98.62%	1.10%	0.23%	0.15%	**1.48%**	0.43%	0.1	DCPT
Zurich CT European Select EP	0737698	98.62%	1.10%	0.23%	0.12%	**1.45%**	0.43%	0.5	DCPT
Zurich CT European Smaller Companies EP	0737676	96.21%	0.46%	0.23%	0.15%	**0.84%**	0.23%	0.2	DCPT
Zurich CT European Smaller Companies ZP	3382288	96.21%	0.46%	0.45%	0.16%	**1.07%**	0.23%	0	DCPT
Zurich CT Global Bond AP	3204973	100.00%	0.04%	0.17%	0.16%	**0.37%**	0.06%	0	DCPT
Zurich CT Global Bond EP	0737438	100.00%	0.04%	0.17%	0.16%	**0.37%**	0.06%	0	DCPT
Zurich CT Global Bond ZP	3382794	100.00%	0.04%	0.34%	0.16%	**0.54%**	0.06%	0	DCPT
Zurich CT Global Select 1 EP	0296713	99.63%	0.63%	0.23%	0.14%	**1.00%**	0.33%	7.8	DCPT
Zurich CT Global Select 2 EP	0296489	99.63%	0.63%	0.23%	0.14%	**1.00%**	0.33%	1.5	DCPT
Zurich CT Japan 1 EP	0297136	99.83%	0.42%	0.23%	0.13%	**0.78%**	0.33%	0.4	DCPT
Zurich CT Japan 2 EP	0296553	99.83%	0.42%	0.23%	0.13%	**0.78%**	0.33%	0.2	DCPT
Zurich CT Latin America EP	0737450	100.00%	0.17%	0.23%	0.19%	**0.59%**	0.29%	0.1	DCPT
Zurich CT Latin America ZP	3382697	100.00%	0.17%	0.45%	0.19%	**0.81%**	0.29%	0	DCPT
Zurich CT Managed Bond 1% AP	B5TVRQ3	100.00%	0.07%	0.36%	0.18%	**0.61%**	0.09%	0	DCPT
Zurich CT Managed Bond Accumulation AP	B50Q530	100.00%	0.07%	0.36%	0.18%	**0.61%**	0.09%	1.2	DCPT
Zurich CT Managed Bond AP	3209020	100.00%	0.07%	0.18%	0.17%	**0.42%**	0.09%	1.6	DCPT
Zurich CT Managed Bond Capital AP	B5B3Q60	100.00%	0.07%	0.36%	0.18%	**0.61%**	0.09%	0	DCPT
Zurich CT Managed Bond Focused EP	B4KS904	100.00%	0.11%	0.36%	0.16%	**0.63%**	0.13%	0	DCPT
Zurich CT Managed Equity & Bond Accumulation AP	B59BHH4	100.00%	0.21%	0.40%	0.16%	**0.77%**	0.20%	2	DCPT
Zurich CT Managed Equity & Bond Capital AP	B5MMBF0	100.00%	0.21%	0.20%	0.16%	**0.57%**	0.20%	0	DCPT
Zurich CT Managed Equity 1% AP	B5KQ518	100.00%	0.33%	0.41%	0.18%	**0.92%**	0.36%	0.3	DCPT
Zurich CT Managed Equity Accumulation AP	B58MKW4	100.00%	0.33%	0.41%	0.18%	**0.92%**	0.36%	1.3	DCPT
Zurich CT Managed Equity AP	0267344	100.00%	0.33%	0.21%	0.15%	**0.69%**	0.36%	17.7	DCPT
Zurich CT Managed Equity Capital AP	B58X2Y3	100.00%	0.33%	0.41%	0.18%	**0.92%**	0.36%	0	DCPT
Zurich CT Managed Equity Income EP	0736628	100.00%	0.09%	0.23%	0.26%	**0.58%**	0.14%	0.1	DCPT
Zurich CT Managed Equity ZP	3382255	100.00%	0.33%	0.41%	0.16%	**0.90%**	0.36%	0	DCPT
Zurich CT Sterling CT Bond EP	0737416	100.00%	0.00%	0.11%	0.17%	**0.28%**	0.04%	0	DCPT
Zurich CT Sterling CT Corporate Bond AP	3204951	100.00%	0.00%	0.12%	0.14%	**0.26%**	0.03%	0	DCPT
Zurich CT Sterling CT Corporate Bond EP	0736770	100.00%	0.00%	0.12%	0.12%	**0.24%**	0.03%	0.1	DCPT
Zurich CT Sterling CT Corporate Bond ZP	3377820	100.00%	0.00%	0.23%	0.13%	**0.36%**	0.03%	0	DCPT
Zurich CT UK EP	0736695	99.92%	0.10%	0.23%	0.14%	**0.47%**	0.23%	0.1	DCPT
Zurich CT UK Equity Income 2000 AP	0271323	99.60%	0.14%	0.23%	0.12%	**0.49%**	0.20%	1	DCPT
Zurich CT UK Equity Income EP	0737331	99.60%	0.14%	0.23%	0.15%	**0.52%**	0.20%	0.1	DCPT
Zurich CT UK Growth & Income EP	0736725	99.90%	0.08%	0.23%	0.17%	**0.48%**	0.10%	0.1	DCPT
Zurich CT UK Monthly Income EP	0737353	99.36%	0.11%	0.23%	0.26%	**0.60%**	0.16%	0	DCPT
Zurich CT UK Smaller Companies EP	0736606	98.12%	0.20%	0.23%	0.17%	**0.60%**	0.11%	0.1	DCPT
Zurich Equity 1% AP	0035983	99.93%	0.12%	0.00%	0.14%	**0.26%**	0.22%	32.9	DCPT
Zurich Equity AP	0406493	99.93%	0.12%	0.00%	0.14%	**0.26%**	0.22%	109.8	DCPT
Zurich Equity Capital AP	0406459	99.93%	0.12%	0.00%	0.14%	**0.26%**	0.22%	1.2	DCPT
Zurich Equity Managed 2 EP	0296520	99.91%	0.15%	0.00%	0.17%	**0.32%**	0.28%	5.5	DCPT
Zurich European 1% AP	0035927	99.66%	0.63%	0.00%	0.15%	**0.78%**	0.85%	15.2	DCPT

Notes:
The annual management charges and additional fund expenses are effective as of 16/11/2026. Transaction cost figures and AUM are as at 30/06/2026.
*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
**The fund manager provided an annualised figure based on the period 01/01/2017 - 24/03/2026.
***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	AuM £m	Transaction Cost Source
Zurich European AP	0019192	99.66%	0.63%	0.00%	0.15%	**0.78%**	0.85%	40.5	DCPT
Zurich European Capital AP	0019170	99.66%	0.63%	0.00%	0.15%	**0.78%**	0.85%	0.5	DCPT
Zurich Far East & Japan EP	0737472	99.74%	0.29%	0.00%	0.28%	**0.57%**	0.33%	0.2	DCPT
Zurich Far East 1% AP	0035949	99.74%	0.29%	0.00%	0.27%	**0.56%**	0.33%	9.4	DCPT
Zurich Far East AP	0406932	99.74%	0.29%	0.00%	0.27%	**0.56%**	0.33%	24.8	DCPT
Zurich Far East Capital AP	0406921	99.74%	0.29%	0.00%	0.27%	**0.56%**	0.33%	0.2	DCPT
Zurich Far East Equity 2000 AP	0267474	99.74%	0.29%	0.00%	0.28%	**0.57%**	0.33%	0.7	DCPT
Zurich Fidelity American Special Situations AP	3204832	100.00%	0.15%	0.75%	0.19%	**1.09%**	0.26%	0	DCPT
Zurich Fidelity Open World 2000 AP	0267764	100.00%	0.07%	0.50%	0.68%	**1.25%**	0.07%	0.3	DCPT
Zurich Fidelity Open World EP	0737999	100.00%	0.07%	0.50%	0.67%	**1.24%**	0.07%	0.4	DCPT
Zurich Fixed Interest 2000 AP	0267786	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	0.1	DCPT
Zurich Fixed Interest Deposit 1% AP	0035961	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	0.8	DCPT
Zurich Fixed Interest Deposit AP	0406211	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	5.7	DCPT
Zurich Fixed Interest Deposit Capital AP	0406233	100.00%	0.00%	0.00%	0.08%	**0.08%**	0.01%	0	DCPT
Zurich Foreign & Colonial Managed EP	0737494	76.71%	0.23%	0.30%	0.22%	**0.75%**	0.42%	0	DCPT
Zurich Gilt 2000 AP	0270386	100.00%	0.00%	0.11%	0.17%	**0.28%**	0.04%	0.1	DCPT
Zurich Gilt Edged 1% AP	0035950	100.00%	0.01%	0.00%	0.13%	**0.14%**	0.05%	0.6	DCPT
Zurich Gilt Edged AP	0406471	100.00%	0.01%	0.00%	0.13%	**0.14%**	0.05%	1.4	DCPT
Zurich Gilt Edged Capital AP	0406460	100.00%	0.01%	0.00%	0.13%	**0.14%**	0.05%	0	DCPT
Zurich Henderson European Selected Opportunities AP	3204928	100.00%	1.62%	0.55%	0.22%	**2.39%**	0.54%	0.1	DCPT
Zurich Henderson Fixed Interest Monthly Income AP	3204939	100.00%	0.36%	0.52%	0.25%	**1.13%**	0.28%	0	DCPT
Zurich Henderson Global Sustainable Equity 2000 AP	0270397	100.00%	0.30%	0.68%	0.19%	**1.17%**	0.12%	0.7	DCPT
Zurich Henderson Strategic Bond 1% AP	B575TL6	100.00%	0.28%	0.52%	0.25%	**1.05%**	0.21%	0	DCPT
Zurich Henderson Strategic Bond Accumulation AP	B58YK64	100.00%	0.28%	0.52%	0.25%	**1.05%**	0.21%	0.1	DCPT
Zurich Henderson Strategic Bond AP	B4K8Z51	100.00%	0.28%	0.52%	0.25%	**1.05%**	0.21%	0	DCPT
Zurich Henderson Strategic Bond Capital AP	B56ZXF9	100.00%	0.28%	0.52%	0.25%	**1.05%**	0.21%	0	DCPT
Zurich HSBC Equity 1% AP	0100825	100.00%	0.00%	0.04%	0.10%	**0.14%**	0.00%	0	DCPT
Zurich HSBC Equity AP	0021528	100.00%	0.00%	0.04%	0.10%	**0.14%**	0.00%	0.6	DCPT
Zurich HSBC Equity Capital AP	0021517	100.00%	0.00%	0.04%	0.10%	**0.14%**	0.00%	0	DCPT
Zurich HSBC UK Growth & Income AP	3204995	100.00%	0.00%	0.75%	0.12%	**0.87%**	0.01%	0	DCPT
Zurich Invesco Corporate Bond Accumulation AP	B5LSGN2	100.00%	0.00%	0.65%	0.07%	**0.72%**	0.10%	0.2	DCPT
Zurich Invesco Corporate Bond AP	3205006	100.00%	0.00%	0.65%	0.07%	**0.72%**	0.10%	0	DCPT
Zurich Invesco Corporate Bond Capital AP	B57D5T0	100.00%	0.00%	0.65%	0.07%	**0.72%**	0.10%	0	DCPT
Zurich Invesco UK Equity Income 1% AP	B57K007	100.00%	0.09%	0.81%	0.07%	**0.97%**	0.08%	0	DCPT
Zurich Invesco UK Equity Income Accumulation AP	B56GY60	100.00%	0.09%	0.81%	0.07%	**0.97%**	0.08%	0.2	DCPT
Zurich Invesco UK Equity Income AP	3205040	100.00%	0.09%	0.81%	0.07%	**0.97%**	0.08%	0.1	DCPT
Zurich iShares UK Index AP	3205136	100.00%	0.00%	0.07%	0.09%	**0.16%**	0.03%	0	DCPT
Zurich JPM Global (ex-UK) Bond AP	3205062	100.00%	0.11%	0.30%	0.22%	**0.63%**	0.22%	0	DCPT
Zurich JPM Global Unconstrained Equity AP	3205073	100.00%	0.12%	0.68%	0.12%	**0.92%**	0.21%	0	DCPT
Zurich JPM Natural Resources 1% AP	B5WGLF2	100.00%	0.18%	0.68%	0.13%	**0.99%**	0.56%	0	DCPT
Zurich JPM Natural Resources Accumulation AP	B59HL03	100.00%	0.18%	0.68%	0.13%	**0.99%**	0.56%	0.2	DCPT
Zurich JPM Natural Resources AP	B4JZ0S1	100.00%	0.18%	0.68%	0.13%	**0.99%**	0.56%	0.1	DCPT
Zurich JPM Natural Resources Capital AP	B53L2Q4	100.00%	0.18%	0.68%	0.13%	**0.99%**	0.56%	0	DCPT
Zurich M&G Corporate Bond 1% AP	B59LMT1	100.00%	0.08%	0.45%	0.07%	**0.60%**	0.09%	0	DCPT
Zurich M&G Corporate Bond Accumulation AP	B5VXY66	100.00%	0.08%	0.45%	0.07%	**0.60%**	0.09%	0.2	DCPT
Zurich M&G Corporate Bond AP	B4JZ2Y1	100.00%	0.08%	0.45%	0.07%	**0.60%**	0.09%	0	DCPT
Zurich M&G Corporate Bond Capital AP	B52JS27	100.00%	0.08%	0.45%	0.07%	**0.60%**	0.09%	0	DCPT
Zurich M&G Gilt & Fixed Interest Income AP	B4JZ4K1	100.00%	0.14%	0.25%	0.07%	**0.46%**	0.12%	0	DCPT
Zurich M&G Global Themes AP	B4KTP98	100.00%	0.23%	0.87%	0.06%	**1.16%**	0.14%	0.1	DCPT
Zurich M&G Recovery 1% AP	B5833J5	100.00%	0.06%	0.70%	0.07%	**0.83%**	0.08%	0	DCPT
Zurich M&G Recovery Accumulation AP	B5KN1Y4	100.00%	0.06%	0.70%	0.07%	**0.83%**	0.08%	0.1	DCPT
Zurich M&G Recovery AP	B4KTRC5	100.00%	0.06%	0.70%	0.07%	**0.83%**	0.08%	0	DCPT
Zurich M&G Recovery Capital AP	B56PX59	100.00%	0.06%	0.70%	0.07%	**0.83%**	0.08%	0	DCPT
Zurich Man Japan CoreAlpha 1% AP	B58G769	100.00%	0.27%	0.75%	0.22%	**1.24%**	0.26%	0	DCPT
Zurich Man Japan CoreAlpha Accumulation AP	B5V33W5	100.00%	0.27%	0.75%	0.22%	**1.24%**	0.26%	0.1	DCPT
Zurich Man Japan CoreAlpha Capital AP	B5LJ1B8	100.00%	0.27%	0.75%	0.22%	**1.24%**	0.26%	0	DCPT
Zurich Managed 1% AP	0035994	99.88%	0.10%	0.00%	0.16%	**0.26%**	0.17%	427.3	DCPT
Zurich Managed AP	0406181	99.88%	0.10%	0.00%	0.16%	**0.26%**	0.17%	892.1	DCPT
Zurich Managed Bond Focused AP	3209042	100.00%	0.13%	0.17%	0.20%	**0.50%**	0.15%	3.3	DCPT
Zurich Managed Capital AP	0406200	99.88%	0.10%	0.00%	0.16%	**0.26%**	0.17%	12.8	DCPT
Zurich Managed Equity & Bond AP	3209064	100.00%	0.22%	0.18%	0.18%	**0.58%**	0.21%	43.5	DCPT
Zurich Managed Equity Focused AP	3209116	100.00%	0.31%	0.21%	0.17%	**0.69%**	0.32%	8.2	DCPT
Zurich Omnis Managed Balanced AP	B4NYLR0	100.00%	0.20%	0.59%	0.07%	**0.86%**	0.27%	0	EMT
Zurich Property 1% AP	0035972	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	1.4	DCPT
Zurich Property 2 EP	0297501	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	0.6	DCPT
Zurich Property 2000 AP	0270632	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	1.1	DCPT
Zurich Property 3 EP	3273337	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	0.3	DCPT
Zurich Property AP	0406170	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	7	DCPT
Zurich Property Capital AP	0406169	100.00%	0.28%	0.00%	0.54%	**0.82%**	0.26%	0.1	DCPT
Zurich Schroder Gilt & Fixed Interest AP	3204809	100.00%	0.11%	0.31%	0.07%	**0.49%**	0.23%	0	DCPT
Zurich Schroder Managed Balanced 2000 AP	0270881	100.00%	0.34%	0.64%	0.07%	**1.05%**	0.31%	0.2	DCPT
Zurich Schroder Managed Balanced EP	0738011	100.00%	0.34%	0.64%	0.07%	**1.05%**	0.31%	0.1	DCPT
Zurich Schroder Tokyo AP	3204810	100.00%	0.06%	0.84%	0.07%	**0.97%**	0.08%	0	DCPT
Zurich Schroder UK Alpha Plus 1% AP	B5VW7P3	100.00%	0.53%	0.59%	0.07%	**1.19%**	0.29%	0	DCPT
Zurich Schroder UK Alpha Plus Accumulation AP	B52NJM6	100.00%	0.53%	0.59%	0.07%	**1.19%**	0.29%	0.1	DCPT
Zurich Schroder UK Alpha Plus Capital AP	B5TX190	100.00%	0.53%	0.59%	0.07%	**1.19%**	0.29%	0	DCPT
Zurich Schroder UK Smaller Companies AP	3204821	100.00%	0.00%	0.91%	0.07%	**0.98%**	0.10%	0	DCPT
Zurich Scottish Widows Horizon Multi-Asset 1 AP	B00P4S0	100.00%	0.05%	0.59%	0.07%	**0.71%**	0.12%	0.5	DCPT
Zurich Scottish Widows Horizon Multi-Asset 2 AP	B00P4T1	100.00%	0.04%	0.61%	0.04%	**0.69%**	0.13%	1	DCPT
Zurich Scottish Widows Horizon Multi-Asset 3 AP	B00P4X5	100.00%	0.05%	0.66%	0.04%	**0.75%**	0.14%	0.4	DCPT
Zurich Scottish Widows Horizon Multi-Asset 4 AP	B00P4W4	100.00%	0.05%	0.66%	0.06%	**0.77%**	0.18%	0	DCPT
Zurich Stewart Investors Asia Pacific Leaders 1% AP	B57DRV6	100.00%	0.30%	0.70%	0.12%	**1.12%**	0.19%	0.1	DCPT
Zurich Stewart Investors Asia Pacific Leaders Accumulation AP	B5BJNG7	100.00%	0.30%	0.70%	0.12%	**1.12%**	0.19%	0.3	DCPT
Zurich Stewart Investors Asia Pacific Leaders AP	3204917	100.00%	0.30%	0.70%	0.12%	**1.12%**	0.19%	0.3	DCPT
Zurich Stewart Investors Asia Pacific Leaders Capital AP	B59XTW9	100.00%	0.30%	0.70%	0.12%	**1.12%**	0.19%	0	DCPT
Zurich Target Annuity Fund 2026 1% AP	BTL1MG4	100.00%	0.03%	0.00%	0.18%	**0.21%**	0.07%	0.2	DCPT
Zurich Target Annuity Fund 2026 Accumulation AP	BTL1MH5	100.00%	0.03%	0.00%	0.18%	**0.21%**	0.07%	0.1	DCPT
Zurich Target Drawdown Fund 2026 1% AP	BTL1M97	100.00%	0.04%	0.00%	0.38%	**0.42%**	0.11%	0.1	DCPT
Zurich Target Drawdown Fund 2026 Accumulation AP	BTL1MB9	100.00%	0.04%	0.00%	0.38%	**0.42%**	0.11%	0.5	DCPT
Zurich UK Equity 2 EP	0297534	100.00%	0.11%	0.00%	0.20%	**0.31%**	0.21%	3.6	DCPT
Zurich UK Fixed Interest 2 EP	0297921	100.00%	0.01%	0.00%	0.14%	**0.15%**	0.05%	0.1	DCPT
Zurich UK Index Tracker 1 EP	0419134	100.00%	0.00%	0.04%	0.03%	**0.07%**	0.05%	0.7	DCPT
Zurich UK Index Tracker 2 EP	0243269	100.00%	0.00%	0.04%	0.03%	**0.07%**	0.05%	1.3	DCPT
Zurich UK Opportunities 1 EP	0297073	97.89%	0.11%	0.00%	0.20%	**0.31%**	0.09%	0.9	DCPT
Zurich UK Opportunities 2 EP	0296508	97.89%	0.11%	0.00%	0.20%	**0.31%**	0.09%	0.5	DCPT
Zurich With Profits 1 EP*	0297329	99.59%	0.10%	0.00%	0.00%	**0.10%**	0.08%	36.7	DCPT
Zurich With Profits 2 EP*	0296724	99.59%	0.10%	0.00%	0.00%	**0.10%**	0.08%	4.8	DCPT
Zurich With Profits 2A EP*	N/A	99.59%	0.10%	0.00%	0.00%	**0.10%**	0.08%	0.5	DCPT
Zurich With Profits 2B EP*	N/A	99.59%	0.10%	0.00%	0.00%	**0.10%**	0.08%	1.1	DCPT
Zurich With Profits 3 EP*	3328077	99.59%	0.10%	0.00%	0.00%	**0.10%**	0.08%	0.7	DCPT
Zurich With Profits 3B EP*	N/A	99.59%	0.10%	0.00%	0.00%	**0.10%**	0.08%	0.3	DCPT
Zurich With Profits 5 EP*	0298076	99.55%	0.05%	0.00%	0.00%	**0.05%**	0.06%	3.3	DCPT
Zurich With Profits 8 EP*	N/A	99.55%	0.05%	0.00%	0.00%	**0.05%**	0.06%	0.1	DCPT