



Zurich Embark Horizon Multi-Asset I

Fund objective

The aim of the Embark Horizon Multi-Asset I Fund (the underlying 'Fund') is to grow investment through a combination of income and capital growth over the medium to long term (5 or more years) and to keep the fund within a designated risk profile. This Fund is one of a range of Embark Horizon Multi-Asset funds which aims to cater for investors with different risk appetites. This Fund is aligned to risk profile 1, the lowest risk profile in this range, which means that it aims to deliver income and capital growth through assets that demonstrate moderate price fluctuations, with greater emphasis placed on fixed income securities and lower exposure to equities. The Fund will be invested in collective investment schemes. Investments in collective investment schemes may also include those managed, operated or advised by the Management Company's associates. Through the investment in collective investment schemes, the Fund will be indirectly invested in a range of different asset classes. The weighting of the asset classes to which the Fund is exposed may be varied depending on the Investment Manager's views in the context of achieving the investment objective. Under normal market circumstances, between 15% and 50% of the value of the Fund will be invested in global equities, ... (Please refer to the Trustnet Factsheet or the Provider's Own Factsheet for the full Fund Objective)

Detailed fund information

Unit name Zurich Embark Horizon Multi-Asset I

FE fundinfo Crown Rating 

Sector Mixed Investment 20-60% Shares

Domicile United Kingdom

Fund currency GBX

Unit currency GBX

Launch date 01-Mar-2004

Fund size (as at 30-Apr-2024) £3.7m

Primary asset class Mixed Asset

Inc / Acc Accumulating

Price and charges

Mid price (as at 17-May-2024) GBX 108.40

Initial charge n/a

Annual charge 0.75%

Codes

Citicode ZR51

ISIN GB0034317486

Management information

Fund manager Alex Lyle

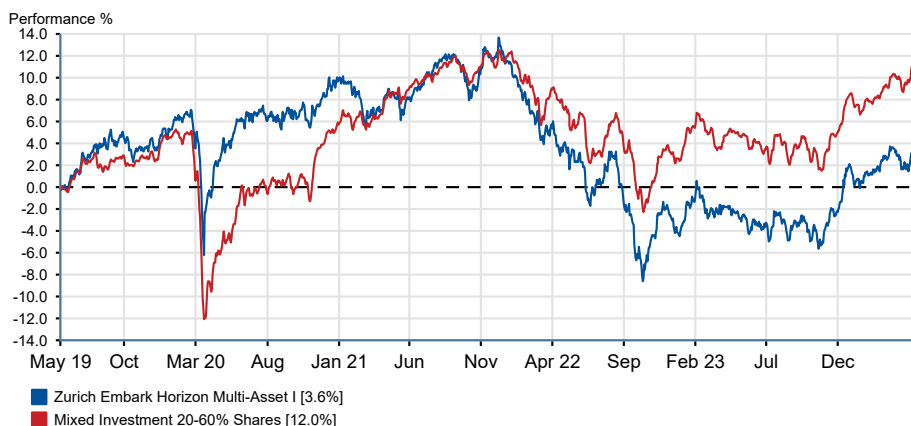
Start date 27-Mar-2015

Address Unity Place, 1 Carfax Close, Swindon, SN1 1AP

Tel 0800 096 6233 (Main Number)

Website www.zurich.co.uk

Past performance overview fund vs. sector



17/05/2019 - 17/05/2024 Powered by data from FE fundinfo

Cumulative performance (%)

	YTD	3m	6m	1y	3ys	5ys
Zurich Embark Horizon Multi-Asset I	+1.8	+2.2	+5.7	+6.5	-3.2	+3.6
Mixed Investment 20-60% Shares	+3.2	+3.5	+6.8	+7.0	+3.7	+12.1

Discrete performance (%)

	YTD	2023	2022	2021	2020	2019
Zurich Embark Horizon Multi-Asset I	+1.8	+6.2	-14.0	+1.6	+5.0	+11.2
Mixed Investment 20-60% Shares	+3.2	+5.9	-8.7	+6.2	+1.3	+9.7

Growth of £1000 over 3 years

Total return performance of the fund rebased to 1000. Your actual return would be reduced by the cost of buying and selling the fund, and inflation.



■ Fund

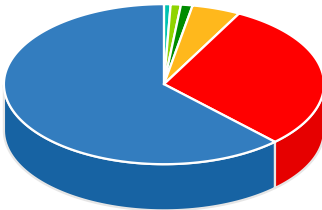
20/05/2021 - 17/05/2024 Powered by data from FE fundinfo

All prices in Pence Sterling (GBX) unless otherwise specified. Price performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in Sterling.

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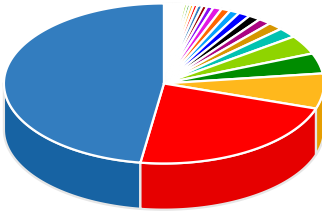
Asset allocation

Key	Rank	Asset class	% of Fund (29.02.2024)
A	1	UK Fixed Interest	62.2
B	2	Overseas Developed Equity	30.0
C	3	Emerging Markets Equity	4.9
D	4	UK Equity	1.2
E	5	Global Government Bonds	1.0
F	6	Cash	0.7



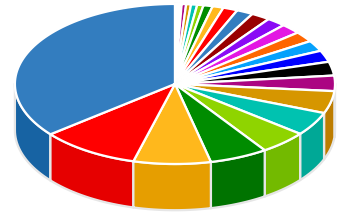
Regional breakdown

Key	Rank	Region	% of Fund (30.04.2024)
A	1	UK	47.7
B	2	USA	22.3
C	3	France	7.1
D	4	Japan	4.1
E	5	Germany	3.8
F	6	Netherlands	2.0
G	7	Money Market	1.6
H	8	Italy	1.3
I	9	China	1.2
J	10	Spain	1.2
K	11	India	1.0
L	12	Taiwan	0.9
M	13	Switzerland	0.9
N	14	Korea	0.6
O	15	Denmark	0.5
P	16	Canada	0.5
Q	17	Australia	0.4
R	18	Mexico	0.4
S	19	Norway	0.3
T	20	Belgium	0.3
U	21	Finland	0.2
V	22	Brazil	0.2
W	23	Saudi Arabia	0.2
X	24	Ireland	0.2
Y	25	Sweden	0.2
Z	26	South Africa	0.2
`	27	Luxembourg	0.1
a	28	EU	0.1
b	29	Thailand	0.1
c	30	Indonesia	0.1
d	31	Malaysia	0.1
e	32	United Arab Emirates	0.1
f	33	Poland	0.1
g	34	Turkey	0.1
h	35	Kuwait	0.0
i	36	Qatar	0.0
j	37	Philippines	0.0
k	38	Greece	0.0
l	39	Cayman Islands	0.0
m	40	Chile	0.0
n	41	Peru	0.0
o	42	Hungary	0.0
p	43	Czech Republic	0.0
q	44	Colombia	0.0
r	45	Egypt	0.0
s	46	Guernsey	0.0
t	47	Singapore	0.0
u	48	Russia	0.0
v	49	Hong Kong	0.0



Sector breakdown

Key	Rank	Sector	% of Fund (30.04.2024)
A	1	Government Bonds	35.8
B	2	Banks	10.0
C	3	Information Technology	7.8
D	4	Financials	5.9
E	5	Communications	4.8
F	6	Consumer Discretionary	4.8
G	7	Industrials	4.5
H	8	Health Care	3.1
I	9	Utilities	2.8
J	10	Consumer Staples	2.3
K	11	Cyclical Consumer Goods	2.2
L	12	Electricity Supply	2.1
M	13	Non-Cyclical Consumer Goods	2.0
N	14	Energy	1.9
O	15	Money Market	1.9
P	16	Others	1.7
Q	17	Materials	1.5
R	18	Insurance	1.1
S	19	Oil & Gas	0.9
T	20	Real Estate	0.6
U	21	Property Shares	0.6
V	22	Other Financial	0.5
W	23	Technology	0.5
X	24	Transport	0.2
Y	25	Capital Goods	0.2
Z	26	Basic Industries	0.1
`	27	Financial Services	0.1
a	28	Other Industrials	0.1



Top ten holdings

Rank	Holding	% of Fund (30.04.2024)
1	ISHS. CORE UK GILTS UCITS	31.9
2	ISHS. CORE CORP BOND UCI	27.2
3	ISHS. CORE S&P 500 UCITS	16.0
4	ISHARES CORE EURO STOXX 5	9.1
5	ISHARES CORE MSCI EM IMI	5.2
6	ISHS. CORE MSCI JAPAN IMI	4.0
7	AMUNDI UK GOVT BOND	3.9
8	ISHARES FTSE 100 UCITS ET	1.1