

Launch Date:	01/01/2001
Fund Size	€632m
SFDR Class	Article 6

Risk Rating



The Fund has a risk rating of 5. 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 Global Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in global equities, normally holding up to fifty global equities across five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. 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 Global Fund

Yearly Investment Performance

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	16.2	17.6	13.3	13.4	4.5	11.6	-6.3	28.7	18.4	29.1	-19.0	22.3	32.3	6.5

Fund Performance



— 5 ★ 5 Global Fund
— Sector Average

Cumulative Performance (to 31/12/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Global Fund	3.0%	11.0%	6.5%	72.3%	80.1%
Sector Average	3.1%	8.7%	6.1%	43.2%	60.8%

Annualised Performance (to 31/12/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
5 ★ 5 Global Fund	19.9%	12.5%	11.6%	8.4%
Sector Average	12.7%	10.0%	8.3%	4.7%

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 International 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 31/12/2025

Equity Sector Name	Equity Sector Weight
Cash	7.8%
Consumer & Communications	15.6%
Financials & Real Estate	19.2%
Healthcare & Personal Products	14.4%
Resources & Infrastructure	14.4%
Technology & Industrials	28.6%

*Source: Zurich Life

Full Holdings* as at 31/12/2025

Name	Weight	Name	Weight
Cash	7.8%	NextEra Energy Inc	1.6%
NVIDIA Corporation	6.5%	CRH PLC - US	1.6%
Apple Inc	5.1%	Ryanair Holdings PLC	1.6%
Alphabet Inc	4.9%	Samsung Electronics Co. Ltd - NRP	1.6%
formerly Google Inc	4.1%	Salesforce.com Inc.	1.6%
Microsoft Corp.	3.1%	Wal-Mart Stores Inc	1.5%
Visa Inc	2.7%	Lam Research Corporation	1.5%
Amazon.com Inc	2.6%	Marriot International Inc.	1.5%
Banco Santander Central Hispano	2.6%	Micron Technology Inc	1.5%
Citigroup Inc.	2.5%	Schneider Electric SA	1.5%
Morgan Stanley Dean Witter & Co	2.5%	Bank Of New York Mellon Corp. (Form Mellon Bank)	1.4%
Eli Lilly & Co	2.3%	Ralph Lauren corp	1.3%
US Bancorp	2.3%	Estee Lauder Companies Inc	1.3%
Louis Vuitton Moet Hennessy	2.3%	UCB SA	1.2%
Taiwan Semiconductor	2.2%	Siemens	1.2%
Aercap Holdings NV	2.1%	HCA Healthcare Inc	1.2%
Capital One Financial Corporation	2.0%	DowDuPont Nemours	1.1%
Johnson & Johnson	2.0%	Ciena Corporation	1.1%
Broadcom Inc	1.9%	NRG Energy Inc	1.0%
Siemens Energy AG	1.8%	Old Dominion Freight Line Inc	1.0%
Neurocrine Biosciences Inc	1.8%	Caterpillar Inc	1.0%
Royal Bank of Canada CAD line	1.8%	Unum Group	1.0%
Meta Platforms Inc	1.7%	Ulta Beauty Inc	0.9%
Expand Energy Corp	1.7%		
Freeport McMoran			

*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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