

Launch Date:	01/01/2004
Fund Size	€209m
SFDR Class	Article 6

Risk Rating



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.

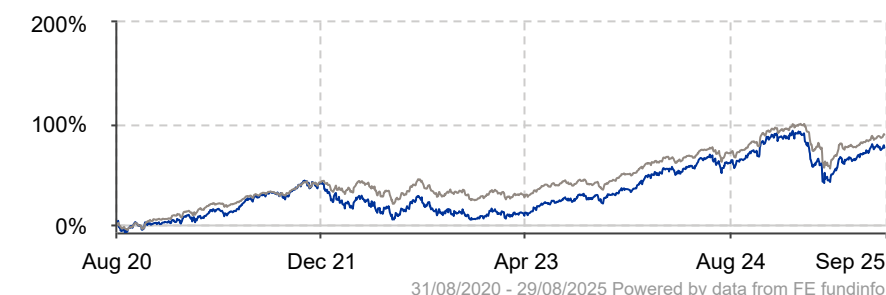


5 ★ 5 Americas Fund

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 31/08/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Americas Fund	7.6%	-2.7%	7.5%	49.2%	76.1%
Sector Average	6.6%	-1.8%	9.5%	38.4%	88.4%

Annualised Performance (to 31/08/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
5 ★ 5 Americas Fund	14.3%	12.0%	13.4%	11.4%
Sector Average	11.4%	13.5%	12.0%	9.6%

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 31/08/2025

Equity Sector Name	Equity Sector Weight
Consumer & Communications	23.3%
Financials & Real Estate	15.3%
Healthcare & Personal Products	9.7%
Resources & Industrials	17.0%
Technology	34.7%

*Source: Zurich Life

Full Holdings* as at 31/08/2025

Name	Weight	Name	Weight
NVIDIA Corporation	9.2%	General Electric Co	1.5%
Microsoft Corp.	6.1%	Nike Inc	1.4%
Apple Inc	6.1%	RTX Corporation	1.4%
Amazon.com Inc	5.0%	Bank of Nova Scotia CAD line	1.3%
Alphabet Inc formerly Google Inc	4.6%	Thermo Fisher Scientific Inc	1.3%
Meta Platforms Inc	4.4%	AbbVie Inc	1.3%
Mastercard Inc	3.6%	United Rentals Inc	1.2%
Netflix Inc	3.1%	Home Depot Inc	1.2%
Bank of America Corp.	3.0%	CRH PLC - US	1.1%
Synchrony Financial	2.6%	GE Vernova Inc	1.1%
Citizens Financial Group	2.4%	Tapestry Inc.com	1.1%
Hartford Insurance Group Inc/T	2.3%	Eli Lilly & Co	1.0%
Broadcom Inc	2.3%	Johnson & Johnson	1.0%
Oracle Corp	2.2%	UnitedHealth Group Inc	1.0%
AppLovin Corp	2.1%	Philip Morris International In	1.0%
Seagate Technology Holdings	2.0%	Axon Enterprise Inc	1.0%
NRG Energy Inc	2.0%	Estee Lauder Companies Inc	0.9%
Uber Technologies Inc	1.8%	Howmet Aerospace Inc	0.9%
IDEXX Laboratories Inc	1.6%	ConocoPhillips Petrol Co	0.9%
Ciena Corporation	1.6%	Energy Transfer LP	0.8%
Tesla Motors Inc	1.6%	AT+T Inc (formerly SBC Communications Inc)	0.8%
Wynn Resorts LTD	1.6%	CoreWeave Inc	0.7%
Analog Devices Inc	1.5%	Agnico - Eagle Mines Limited CAD line	0.5%
Comfort Systems USA Inc	1.5%	Cash	0.1%
Royal Caribbean Cruises Ltd (USD)	1.5%		

*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.

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