

Launch Date:	01/01/2001
Fund Size	€496m
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 30/04/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Global Fund	-15.7%	-5.9%	2.0%	26.5%	89.8%
Sector Average	-10.8%	-4.0%	3.1%	16.8%	63.9%

Annualised Performance (to 30/04/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
5 ★ 5 Global Fund	8.2%	13.7%	9.5%	7.8%
Sector Average	5.3%	10.4%	6.2%	4.3%

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 30/04/2025

Equity Sector Name	Equity Sector Weight
Technology & Industrials	30%
Consumer & Communications	22%
Financials & Real Estate	20%
Healthcare & Personal Products	14%
Resources & Infrastructure	14%

*Source: Zurich Life

Full Holdings* as at 30/04/2025

Name	Weight	Name	Weight
Microsoft Corp.	6.2%	Vertex Pharmaceuticals	1.7%
Apple Inc	4.7%	Unum Group	1.7%
NVIDIA Corporation	3.9%	Unilever plc	1.6%
Lloyds Banking Group PLC	3.8%	Air Liquide SA	1.6%
Broadcom Inc	3.5%	Sony Group Corp	1.6%
Allstate Corporation	3.4%	Taiwan Semiconductor	1.5%
Mastercard Inc	2.9%	AT+T Inc (formerly SBC Communications Inc)	1.5%
Amazon.com Inc	2.8%	GoDaddy Inc	1.5%
Philip Morris International Inc	2.7%	Canadian Imperial Bank of Commerce	1.5%
CentrePoint Energy Inc	2.7%	Deere + Company	1.4%
Alphabet Inc formerly Google Inc	2.6%	BYD Company Limited - H	1.4%
Boston Scientific Corporation	2.5%	Spotify Technology SA	1.3%
Workday Inc Class A	2.5%	Hermes International	1.3%
Ryanair Holdings PLC	2.2%	Fiserv Inc	1.2%
Netflix Inc	2.1%	CRH PLC - US	1.2%
Welltower Inc	2.1%	UMB Financial Corp	1.2%
Leonardo SPA	2.0%	Tesla Motors Inc	1.2%
Cardinal Health Inc	2.0%	Eli Lilly & Co	1.1%
Expand Energy Corp	2.0%	Wal-Mart Stores Inc	1.0%
Applied Industrial Technologies Inc	2.0%	Axon Enterprise Inc	1.0%
Howmet Aerospace Inc	1.9%	Corteva Inc.	1.0%
Wells Fargo & Company	1.8%	Dollarama Inc	1.0%
Compagnie de Saint Gobain	1.8%	Royal Caribbean Cruises Ltd (USD)	1.0%
Meta Platforms Inc	1.8%	UCB SA	1.0%
Abbott Labs	1.7%	Other	0.9%

*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](https://www.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.

