

Launch Date:	01/01/2004
Fund Size	€220m
SFDR Class	Article 6

## Risk Rating



The Fund has a risk rating of 6. 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 Americas Fund is an actively managed fund which aims to achieve growth through focusing on Zurich Life's strong sector and stock selection skills in the American region, normally holding up to fifty equities in five different sectors. The fund has a concentrated portfolio which leads to increased levels of stock specific risk. The fund offers the opportunity to invest in the US and may also have holdings in Canada and Latin America. 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 Americas Fund

## Yearly Investment Performance

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Return %	-0.8	10.2	24.7	28.8	11.8	14.1	2.1	1.5	33.6	23.3	35.5	-24.9	27.9	37.0

## Fund Performance



— 5 ★ 5 Americas Fund  
— Sector Average

## Cumulative Performance (to 31/03/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
5 ★ 5 Americas Fund	-13.7%	-3.2%	2.8%	27.4%	126.0%
Sector Average	-9.4%	0.4%	4.5%	23.4%	119.7%

## Annualised Performance (to 31/03/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
5 ★ 5 Americas Fund	8.4%	17.7%	11.7%	11.1%
Sector Average	7.3%	17.0%	10.3%	9.4%

**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 American 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 31/03/2025

Equity Sector Name	Equity Sector Weight
Technology	30%
Consumer & Communications	24%
Resources & Industrials	17%
Financials & Real Estate	16%
Healthcare & Personal Products	14%

\*Source: Zurich Life

## Full Holdings\* as at 31/03/2025

Name	Weight	Name	Weight
Microsoft Corp.	6.8%	Wal-Mart Stores Inc	1.8%
Apple Inc	5.7%	Arthur J Gallagher & Co	1.7%
NVIDIA Corporation	4.4%	AT&T Inc (formerly SBC Communications Inc)	1.7%
Alphabet Inc formerly Google Inc	4.3%	Deere + Company	1.7%
Meta Platforms Inc	3.6%	Howmet Aerospace Inc	1.7%
Amazon.com Inc	3.5%	Apollo Global Mgt Inc	1.6%
Abbott Labs	2.5%	Boston Scientific Corporation	1.6%
Duke Energy Corporation	2.5%	Oracle Corp	1.6%
Wells Fargo & Company	2.4%	Tesla Motors Inc	1.5%
Expand Energy Corp	2.4%	Vertex Pharmaceuticals	1.4%
Welltower Inc	2.4%	Texas Instruments Inc	1.4%
Mastercard Inc	2.3%	Applied Industrial Technologies Inc	1.4%
Bank of America Corp.	2.3%	Linde Plc US	1.4%
Broadcom Inc	2.2%	Lam Research Corporation	1.3%
Progressive Corporation	2.2%	AbbVie Inc	1.3%
Cisco systems INC	2.1%	UMB Financial Corp	1.2%
Netflix Inc	2.0%	FRMLY Chevron Texaco Corporation	1.1%
Fiserv Inc	2.0%	Axon Enterprise Inc	1.1%
Workday Inc Class A	2.0%	Energy Transfer LP	1.1%
Eli Lilly & Co	1.9%	Johnson & Johnson	1.0%
Philip Morris International In	1.8%	Rollins Inc	1.0%
Dollarama Inc	1.8%	HubSpot Inc	0.9%
O'Reilly Automotive	1.8%	Costco Wholesale Corporation	0.8%
RTX Corporation	1.8%	Ralph Lauren corp	0.5%
Cardinal Health Inc	1.8%	Cash	0.3%

\*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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