Launch Date:	19/06/1995
Fund Size	€2,336m
Number of Holdings	30
SFDR Class	Article 6

Risk Rating

1 2 **3** 4 5 6 7

The Fund has a risk rating of 3. Please see the Fund Guide for more details.

Fund Description

The Active Fixed Income Fund is an actively managed bond fund. It primarily invests in bonds issued by eurozone governments and bond-based financial instruments. It may also invest in supranational bonds and other investment grade corporate and non-sovereign bonds. The investment parameters allow for up to 30% of the fund to be invested overseas with the core invested in eurozone bonds. 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.

Active Fixed Income Fund

Yearly Investment Performance

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	12.8	2.4	20.3	1.0	4.7	-1.1	0.4	5.4	3.2	-3.8	-15.0	7.1	0.2	-1.2

Fund Performance



30/09/2021 - 30/09/2026 Powered by data from FE fundinfo

Active Fixed Income Fund

Sector Average

Cumulative Performance (to 30/09/2026)

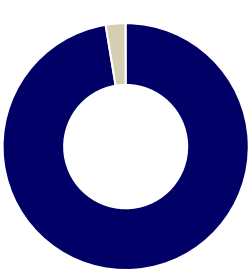
	3 Months	6 Months	1 Year	3 Years	5 Years
Active Fixed Income Fund	-6.6%	-4.4%	-4.8%	4.3%	-14.9%
Sector Average	-4.2%	-1.7%	-2.2%	7.6%	-12.7%

Annualised Performance (to 30/09/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
Active Fixed Income Fund	1.4%	-3.2%	-1.5%	5.1%
Sector Average	2.5%	-2.7%	-0.6%	4.1%

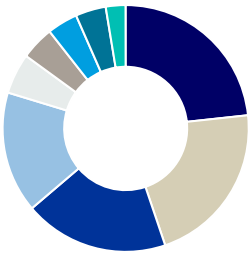
Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.
Source: FE fundinfo. Irish Domestic Pension Fixed Interest Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.

Asset Distribution (%)* as at 30/09/2026



Eurozone Government Fixed Interest	97.4%
Cash	2.6%

Geographic Distribution Holdings (%)* as at 30/09/2026



Germany	23.3%
France	21.5%
Italy	19.0%
Spain	15.9%
Ireland	5.3%
Greece	4.4%
Belgium	4.0%
Portugal	4.0%
Cash	2.6%

*Source: Zurich Life

*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.

Visit zurich.ie for regular fund commentary.

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