Launch Date:	01/01/2004
Fund Size	€233m
SFDR Class	Article 6

Risk Rating

1 2 3 4 5 **6** 7

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

Fund Description

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	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	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	1.8

Fund Performance



01/11/2021 - 30/10/2026 Powered by data from FE fundinfo

5 ★ 5 Americas Fund

Sector Average

Cumulative Performance (to 31/10/2026)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Americas Fund	0.5%	3.2%	6.5%	68.1%	51.5%
Sector Average	5.2%	11.5%	16.5%	73.3%	73.0%

Annualised Performance (to 31/10/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
5 ★ 5 Americas Fund	18.9%	8.7%	14.4%	11.6%
Sector Average	20.1%	11.6%	13.4%	10.1%

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 31/10/2026

Equity Sector Name	Equity Sector Weight
Consumer & Communications	17.7%
Financials & Real Estate	15.1%
Healthcare & Personal Products	13.8%
Resources & Industrials	12.6%
Technology	40.8%

*Source: Zurich Life

Full Holdings* as at 31/10/2026

Name	Weight	Name	Weight
NVIDIA Corporation	8.8%	Servicenow Inc	1.4%
Apple Inc	7.0%	BlackRock Inc	1.3%
Microsoft Corp.	6.0%	Wells Fargo & Company	1.3%
Alphabet Inc formerly Google Inc	4.6%	CSX Corporation	1.3%
Mastercard Inc	3.5%	ICON plc	1.3%
Amazon.com Inc	3.5%	Thermo Fisher Scientific Inc	1.3%
Advanced Micro Devices Inc	3.0%	Marvell Technology Inc	1.2%
Philip Morris International In	2.9%	Ralph Lauren corp	1.2%
FRMLY Chevron Texaco Corporation	2.8%	Arthur J Gallagher & Co	1.2%
Eli Lilly & Co	2.7%	Home Depot Inc	1.2%
Palantir Technologies Inc	2.3%	Nasdaq Inc	1.1%
Broadcom Inc	2.2%	Tractor Supply Company	1.1%
J.P. Morgan Chase & Co.	2.2%	American Tower Corporation	1.1%
Idex Corporation	2.1%	West Pharmaceutical Services I	1.1%
Arista Networks INC	2.0%	MSCI Inc - A	1.1%
Meta Platforms Inc	2.0%	Gilead Sciences Inc	1.0%
ExxonMobil Holdings Corp	2.0%	Other	1.0%
Xcel Energy Inc	1.9%	UnitedHealth Group Inc	1.0%
Welltower Inc	1.9%	Tesla Motors Inc	1.0%
Micron Technology Inc	1.8%	Merck & Company Incorporated	0.9%
Accenture PLC	1.8%	Dell Technologies C	0.9%
Deere + Company	1.7%	Unum Group	0.9%
Ulta Beauty Inc	1.6%	Teck Resources Ltd - CLS B	0.8%
Parker Hannifin Corporation	1.5%	Equitable Holdings Inc	0.7%
AbbVie Inc	1.5%	Citigroup Inc.	0.7%

*Due to rounding some totals might not equal 100%

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.

The Global Industry Classification Standard ("GICS") was developed by and is the exclusive property and a service mark of MSCI Inc. ("MSCI") and Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P") and is licensed for use by Zurich Life Assurance plc. Neither MSCI, S&P nor any third party involved in making or compiling the GICS or any GICS classifications makes any express or implied warranties or representations with respect to such standard or classification (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability and fitness for a particular purpose with respect to any of such standard or classification. Without limiting any of the foregoing, in no event shall MSCI, S&P, any of their affiliates or any third party involved in making or compiling the GICS or any GICS classifications have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.

Visit **zurich.ie** for regular fund commentary.

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.
Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie
Zurich Life Assurance plc is regulated by the Central Bank of Ireland.
Intended for distribution within the Republic of Ireland.

November 2026

ZURICH®