

Zurich costs and charges summary

This document gives you costs and charges information relating to making an investment in the Horizon Multi-Asset Fund II through the Zurich Portfolio. You are advised to read it so you can make an informed decision about whether to invest.

The following examples give a representative breakdown of the costs and charges that may apply to an investment in this fund over the next year. The actual costs and charges you'll incur will depend on the actual amount you invest and how your fund performs.

Costs and charges summary

Zurich Stocks and Shares ISA and Horizon Multi-Asset Fund II yearly charges

	£10,000 lump sum		£100 a month	
Service costs	0.40%	£40.00	0.40%	£2.40
Fund costs	0.96%	£96.35	0.96%	£5.78
Total costs	1.36%	£136.35	1.36%	£8.18

This shows that a lump sum payment of £10,000 into this fund would cost £136.35 over the year and regular payments of £100 each month would cost £8.18 over the year.

Breakdown of costs based on £10,000 lump sum payment

	Description	%	£	
Service costs	One-off charges	Entry or exit charges	-	-
	Ongoing charges	Zurich Portfolio charge	0.40%	£40
	Transaction costs	Dealing charges	-	-
	Incidental costs	Impact of any performance fees	-	-
	Ancillary costs	Any costs related to ancillary services	-	-
Fund costs	One-off charges	Fund initial charges	-	-
	Ongoing charges	The annual management charge and other fund expenses deducted by the fund manager	0.82%	£82
	Transaction costs	Costs incurred from buying and selling the underlying assets in the fund	0.14%	£14
	Incidental costs	Impact of any performance fees	-	-
Total costs and charges		1.36%	£136	

How will charges reduce the value of my investment?

This table shows the value of a one-off £10,000 investment and an ongoing £100 a month investment after one year, before and after all costs and charges and assuming no growth.

	£10,000 lump sum	£100 a month
Value after 1 year assuming no charges	£10,000	£1,200
Value after 1 year after all charges	£9,864	£1,192

Zurich is a trading name of Sterling ISA Managers Limited
 Sterling ISA Managers Limited is registered in England and Wales under company number 02395416.
 Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.