

Launch Date:	01/11/1989
Fund Size	€3,358m
Number of Holdings	790
SFDR Class	Article 8

Risk Rating



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



— Balanced Fund
— Sector Average

Cumulative Performance (to 31/05/2026)

	3 Months	6 Months	1 Year	3 Years	5 Years
Balanced Fund	4.9%	6.7%	15.6%	42.4%	41.5%
Sector Average	3.1%	7.1%	14.3%	33.5%	30.1%

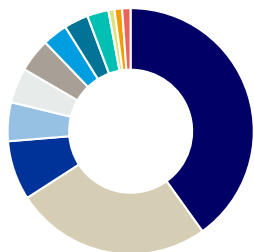
Annualised Performance (to 31/05/2026)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
Balanced Fund	12.5%	7.2%	8.3%	9.9%
Sector Average	10.1%	5.4%	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 31/05/2026

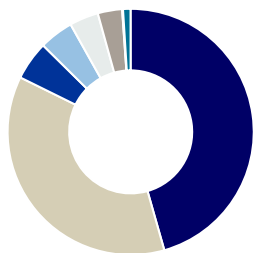


North American Equities	40.1%
Eurozone Government Fixed Interest	25.8%
Eurozone Equity	7.8%
Japanese Equities	5.1%
North American Government Fixed Interest	4.6%
Asia Pacific ex Japan Equities	4.4%
UK Equities	3.3%
Eurozone Corporate Fixed Interest	3.2%
European Equities	2.8%
North American Corporate Fixed Interest	0.8%
Cash	1.0%
Other	1.1%

Top Holdings* as at 31/05/2026

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

Geographic Distribution Holdings (%)* as at 31/05/2026



North America	45.6%
Eurozone	36.7%
Japan	5.1%
Asia Pacific ex Japan	4.5%
UK	3.8%
Europe	3.2%
South America	0.1%
Cash	1.0%

Equity Sector (%)* as at 31/05/2026

Equity Sector Name	Equity Sector Weight
Communications	6.8%
Consumer Discretionary	8.7%
Consumer Staples	3.8%
Energy	3.6%
Financials	17.2%
Health Care	8.4%
Industrials	14.1%
Information Technology	29.1%
Materials	4.2%
Real Estate	1.5%
Utilities	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.

The top holdings and geographic distribution charts relate to the equity portion of the fund. The Global Industry Classification Standard ("GICS") was developed by and is the exclusive property and a service mark of MSCI Inc. ("MSCI") and Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P") and is licensed for use by Zurich Life Assurance plc. Neither MSCI, S&P nor any third party involved in making or compiling the GICS or any GICS classifications makes any express or implied warranties or representations with respect to such standard or classification (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability and fitness for a particular purpose with respect to any of such standard or classification. Without limiting any of the foregoing, in no event shall MSCI, S&P, any of their affiliates or any third party involved in making or compiling the GICS or any GICS classifications have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.

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