Launch Date:	02/12/1996
Fund Size	€10,920m
Number of Holdings	530
SFDR Class	Article 8

Risk Rating

1 2 3 4 **5** 6 7

The Fund has a risk rating of 5. Please see the Fund Guide for more details.

Fund Description

Indicative equity range: 80% - 100% of the value of the fund

The International Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a portfolio of international equities and equity-based financial instruments. For tactical reasons, the fund may also invest in cash or international 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.

International Equity Fund

Yearly Investment Performance

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Return %	13.5	20.6	17.7	10.6	10.0	9.3	-5.5	28.9	15.4	26.1	-19.7	22.8	27.9	5.9

Fund Performance



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

International Equity Fund

Sector Average

Cumulative Performance (to 30/09/2026)

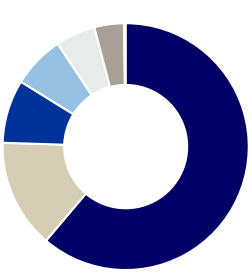
	3 Months	6 Months	1 Year	3 Years	5 Years
International Equity Fund	0.3%	16.8%	16.8%	66.1%	65.2%
Sector Average	1.3%	14.1%	15.2%	49.1%	53.8%

Annualised Performance (to 30/09/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A
International Equity Fund	18.4%	10.6%	12.3%	10.3%
Sector Average	14.2%	9.0%	9.4%	7.1%

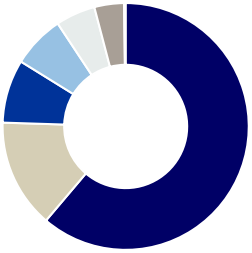
Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.
Source: FE fundinfo. Irish Domestic Pension International Equity Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies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

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



North American Equities	61.2%
Eurozone Equity	14.3%
Japanese Equities	8.3%
Asia Pacific ex Japan Equities	6.9%
UK Equities	5.2%
European Equities	3.9%
Cash	0.2%

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



North America	61.2%
Eurozone	14.3%
Japan	8.3%
Asia Pacific ex Japan	6.9%
UK	5.2%
Europe	3.9%
Cash	0.2%

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

Equity Sector Name	Equity Sector Weight
Communications	6.8%
Consumer Discretionary	7.9%
Consumer Staples	3.9%
Energy	3.3%
Financials	18.0%
Health Care	9.8%
Industrials	12.2%
Information Technology	30.5%
Materials	4.1%
Real Estate	1.5%
Utilities	2.0%

*Source: Zurich Life

Top Holdings* as at 30/09/2026

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

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