



STERLING

Sterling Bonds

Funds with a significant exposure to Russia

The following funds had a significant exposure (greater than 60%) to Russia as at 31 January 2022. Trading in these funds has now been suspended and we are writing to all customers with investments in these funds to explain the implications of a suspension.

Fund name
Sterling JPM Emerging Europe Equity
Sterling JPM Emerging Europe Equity 2

Funds with less than 10% exposure to Russia

As at 31st December 2021, a number of the externally managed funds offered by Zurich had some exposure to Russian investments of no more than 10% of the fund. Although the Russian investments cannot be traded at the present time the funds remain open to customers and the funds are actively trading in non-Russian investments. Where a fund had Russian exposure any drop in value will already be reflected in current valuations.

Funds with between 5-10% exposure to Russia:

Fund name	Fund name
Sterling Artemis SmartGARP European Equity 2	Sterling Allianz Emerging Markets Equity 2
Sterling Artemis SmartGARP European Equity	Sterling Allianz Emerging Markets Equity
Sterling Artemis SmartGARP UK Equity 2	Sterling Ninety One Emerging Markets Local Currency Debt 2
Sterling Artemis SmartGARP UK Equity	Sterling Ninety One Emerging Markets Local Currency Debt
Sterling ASI Emerging Markets Equity 2	Sterling Fidelity Emerging Markets 2
Sterling ASI Emerging Markets Equity	Sterling Fidelity Emerging Markets

Funds with less than 5% exposure to Russia:

Fund name	Fund name
Sterling Schroder European Recovery 2	Sterling Invesco Global Targeted Returns 2
Sterling Schroder European Recovery	Sterling Invesco Global Targeted Returns
Sterling ASI Multi-Asset	Sterling Schroder Global Equity Income 2
Sterling Henderson Emerging Markets Opportunities 2	Sterling Schroder Global Equity Income
Sterling Henderson Emerging Markets Opportunities	Sterling Fidelity Index Emerging Markets 2
Sterling M&G Managed Growth 2	Sterling Fidelity Index Emerging Markets
Sterling M&G Managed Growth	Sterling BlackRock Gold & General 2
Sterling Dimensional UK Small Companies 2	Sterling BlackRock Gold & General

Sterling Dimensional UK Small Companies	Sterling BlackRock Corporate Bond 1 - 10 Year 2
Sterling Dimensional Emerging Markets Core Equity 2	Sterling BlackRock Corporate Bond 1 - 10 Year
Sterling Dimensional Emerging Markets Core Equity	Sterling Embark Horizon Multi-Asset I 2
Sterling ASI UK Income Equity	Sterling Embark Horizon Multi-Asset I
Sterling Schroder Strategic Credit	Sterling Embark Horizon Multi-Asset II 2
Sterling Dimensional UK Core Equity 2	Sterling Embark Horizon Multi-Asset II
Sterling Schroder Strategic Credit 2	Sterling Embark Horizon Multi-Asset III 2
Sterling Dimensional UK Core Equity	Sterling Embark Horizon Multi-Asset III
Sterling iShares Emerging Markets Equity Index 2	Sterling Embark Horizon Multi-Asset IV 2
Sterling iShares Emerging Markets Equity Index	Sterling Embark Horizon Multi-Asset IV
	Sterling Embark Horizon Multi-Asset V 2
	Sterling Embark Horizon Multi-Asset V

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