

# Emerging Markets Equity Fund

Emerging Markets offer the opportunity for attractive long term returns. The experienced investment team focuses on Emerging Markets equities that offer above-market, sustainable dividend yields. The fund is managed with the belief that Emerging Market companies that pay attractive dividends can offer the growth potential of Emerging Markets, but with lower levels of volatility through a market cycle.



## Fund objectives

The fund aims to:

- Provide investors with long-term capital growth
- generate 2-3% of excess return relative to the MSCI Emerging Markets Index in \$A (net dividends reinvested) over a full market cycle of 3-5 years.

## Investment strategy

The fund looks for companies with a sustainable dividend yield backed by strong company financials and fundamentals, including above-average sales and earnings growth, overall financial strength, competitive advantages, and capable management.

In addition to fundamental research for stock selection, the portfolio also includes top-down considerations, taking account of overall economic and market trends in each country.

In order to take advantage of the wide range of possible opportunities in a variety of markets at different stages of economic development, a portfolio is constructed with the potential for attractive dividend yield while maintaining a controlled level of risk.

## About the manager

Zurich Investments provides exclusive access to specialist managers recognised as being amongst the best in their area of expertise. The Zurich Investments Emerging Markets Equity Fund is managed by our strategic investment partner Wells Fargo Asset Management (Wells Fargo).

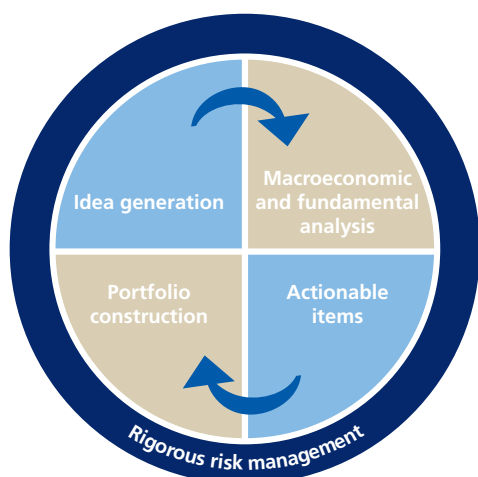
Wells Fargo is a leading global investment management firm with the strength and resources of its parent, Wells Fargo Bank, N.A.. Wells Fargo's diverse and autonomous teams provide a broad range of investment solutions across multiple asset classes and investment styles within three main categories: equity, fixed income and multi-asset class solutions.

## Why invest in the fund?

Features	Benefits
Long-term growth potential and income	The potential for long term capital growth from emerging market equities.
Highly experienced team	Access to a disciplined emerging markets investment process which is managed by an experienced portfolio management team.
Differentiated investment style	Long term growth potential with lower levels of volatility through a market cycle.
Diversification	Emerging Market companies that pay attractive dividends can offer the growth potential of Emerging Markets but with lower levels of volatility through a market cycle.

## How the fund works

The fund is managed with the belief that emerging markets can offer growth potential with lower volatility and income.



## More information

Business Development Team 1800 004 480  
Client Service Centre 131 551  
client.service@zurich.com.au

Zurich Investment Management Limited  
ABN 56 063 278 400, AFSL 232511  
5 Blue Street North Sydney NSW 2060  
www.zurich.com.au

## Investor profile

The Fund is suitable for investors seeking:

- long term capital growth from shares listed in emerging markets
- a less volatile exposure to emerging market equities that allows 'through cycle' participation

## At a glance

Fund name	Zurich Investments Emerging Markets Equity Fund
APIR code	ZUR0614AU
ARSN	168 908 281
Responsible entity	Zurich Investment Management Limited
Strategic investment partner	Wells Fargo Asset Management
Investment style	Global Equities – Emerging Markets
Target return	2-3% of excess return relative to benchmark over a full market cycle of 3-5 years.
Suggested investment timeframe	7 years
Minimum investment amount	\$5,000
Investment management fee	1.40% p.a.
Benchmark	MSCI Emerging Markets (Net Dividends) Index
Investment universe	Shares listed in global emerging markets
Number of stocks held	80 - 120
Asset Allocation	Asset class Range (%) Emerging market shares 80 – 100 Cash 0 - 20
Access to money	Available daily
Risk profile	High
Distribution frequency	Annually
Fund inception date	23 June 2014

Current investment performance, fund size and asset allocation, together with fund manager videos can be found at [www.zurich.com.au/investments](http://www.zurich.com.au/investments)

**Important Information:** This publication is dated January 2017, is given in good faith and is derived from sources believed to be accurate as at this date, which may be subject to change. It should not be considered to be a comprehensive statement on any matter and should not be relied on as such. It does not take into account the personal objectives, financial situation or needs of any person. You should consider these factors, the appropriateness of the information, and the particular fund's Product Disclosure Statement (available from your adviser or at [zurich.com.au](http://zurich.com.au)) before making any decisions. **Past performance is not a reliable indicator of future performance.** The funds are issued by Zurich Investment Management Limited ABN 56 063 278 400 AFSL 232511. GINN: FVHHKJ.00012.ME.036