Launch Date:	01/01/2004
Fund Size	€200m
SFDR Class	Article 6





The Fund has a risk rating of 6. Please see the Fund Guide for more details.

Fund Description

How Zurich calculate risk ratings has changed; for details see communication.

Indicative equity range: 80% - 100% of the value of the fund

5 * 5 Americas Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the American region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund offers the opportunity to invest in the US and may also have holdings in Canada and Latin America. In the future, the sectoral and equity selection of the fund may be varied to avail of changing market dynamics and so enhance the performance of the fund. For tactical reasons, the fund may also invest in cash or cash equivalents. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.



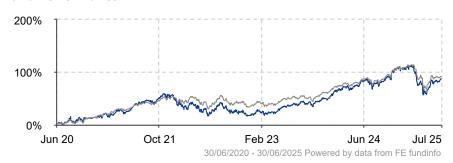


5 * 5 Americas Fund

Yearly Investment Performance

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Return %	-0.8	10.2	24.7	28.8	11.8	14.1	2.1	1.5	33.6	23.3	35.5	-24.9	27.9	37.0

Fund Performance



— 5 ★ 5 Americas Fund

Sector Average

Cumulative Performance (to 30/06/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Americas Fund	6.0%	-8.5%	2.7%	55.9%	87.4%
Sector Average	2.6%	-7.0%	3.1%	43.6%	92.3%

Annualised Performance (to 30/06/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
5 ★ 5 Americas Fund	16.0%	13.4%	12.6%	11.3%
Sector Average	12.8%	14.0%	10.9%	9.4%

Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.

Source: FE fundinfo. Irish Domestic Pension American Equity Sector. Returns are based on offer/ offer performance and do not represent the return achieved by individual policies linked to the fund.

Equity Sector (%)* as at 30/06/2025

Equity Sector Name	Equity Sector Weight
Cash	0.8%
Consumer & Communications	21.9%
Financials & Real Estate	16.0%
Healthcare & Personal Products	10.0%
Resources & Industrials	15.2%
Technology	36.1%
*Source: Zurich Life	

Full Holdings* as at 30/06/2025

Full Holdings" as at 50/00/2025							
Name	Weight	Name	Weight				
NVIDIA Corporation	9.4%	Boston Scientific Corporation	1.7%				
Microsoft Corp.	8.0%	International Business Machine	1.7%				
Meta Platforms Inc Amazon.com Inc Apple Inc	5.2% 5.1% 4.1%	Intuit Inc Synchrony Financial Cardinal Health Inc	1.6% 1.6% 1.6%				
Alphabet Inc formerly Google Inc	3.1%	Eli Lilly & Co	1.6%				
Mastercard Inc	2.7%	Tesla Motors Inc	1.6%				
Bank of America Corp.	2.6%	Canadian Imperial Bank of Commerce	1.5%				
Howmet Aerospace Inc	2.3%	Corteva Inc.	1.5%				
GE Vernova Inc	2.2%	Abbott Labs	1.3%				
NRG Energy Inc	2.2%	Hartford Insurance Group Inc/T	1.0%				
Broadcom Inc DoorDash Inc Axon Enterprise Inc Oracle Corp	2.1% 2.1% 2.1% 2.1%	Wal-Mart Stores Inc BWX Technologies Inc RTX Corporation Uber Technologies Inc	1.0% 1.0% 1.0% 1.0%				
Goldman Sachs Group Inc	2.1%	Iron Mountain Inc	1.0%				
Comfort Systems USA Inc	2.0%	AbbVie Inc	0.9%				
Royal Caribbean Cruises Ltd (USD)	2.0%	Energy Transfer LP	0.9%				
Netflix Inc	1.9%	Neurocrine Biosciences Inc	0.9%				
Lam Research Corporation	1.9%	CrowdStrike Holdings Inc	0.8%				
O-I Glass Inc	1.8%	Cash	0.8%				
Schwab (Charles) Corp	1.8%	Expand Energy Corp	0.8%				
Microchip Technology Incorporated	1.7%	Amphenal Corp-CL A	0.6%				
Capital One Financial Corporation	1.7%	Philip Morris International In	0.5%				

Warning: The value of your investment may go down as well as up.

Warning: Past performance is not a reliable guide to future performance.

Warning: This product/service may be affected by changes in currency exchange rates. Warning: If you invest in this product you may lose some or all of the money you invest.

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^{*}Due to rounding some totals might not equal 100%