Launch Date:	01/11/1989
Fund Size	€3,378m
Number of Holdings	820
SFDR Class	Article 8

Risk Rating

1 2 3 **4** 5 6 7

The Fund has a risk rating of 4. Please see the Fund Guide for more details.

Fund Description

Indicative equity range: 50% - 75% of the value of the fund

The Balanced Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of global equities and equity-based financial instruments. This fund will also invest in bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. 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.

Balanced Fund

Yearly Investment Performance

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	13.1	16.1	15.3	10.0	6.7	6.3	-3.6	19.8	12.3	18.0	-17.0	16.8	17.7	3.6

Fund Performance



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

Balanced Fund

Sector Average

Cumulative Performance (to 30/09/2026)

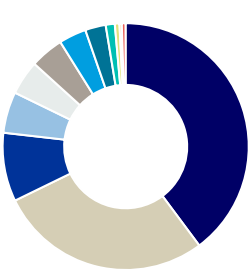
	3 Months	6 Months	1 Year	3 Years	5 Years
Balanced Fund	-1.2%	9.5%	9.7%	40.4%	35.6%
Sector Average	0.2%	8.6%	10.9%	34.1%	29.0%

Annualised Performance (to 30/09/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
Balanced Fund	12.0%	6.3%	8.2%	9.8%
Sector Average	10.3%	5.2%	5.4%	-

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 Managed Balanced 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

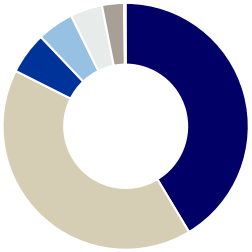


North American Equities	39.8%
Eurozone Government Fixed Interest	28.0%
Eurozone Equity	9.0%
Japanese Equities	5.4%
Asia Pacific ex Japan Equities	4.5%
Eurozone Corporate Fixed Interest	4.4%
UK Equities	3.6%
European Equities	2.7%
North American Corporate Fixed Interest	1.2%
UK Corporate Fixed Interest	0.6%
Asia Pacific ex Japan Corporate Fixed Interest	0.3%
Other	0.5%

Top Holdings* as at 30/09/2026

Stock
NVIDIA Corporation
Apple Inc
Alphabet Inc formerly Google Inc
Microsoft Corp.
Amazon.com Inc
Meta Platforms Inc
Micron Technology Inc
Broadcom Inc
ASML Holding N.V.
Advanced Micro Devices Inc

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



Eurozone	41.4%
North America	41.0%
Japan	5.5%
Asia Pacific ex Japan	4.8%
UK	4.2%
Europe	2.9%
South America	0.1%
Cash	0.1%

Equity Sector (%)* as at 30/09/2026

Equity Sector Name	Equity Sector Weight
Communications	6.8%
Consumer Discretionary	7.8%
Consumer Staples	3.9%
Energy	3.4%
Financials	18.1%
Health Care	9.8%
Industrials	12.3%
Information Technology	30.2%
Materials	4.2%
Real Estate	1.5%
Utilities	2.0%

***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.

The top holdings and geographic distribution charts relate to the equity portion of the fund.
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