

Launch Date:	02/12/1996
Fund Size	€7,761m
Number of Holdings	450
SFDR Class	Article 8

## Risk Rating



The Fund has a risk rating of 5. 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**

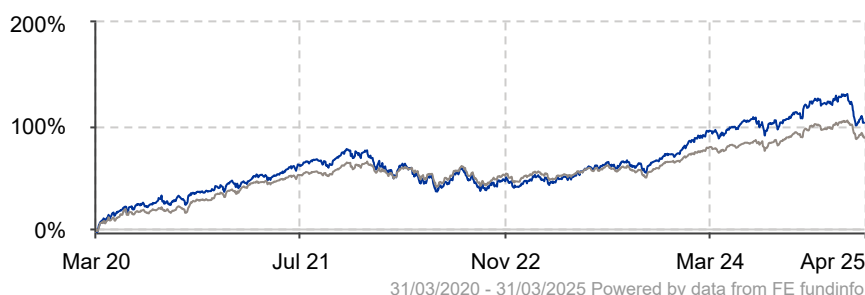
The International Equity Fund is an actively managed fund which aims to achieve growth through capital gains and income from a portfolio of international equities and equity-based financial instruments. For tactical reasons, the fund may also invest in cash or international bonds issued by governments, 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	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Return %	-3.7	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

## Fund Performance



— International Equity Fund  
— Sector Average

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

	3 Months	6 Months	1 Year	3 Years	5 Years
International Equity Fund	-8.1%	-1.9%	3.8%	26.5%	102.7%
Sector Average	-4.3%	-0.2%	4.9%	19.0%	88.1%

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

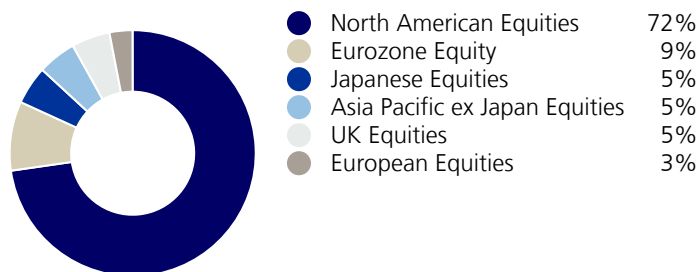
	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
International Equity Fund	8.2%	15.2%	9.1%	9.9%
Sector Average	6.0%	13.5%	6.6%	6.6%

**Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.**

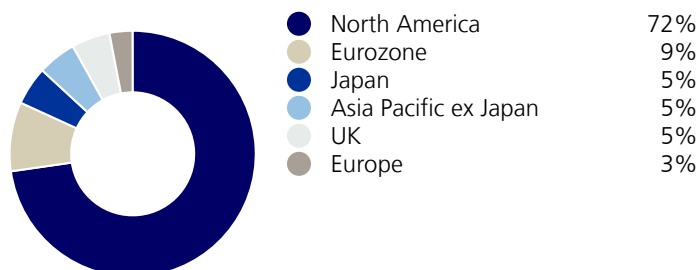
**Source:** FE fundinfo. Irish Domestic Pension International Equity Sector. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund.



## Asset Distribution (%)\* as at 31/03/2025



## Geographic Distribution Holdings (%)\* as at 31/03/2025



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

Stock	
Apple Inc	
Microsoft Corp.	
NVIDIA Corporation	
Alphabet Inc formerly Google Inc	
Amazon.com Inc	
Meta Platforms Inc	
Visa Inc	
Broadcom Inc	
Eli Lilly & Co	
Netflix Inc	

## Equity Sector (%)\* as at 31/03/2025

Equity Sector Name	Equity Sector Weight
Information Technology	23%
Financials	18%
Health Care	12%
Industrials	10%
Consumer Discretionary	10%
Communications	9%
Consumer Staples	6%
Materials	4%
Energy	4%
Utilities	2%
Real Estate	2%

\*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.**

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Visit [zurich.ie](https://www.zurich.ie) for regular fund commentary.

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