

# RMPP AVC Ethically-focussed Fund

September 2011

## Fund information (as at 30/09/2011)

Launch date	20/05/2010
Unit price	519.60p
Fund size (£m)	0.621
Yearly fund charge	0.380%
Benchmark†	FTSE4Good UK Equity Index

\* These charges are taken by unit cancellation.

†This is the benchmark that has been selected to compare the performance of the fund.

## Fund Holdings:

Funds	Target fund holdings
Zurich <sup>1</sup> Legal & General Ethical UK Equity ZP	100.00%

<sup>1</sup>Zurich is not a fund manager - the Zurich funds invest in the underlying fund.

## Fund objective

To achieve long-term growth by investing in line with the FTSE4Good UK Index.

## Fund features

The fund invests in equities in UK companies which operate in line with the socially responsible guidelines laid down by the manager. This fund may be appropriate for members who wish to invest over the long term in a fund where the investments take account of certain ethical, environmental and social principles.

## Asset type:

UK Equities 100.00% 

## Region:

UK 100.00% 

This data is based on available data for the underlying Zurich pension fund(s) and target fund holdings as shown.

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### Things you need to know

We've based this information on our current understanding of law and practice. We make every effort to ensure that this information is helpful, accurate and correct, but it may change or may not apply to your personal circumstances.

All funds carry some risk and you should consider these risks before making an investment decision. Investment returns are not guaranteed and the value can fluctuate. The main factors which may increase the risk of this fund include:

- \* The amount invested in company shares
- \* The split between government and corporate bonds
- \* The extent to which the fund invests in high yield assets
- \* The amount held in overseas assets
- \* Any concentration in specific areas or sectors

### Cumulative performance (as at 30/09/2011)

	3 months	6 months	1 year	3 years	5 years
Fund	-12.99%	-12.59%	-4.43%	-	-
Benchmark	-14.39%	-13.52%	-7.89%	2.50%	-18.57%

### Discrete performance (as at 30/09/2011)

	30/09/2006 - 30/09/2007	30/09/2007 - 30/09/2008	30/09/2008 - 30/09/2009	30/09/2009 - 30/09/2010	30/09/2010 - 30/09/2011
Fund	-	-	-	-	-4.43%
Benchmark	5.42%	-24.64%	4.74%	6.25%	-7.89%

### Annualised performance (as at 30/09/2011)

	3 years	5 years	10 years
Fund	-	-	-
Benchmark	0.83%	-4.03%	-0.29%

### Fund vs Benchmark

The graph below illustrates the performance of the fund from launch up until 30/09/2011. The fund is designed to provide a return in line with the benchmark. This is expected to be the case over the long term. However, there may be times when the fund performance does not match the benchmark. This may be due to a number of reasons. For example, cash flows in and out of the fund resulting in unit price movements and slight timing differences for the period over which performance is measured.



22/04/2010 - 30/09/2011 © Financial Express Holdings 2011

Source: Financial Express as at 30/09/2011. You shouldn't use past performance as a suggestion of future performance. It shouldn't be the main or sole reason for making an investment decision. The value of investments and any income from them can fall as well as rise and will be reduced in real terms by the effects of inflation. You may not get back the amount you invested. HM Revenue and Customs (HMRC) practice and law are complex. Tax concessions are not guaranteed, their value will depend on individual circumstances and may change in the future.

Fund performance data is based on a unit price basis and doesn't take into account fees and expenses which are specific to individual plans.

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