

Healthcare Impact Fund Profile

The Zurich Investments ACI Healthcare Impact Fund provides access to a portfolio of healthcare companies listed on global markets, with the potential for long-term capital growth, while also supporting positive social impact.

Investment return objective

To provide investors with long-term capital growth by investing in innovative healthcare companies from around the world.

The Fund aims to outperform the MSCI Health Care (Net Dividends Reinvested) Accumulation Index in \$A over periods of five or more years.

Investment strategy

The Fund invests in healthcare securities with high growth potential that are primarily listed on international stock exchanges. The Fund will be fully unhedged at all times, providing investors with exposure to foreign exchange fluctuations as well as underlying share price movements.

About the manager

Zurich Investments provides exclusive access to specialist managers recognised as being amongst the best in their area of expertise and appointed American Century Investments as the investment manager for the Fund. American Century Investments is a leading privately-held investment management firm, committed to delivering superior investment performance and building long-term client relationships since 1958.

Features	Benefits
Impact Investing	<p>All companies in the portfolio undergo analysis on how their fundamental improvement aligns with a positive impact on society. Each company is reviewed against four portfolio impact themes that fully align with the United Nations Sustainable Development Goal 3 (SDG-3): Ensure healthy lives and promote wellbeing for all at all ages. These four impact themes include:</p> <ul style="list-style-type: none"> • New or innovative treatments for diseases including cancer, • Enhancing the productivity of medical equipment, services and software, • Access to medicine and health care services, and • New solutions for lowering health care costs.
Good for Investors, good for life	<p>American Century has a very different ownership structure, with more than 40% equity held by the Stowers Institute for Medical Research. This means, every year, more than 40% of American Century's company profits in the form of dividends provide sustainable funding for the Institute – allowing scientists to focus on their research and development.</p> <p>Since 2000, this structure has provided over USD \$1.8 billion* through American Century dividends to biomedical research and development into gene-based diseases – while consistently providing growth opportunities for investors.</p>
Healthcare	<p>The world's population is aging. As a result, there is an increased need for better, easier access to healthcare globally. This demand has led to innovation and technological advancement in the healthcare sector. An investment focus on these innovative healthcare companies offers potential for compelling returns as they attain their long-term fundamental objectives.</p>
True expertise	<p>The investment team includes individuals with health care industry expertise, technology industry expertise and other useful skillsets to create robust analysis and discussion.</p>

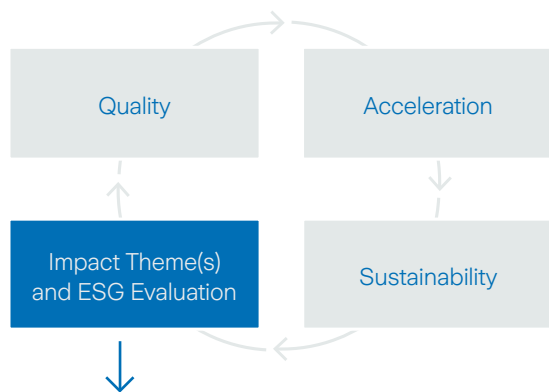
*as at 30 September 2022.



How the fund works

Impact and ESG Assessment

- All companies will go through rigorous fundamental analysis
- All companies in the portfolio will align with at least one of the impact themes
- All companies in the portfolio undergo in-depth ESG risk analysis by an in-house ESG team.



4 Impact Themes



1. Innovative treatments for diseases



2. Access to medicines and services



3. Enhancing productivity of equipment, services and software



4. New solutions for lowering health care costs



Who is it suitable for?

The Fund is likely to be appropriate for a consumer seeking a portfolio of innovative healthcare companies from around the world managed for long term capital growth to be used as a small allocation (<25% of their total investable assets) within a portfolio, where the consumer has a long-term investment timeframe, high to very high risk/return profile and needs daily access to capital.

You can find the full TMD on the Zurich website at zurich.com.au/tmd

At a glance

Fund name	Zurich Investments ACI Healthcare Impact Fund
APIR code	ZUR4499AU
ARSN	636 575 418
Responsible entity	Zurich Investment Management Limited
Strategic investment partner	American Century Investment Management, Inc
Investment style	Growth
Target return	Achieve total returns that exceed those of the benchmark by at least 2% per annum over rolling three-year periods.
Tracking error	Not targeted
Recommended minimum investment timeframe	7+ years
Initial and minimum investment value	\$5,000
Total estimated management costs	1.10% p.a.
Benchmark	MSCI Health Care (Net Dividends Reinvested) Accumulation Index (\$A)
Investment universe	International Healthcare Equities
Number of stocks held	Typically around 30-60
Applications and redemptions	Available daily
Risk profile	Very high
Distribution frequency	Half Yearly
Fund inception date	13 March 2020

Current investment performance, fund size and asset allocation, together with fund manager videos can be found at zurich.com.au/healthcareimpact

More information:

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Past performance is not a reliable indicator of future performance. Investments are subject to risk – returns can go up and down and may be positive or negative.

Any performance returns quoted are compound rates of return calculated on exit prices. They include growth and distributions (assumes reinvestment of distributions), are net of fees and taxes and are rounded to two decimal places. Any benchmark returns shown are gross returns.

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