| | |
|---|---|
| **Launch Date:** | 02/01/2008 |
| **Fund Size** | €858m |
| **Number of Holdings** | 440 |
| **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: 20% - 50% of the value of the fund*

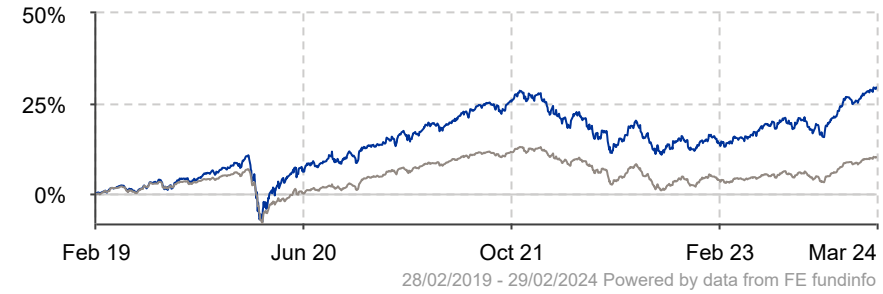
The Cautiously Managed Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified portfolio of bonds, equities and cash. The bond portion of the fund is comprised of bonds issued by governments, supranational bodies, other investment grade corporate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

# Cautiously Managed Fund

## Yearly Investment Performance

| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Return % | 5.4 | 3.6 | 12.3 | 6.7 | 18.6 | 6.3 | 5.1 | 3.9 | -2.6 | 11.8 | 7.1 | 11.5 | -12.3 | 13.0 |

## Fund Performance




28/02/2019 - 29/02/2024 Powered by data from FE fundinfo

Cautiously Managed Fund

Sector Average

## Cumulative Performance (to 29/02/2024)

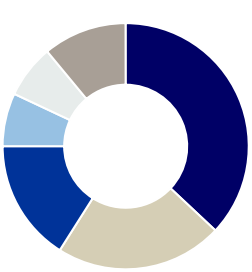
| | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|
| **Cautiously Managed Fund** | 6.0% | 7.0% | 13.8% | 12.8% | 29.5% |
| Sector Average | 3.6% | 4.1% | 6.4% | 4.2% | 10.2% |

## Annualised Performance (to 29/02/2024)

| | 3 Years P.A. | 5 Years P.A. | 10 Years P.A. | Since Launch P.A |
|---|---|---|---|---|
| **Cautiously Managed Fund** | 4.1% | 5.3% | 5.8% | 5.7% |
| Sector Average | 1.4% | 2.0% | 2.7% | 2.4% |

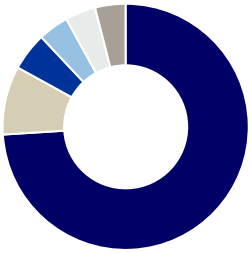
**Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.**
**Source:** FE fundinfo. Irish Domestic Pension Managed Cautious Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies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

## Asset Distribution (%)* as at 29/02/2024



| | |
|---|---|
| Equities | 37% |
| Short Term Government Bonds | 22% |
| Medium Term Government Bonds | 16% |
| Medium Term Corporate Bonds | 7% |
| Short Term Corporate Bonds | 7% |
| Cash | 11% |

## Geographic Distribution Holdings (%)* as at 29/02/2024



| | |
|---|---|
| North America | 74% |
| Eurozone | 9% |
| Japan | 5% |
| Asia Pacific ex Japan | 4% |
| Europe | 4% |
| UK | 4% |

## Equity Sector (%)* as at 29/02/2024

| Equity Sector Name | Equity Sector Weight |
|---|---|
| Information Technology | 34% |
| Financials | 13% |
| Health Care | 13% |
| Industrials | 12% |
| Consumer Discretionary | 11% |
| Consumer Staples | 5% |
| Energy | 4% |
| Materials | 4% |
| Telecommunications | 2% |
| Real Estate | 1% |
| Utilities | 1% |

*Source: Zurich Life

## Top Holdings* as at 29/02/2024

| Stock |
|---|
| Microsoft Corp. |
| Apple Inc |
| Amazon.com Inc |
| Alphabet Inc formerly Google Inc |
| NVIDIA Corporation |
| Meta Platforms Inc |
| Eli Lilly & Co |
| Broadcom Inc |
| J.P. Morgan Chase & Co. |
| Visa Inc |

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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