

Launch Date:	02/12/1996
Fund Size	€6,321m
Number of Holdings	430
SFDR Class	Article 8

### Risk Rating



The Fund has a risk rating of 6. 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	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Return %	16.9	-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

## Fund Performance



— International Equity Fund  
— Sector Average

## Cumulative Performance (to 31/03/2024)

	3 Months	6 Months	1 Year	3 Years	5 Years
International Equity Fund	13.0%	21.6%	30.5%	32.7%	83.9%
Sector Average	8.6%	14.7%	18.5%	25.7%	55.3%

## Annualised Performance (to 31/03/2024)

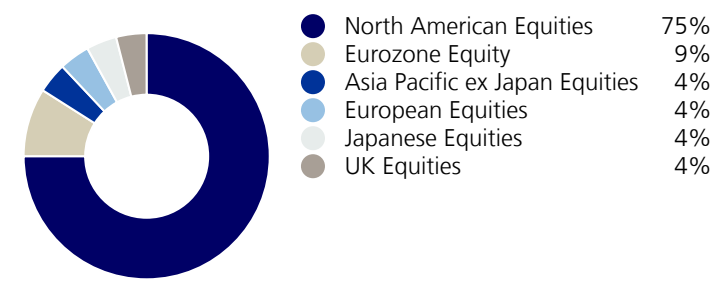
	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
International Equity Fund	9.9%	13.0%	11.9%	10.1%
Sector Average	7.9%	9.2%	8.9%	6.7%

**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.



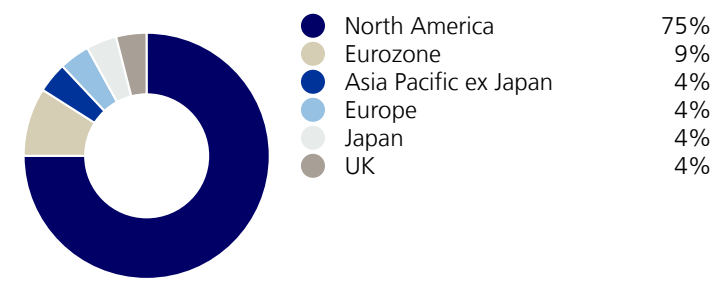
Asset Distribution (%)\* as at 31/03/2024



Top Holdings\* as at 31/03/2024

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

Geographic Distribution Holdings (%)\* as at 31/03/2024



Equity Sector (%)\* as at 31/03/2024

Equity Sector Name	Equity Sector Weight
Information Technology	24%
Financials	16%
Health Care	13%
Industrials	13%
Consumer Discretionary	9%
Telecommunications	8%
Energy	5%
Materials	5%
Consumer Staples	4%
Utilities	2%
Real Estate	1%

\*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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