

ZI Franklin India

January 2026

Zurich fund information (as at 31/12/2025)

Launch date	02/11/2015
Current bid	USD 2.451
Fund size(m)	USD 5.96 (as at 31/12/2025)
FE sector	Global Emerging Markets
Fund currency	USD
ZIL charge	0.75%
Annual management charge*	1.50%
Crown rating†	★★★★★
Risk rating**	5

Additional fund information (as at 31/12/2025)

Fund name	Franklin India \$
Benchmark	MSCI INDIA
Fund manager	Sukumar Rajah, Murali Yerram, Arya Sen
ISIN Code	LU0231203729
SEDOL	B0LN2Y5

SEDOL codes © London Stock Exchange, reproduced under Licence

Top ten holdings (as at 31/10/2025)

HDFC BANK LIMITED	9.4%
ETERNAL LTD	5.7%
ICICI BANK	5.6%
MAHINDRA AND MAHINDRA LIMITED	5.0%
RELIANCE INDUSTRIES LIMITED	4.6%
INFOSYS	3.4%
AXIS BANK LTD	3.3%
OBEROI REALTY LTD	3.0%
UNITED SPIRITS LTD	2.7%
TATA CONSUMER PRODUCTS LIMITED	2.6%

Source: FE

* Please note, this charge is deducted daily before calculating the unit price. This does not include any product charges. For further information on product charges, please refer to the relevant policy terms and conditions.

† FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.

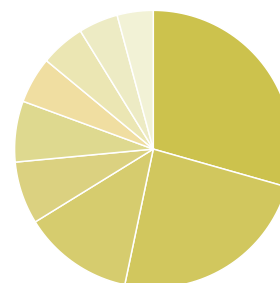
**The risk descriptions and ratings provided are intended as a guide only and should not be relied on in isolation to make investment decisions. Risk ratings are calculated and provided by a third party and are not a recommendation by Zurich as to the suitability of a fund for investment. For more details on risk ratings please refer to our investment brochure.

Fund objective

To seek long-term investment growth, mainly through growth of capital. The Fund mainly invests equities of companies of any market capitalisation that are located in, or derive significant business from India.

Sectors (as at 31/10/2025)

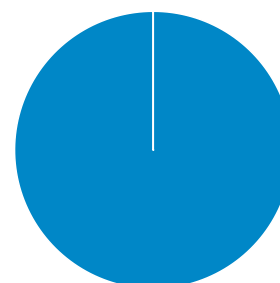
Financials	29.4%
Consumer Discretionary	23.9%
Health Care	12.9%
Consumer Staples	7.3%
Information Technology	7.1%
Real Estate	5.4%
Industrials	5.2%
Energy	4.6%
Others	4.2%



Source:FE

Regions (as at 30/11/2025)

India	102.1%
Money Market	-2.1%



Source:FE

ZI Franklin India

January 2026

Things you need to know

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 which ensures that the Company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owner will be met.

Planholders will not have the protection of the UK Financial Services Compensation Scheme.

Nothing contained in this factsheet should be intended as an offer to invest. Anyone considering investing in this fund should seek professional guidance. This information is only a summary and may be subject to change without notice. It was obtained from what we believe to be reliable sources. However, its accuracy and completeness cannot be guaranteed. Neither Zurich International Life nor any associated companies or representatives can accept responsibility for any errors or omissions.

For further information about this fund, please refer to the charts on page one. For further details about our funds and charges, please refer to the 'Investments-your guide' brochure, a copy of which is available on request.

You should note that investing in mirror funds could result in the possibility of large and sudden falls in the prices of shares. The shortfalls on cancellation or loss on realisation could be considerable. You could get back nothing at all. You should note that when investing into mirror funds, the charges, expenses and taxation of the underlying funds vary and performance may differ.

Zurich International Life Limited is registered (Registration No.63) under UAE Federal Law No. 6 of 2007 and its activities in the UAE are governed by such law. Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Cumulative performance (as at 31/12/2025)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	-1.63%	0.94%	-7.01%	-5.19%	35.00%	49.52%	108.79%	100.92%
MSCI INDIA	-0.48%	4.83%	-2.12%	4.29%	42.20%	66.62%	163.36%	158.19%
Sector	0.93%	2.82%	9.39%	20.58%	36.55%	15.48%	86.25%	424.18%
Quartile	4	3	4	4	2	1	2	-
Rank	289/320	237/320	310/320	294/320	139/290	30/282	67/228	-

3 year statistical fund data (as at 31/12/2025)

Monthly volatility	3.48%
Best 3 month return	14.72%
Worst 3 month return	-12.83%

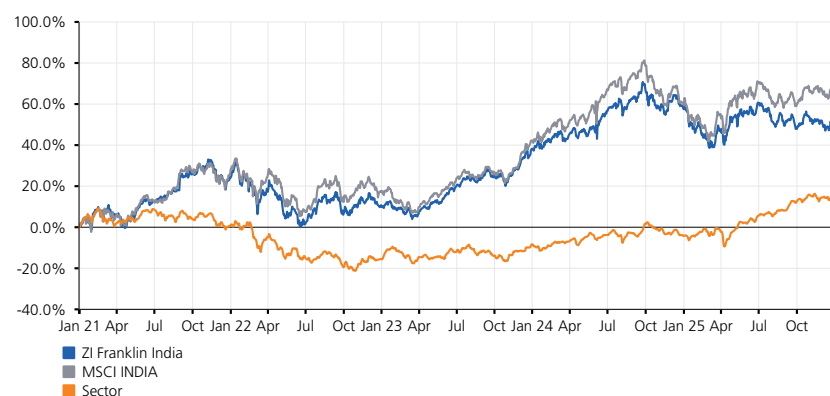
Source: FE, figures to 31/12/2025, bid to bid gross in USD. Past performance is not a guide to future performance.

Discrete performance (as at 31/12/2025)

	Dec 20 -Dec 21	Dec 21 -Dec 22	Dec 22 -Dec 23	Dec 23 -Dec 24	Dec 24 -Dec 25
% growth	23.9%	-10.6%	24.7%	14.2%	-5.2%
MSCI INDIA	26.7%	-7.5%	21.3%	12.4%	4.3%
Sector	0.9%	-16.2%	8.4%	4.5%	20.6%
Quartile	1	2	1	1	4
Rank	39/282	84/282	35/290	64/311	294/320

Source: FE, figures to 31/12/2025, bid to bid gross in USD. Percentage growth figures are for discrete years, for example Dec 20-Dec 21 equals 31/12/2020 to 31/12/2021. Quartile and rank are based on the FE sector category as highlighted on page 1. Past performance is not a guide to future performance.

Fund performance vs benchmark and/or sector, 5 years/since inception



Source: FE as at 31/12/2025, bid to bid gross in USD. Past performance is not a guide to future performance.

The value of any investment and the income from it can fall as a result of market and currency fluctuations and you could get back less than the amount originally invested.

Performance figures include the deduction of the Zurich International Life (ZIL) fund management charge and the annual management charge.

For information or to see our full range of funds, go to our website www.zurichinternational.com