

Launch Date:	01/01/2001
Fund Size	€631m
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	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Return %	-6.4	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

## Fund Performance



— 5 ★ 5 Global Fund  
— Sector Average

## Cumulative Performance (to 30/11/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Global Fund	8.7%	14.7%	6.4%	62.7%	86.4%
Sector Average	4.8%	9.2%	4.4%	35.6%	63.7%

## Annualised Performance (to 30/11/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
5 ★ 5 Global Fund	17.6%	13.3%	11.2%	8.5%
Sector Average	10.7%	10.4%	7.8%	4.8%

**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 30/11/2025

Equity Sector Name	Equity Sector Weight
Consumer & Communications	19.4%
Financials & Real Estate	19.8%
Healthcare & Personal Products	12.4%
Resources & Infrastructure	16.9%
Technology & Industrials	31.5%

\*Source: Zurich Life

## Full Holdings\* as at 30/11/2025

Name	Weight	Name	Weight
Alphabet Inc formerly Google Inc	6.2%	Ryanair Holdings PLC	1.7%
NVIDIA Corporation	6.1%	Canadian Imperial Bank of Commerce	1.6%
Apple Inc	5.8%	Johnson & Johnson	1.6%
Microsoft Corp.	4.2%	NextEra Energy Inc	1.6%
Broadcom Inc	3.4%	Citigroup Inc.	1.6%
Morgan Stanley Dean Witter & Co	2.8%	Cardinal Health Inc	1.5%
Bank of America Corp.	2.8%	Sony Group Corp	1.5%
Amazon.com Inc	2.7%	Tesla Motors Inc	1.5%
ASML Holding N.V.	2.6%	CRH PLC - US	1.5%
Banco Santander Central Hispano	2.3%	US Bancorp	1.5%
Howmet Aerospace Inc	2.2%	Kinross Gold Corp CAD Line	1.5%
Louis Vuitton Moët Hennessy	2.2%	Caterpillar Inc	1.4%
Eli Lilly & Co	2.2%	Coca Cola	1.3%
Freeport McMoran	2.2%	HCA Healthcare Inc	1.3%
Micron Technology Inc	2.2%	Visa Inc	1.3%
Taiwan Semiconductor	2.1%	Thermo Fisher Scientific Inc	1.2%
Siemens Energy AG	2.1%	UCB SA	1.2%
Aercap Holdings NV	2.1%	Siemens	1.2%
Unum Group	2.0%	NRG Energy Inc	1.1%
Expand Energy Corp	1.9%	DowDuPont Nemours	1.1%
Hartford Insurance Group Inc/T	1.8%	Netflix Inc	1.0%
Regeneron Pharmaceuticals	1.8%	Wal-Mart Stores Inc	1.0%
Meta Platforms Inc	1.7%	Energy Transfer LP	0.7%
Cisco systems INC	1.7%	Cash	0.1%
Schneider Electric SA	1.7%		

\*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.**

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