

# Mirror funds – your guide

As at 8 August 2017



## List of ILP sub-funds available in Singapore

The annual management charges are correct as at the date of this document but may change in the future. The Company will provide notice in writing of any change in an annual management charge as detailed below.

ILP sub-fund name	ILP sub-fund Code	Currency	Annual management charge%	ZIL annual management charge%
Euro Adventurous	ADEUR	EUR	1.50	
Euro Blue Chip	BCEUR	EUR	1.50	
Euro Cautious	CAEUR	EUR	1.50	
Euro Defensive	DEEUR	EUR	1.50	
Euro Money Market	SEEUR	EUR	0.75	
Euro Performance	PFEUR	EUR	1.50	
Japanese Yen Money Market	SEJPY	JPY	0.75	
Sterling Adventurous	ADGBP	GBP	1.50	
Sterling Blue Chip	BCGBP	GBP	1.50	
Sterling Cautious	CAGBP	GBP	1.50	
Sterling Defensive	DEGBP	GBP	1.50	
Sterling Money Market	SEGBP	GBP	0.75	
Sterling Performance	PFGBP	GBP	1.50	
US dollar Adventurous	ADUSD	USD	1.50	
US dollar Blue Chip	BCUSD	USD	1.50	
US dollar Cautious	CTUSD	USD	1.50	
US dollar Defensive	DFUSD	USD	1.50	
US dollar Money Market	SEUSD	USD	0.75	
US dollar Performance	PFUSD	USD	1.50	
ZI Singapore Dollar Money	HQSGD	SGD	0.75	
ZI Aberdeen Global Asia Pacific Equity	ARUSD	USD	1.75	0.75
ZI Aberdeen Global Chinese Equity	ASUSD	USD	1.75	0.75
ZI Aberdeen Global Technology Equity	ATUSD	USD	1.75	0.75
ZI Allianz Total Return Asian Equity***	BZUSD	USD	1.75	0.75
ZI Amundi Absolute Volatility World Equities	N2USD	USD	1.20	0.75
ZI Baring GUF Eastern Europe	NAUSD	USD	1.50	0.75
ZI Baring GUF High Yield Bond	NBUSD	USD	1.00	0.75
ZI Baring Hong Kong China	BXUSD	USD	1.25	0.75
ZI BlackRock Global Funds Emerging Europe	MKUSD	USD	1.75	0.75
ZI BlackRock Global Funds Global Allocation EUR	BHEUR	EUR	1.50	0.75
ZI BlackRock Global Funds Global Allocation SGD	ALSGD	SGD	1.50	0.75
ZI BlackRock Global Funds Global Allocation USD	ERUSD	USD	1.50	0.75
ZI BlackRock Global Funds Global Enhanced Equity Yield	FIUSD	USD	1.50	0.75
ZI BlackRock Global Funds Japan Small and MidCap Opportunities	MCUSD	USD	1.50	0.75
ZI BlackRock Global Funds Latin American	MIUSD	USD	1.75	0.75
ZI BlackRock Global Funds New Energy	MEUSD	USD	1.75	0.75
ZI BlackRock Global Funds United Kingdom	CHGBP	GBP	1.50	0.75
ZI BlackRock Global Funds US Flexible Equity	MAUSD	USD	1.50	0.75
ZI BlackRock Global Funds World Energy	MHUSD	USD	1.75	0.75

ILP sub-fund name	ILP sub-fund Code	Currency	Annual management charge%	ZIL annual management charge%
ZI BlackRock Global Funds World Financials	MJUSD	USD	1.50	0.75
ZI BlackRock Global Funds World Gold SGD hedged	AOSGD	SGD	1.75	0.75
ZI BlackRock Global Funds World Gold USD	MDUSD	USD	1.75	0.75
ZI BlackRock Global Funds World Health Science	ONUSD	USD	1.50	0.75
ZI BlackRock Global Funds World Mining USD	MGUSD	USD	1.75	0.75
ZI BlackRock Global Funds World Mining SGD	AASGD	SGD	1.75	0.75
ZI BlackRock Global Funds World Technology USD	K2USD	USD	1.50	0.75
ZI CF Miton Cautious Multi Asset GBP	DGGBP	GBP	1.50	0.75
ZI CF Miton Cautious Multi Asset USD	7LUSD	USD	1.75	0.75
ZI DWS Global Agribusiness	EVUSD	USD	1.50	0.75
ZI Deutsche Noor Precious Metals Securities	ITUSD	USD	1.50	0.75
ZI Fidelity China Focus	FKUSD	USD	1.50	0.75
ZI Fidelity Emerging Europe, Middle East and Africa	FBEUR	EUR	1.50	0.75
ZI Fidelity European Growth	FDEUR	EUR	1.50	0.75
ZI Fidelity India Focus	FGUSD	USD	1.50	0.75
ZI Fidelity International	FAUSD	USD	1.50	0.75
ZI Fidelity Korea	FBUSD	USD	1.50	0.75
ZI Fidelity Nordic	FFSEK	SEK	1.50	0.75
ZI Fidelity Pacific	EMUSD	USD	1.50	0.75
ZI Fidelity Singapore	EGSGD	SGD	1.50	0.75
ZI Fidelity World	FEEUR	EUR	1.50	0.75
ZI First State Asian Equity Plus	FOUSD	USD	1.50	0.75
ZI First State China Growth	FNUSD	USD	2.00	0.75
ZI Franklin Global Real Estate*	BESGD	SGD	1.50	0.75
ZI Franklin MENA USD*	GCUSD	USD	2.00	0.75
ZI Franklin US Government*	TCUSD	USD	0.95	0.75
ZI Franklin US Opportunities*	BGSGD	SGD	1.50	0.75
ZI Henderson Gartmore Continental European	CFEUR	EUR	1.50	0.75
ZI Henderson Horizon Global Property Equities USD	BAUSD	USD	1.20	0.75
ZI HSBC Chinese Equity	HBUSD	USD	1.50	0.75
ZI HSBC GIF Brazil Equity	Z6USD	USD	1.75	0.75
ZI HSBC GIF Global Emerging Markets Bond	NUUSD	USD	1.00	0.75
ZI HSBC GIF Hong Kong Equity	HAUSD	USD	1.00	0.75
ZI HSBC GIF Indian Equity	HCUSD	USD	1.50	0.75
ZI HSBC GIF Thai Equity	HGUSD	USD	1.50	0.75
ZI Invesco ASEAN Equity Fund	6YUSD	USD	1.50	0.75
ZI Invesco Asia Consumer Demand	CFUSD	USD	1.50	0.75
ZI Invesco Asia Infrastructure Fund	DLUSD	USD	1.50	0.75
ZI Invesco Euro Corporate Bond	DMEUR	EUR	1.00	0.75
ZI Invesco Global Bond Fund EUR Hedged	DNEUR	EUR	0.90	0.75
ZI Invesco Global High Income Fund	ORUSD	USD	1.00	0.75
ZI Invesco Pan European Equity Fund	IVUSD	USD	1.50	0.75
ZI Invesco Perpetual Income *	CIGBP	GBP	1.66	0.75
ZI JPMorgan Africa Equity	EPUSD	USD	1.50	0.75

ILP sub-fund name	ILP sub-fund Code	Currency	Annual management charge%	ZIL annual management charge%
ZI JPMorgan Emerging Middle East Equity	JGUSD	USD	1.50	0.75
ZI JPMorgan Global Dynamic	CJUSD	USD	1.50	0.75
ZI JPMorgan Global Natural Resources EUR	ILEUR	EUR	1.50	0.75
ZI JPMorgan Global Natural Resources USD	CIUSD	USD	1.50	0.75
ZI JPMorgan India SGD	BBSGD	SGD	1.50	0.75
ZI JPMorgan India USD	JIUSD	USD	1.50	0.75
ZI JPMorgan Singapore	CZUSD	USD	1.50	0.75
ZI JPMorgan Taiwan	IYUSD	USD	1.50	0.75
ZI Jupiter Global Financials USD	K3USD	USD	1.50	0.75
ZI Jupiter Merlin International Balanced Managed USD	Y9USD	USD	1.50	0.75
ZI Jupiter Merlin International Equity USD	Z9USD	USD	1.50	0.75
ZI Matthews Asia Dividend	7AUSD	USD	1.25	0.75
ZI Matthews Asia Pacific Tiger	6ZUSD	USD	1.25	0.75
ZI Morgan Stanley Investment Funds Asian Property	DCUSD	USD	1.40	0.75
ZI Morgan Stanley Investment Funds Emerging Markets Equity	CUUSD	USD	1.60	0.75
ZI Morgan Stanley European Property	DDUSD	USD	1.40	0.75
ZI Morgan Stanley Global Bond	DBUSD	USD	0.80	0.75
ZI Parvest Equity World Utilities Fund	KGEUR	EUR	1.50	0.75
ZI PIMCO GIS Total Return Bond SGD Hedged	BHSGD	SGD	1.40	0.75
ZI Schroder AS Gold and Precious Metals	L7USD	USD	1.50	0.75
ZI Schroder AS Commodity	CNUSD	USD	1.50	0.75
ZI Schroder ISF Asian Bond Absolute Return	CBUSD	USD	1.25	0.75
ZI Schroder ISF BRIC*	CCUSD	USD	2.00	0.75
ZI Schroder ISF Global Climate Change Equity	CLUDS	USD	1.50	0.75
ZI Schroder ISF Global Inflation Linked Bond USD	GAUSD	USD	0.75	0.75
ZI Templeton BRIC*	TFUSD	USD	2.10	0.75
ZI Templeton Emerging Markets*	TBUSD	USD	2.10	0.75
ZI Templeton Emerging Markets SGD*	BFSGD	SGD	2.10	0.75
ZI Templeton Global Bond*	TEUSD	USD	1.25	0.75
ZI Templeton Global Smaller Companies*	TAUSD	USD	1.50	0.75
ZI Templeton Global Total Return*	TDUSD	USD	1.05	0.75
ZI Threadneedle American	EQUUSD	USD	1.00	0.75
ZI Threadneedle American Smaller Companies	SCUSD	USD	1.00	0.75
ZI Threadneedle Asia	PBUSD	USD	1.00	0.75
ZI Threadneedle Emerging Markets Bond	EBUSD	USD	1.50	0.75
ZI Threadneedle European Smaller Companies	SCEUR	EUR	1.00	0.75
ZI Threadneedle Global Select	GSUSD	USD	1.50	0.75
ZI Threadneedle Japan	EQJPY	JPY	1.00	0.75
ZI Threadneedle Latin America	LAUSD	USD	1.00	0.75
ZI Threadneedle Pan European	EQUEUR	EUR	1.00	0.75
ZI Threadneedle Sterling Bond	BNGBP	GBP	1.00	0.75
ZI Threadneedle UK	EQGBP	GBP	1.00	0.75
ZI Threadneedle UK Smaller Companies	SCGBP	GBP	1.00	0.75
ZI Threadneedle Dollar Bond	BNUSD	USD	1.00	0.75

ILP sub-fund name	ILP sub-fund Code	Currency	Annual management charge%	ZIL annual management charge%
ZI UBS Australia Equity (AUD)***	UDAUD	AUD	1.50	0.75
ZI UBS Australian Dollar Bond (AUD)***	UCAUD	AUD	0.90	0.75
ZI UBS Swiss Franc Bond (CHF)***	UBCHF	CHF	0.90	0.75
ZI Jupiter Global Fund European Growth	GLGBP	GBP	1.50	0.75
ZI Threadneedle Global Equity Income	USDDF	USD	1.50	0.75
ZI Threadneedle Global Select GBP	GMGBP	GBP	1.50	0.75
ZI Threadneedle (LUX) US\$ High Income Bond	USDDE	USD	1.25	0.75
ZI Harmony Asian Growth SGD**	DCSGD	SGD	0.30	0.75
ZI Harmony Sterling Growth SGD**	DDSGD	SGD	0.30	0.75
ZI Harmony US Dollar Growth SGD**	DESGD	SGD	0.30	0.75
ZI Jupiter Merlin Real Return Portfolio	USDHL	USD	1.50	0.75
ZI CGWM Select Global Diversity Fund	USDDJ	USD	1.50	0.75
ZI CGWM Select Global Diversity Fund SGD Hedged	CFSGD	SGD	1.50	0.75
ZI CGWM Select Global Affinity Fund	USDDK	USD	1.50	0.75
ZI CGWM Select Global Affinity Fund SGD Hedged	CGSGD	SGD	1.50	0.75
ZI CGWM Select Global Opportunity Fund	USDDL	USD	1.50	0.75
ZI CGWM Select Global Opportunity Fund SGD Hedged	CHSGD	SGD	1.50	0.75
ZI CGWM Select Diversity Fund	GTGBP	GBP	1.50	0.75
ZI CGWM Select Affinity Fund	GUGBP	GBP	1.50	0.75
ZI CGWM Select Opportunity Fund	HAGBP	GBP	1.50	0.75
ZI CGWM Select Income Fund	HCGBP	GBP	1.50	0.75
ZI Jupiter Merlin Real Return Portfolio SGD	DGSGD	SGD	1.50	0.75

Please note that the ILP sub-funds funds detailed below are currently not available.

ZI Old Mutual Compass Portfolio 3 (SGD) Hedged*	DHSGD	SGD	1.60	0.75
ZI Old Mutual Compass Portfolio 3 (GBP) Hedged*	3KGBP	GBP	1.60	0.75
ZI Old Mutual Compass Portfolio 4 (SGD) Hedged*	DJSGD	SGD	1.60	0.75
ZI Old Mutual Compass Portfolio 4 (GBP) Hedged*	3LGBP	GBP	1.60	0.75

The annual management charges listed above exclude any fees and costs that may be incurred in the running of any particular fund unless specifically annotated below. These additional fees and costs can be found on the Product Highlight Sheets and ILP sub fund factsheets available from the fund centre.

\* The annual management charge (AMC) contains an additional charge that is deducted by the underlying Management Company to cover ongoing distribution/servicing costs. The charge is listed separately to the AMC in the ILP-sub fund's factsheet and Product Highlights Sheet but is displayed collectively within this document list.

\*\* The Investment Manager has the ability to pay commissions to financial advisers and agents who instruct their clients to invest in the ILP sub-fund through the Zurich International Life Limited (ZILL) products. These commissions are paid from the charges levied in the underlying fund, and are included within the price of the ILP sub-fund. These charges are listed separately to the AMC in the ILP-sub fund's factsheet and Product Highlights Sheet.

\*\*\* The AMC shown is a maximum fee that includes the Management charge and a number of other operating, administrative & servicing expenses

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Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.  
Telephone +44 1624 662266 Telefax +44 1624 662038 [www.zurichinternational.com](http://www.zurichinternational.com)

Zurich International Life Limited acting through its Singapore branch at Singapore Land Tower #29-05, 50 Raffles Place, Singapore 048623. Telephone +65 6876 6750 Telefax +65 6876 6751.  
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