

<b>Launch Date:</b>	01/11/1989
<b>Fund Size</b>	€3,077m
<b>Number of Holdings</b>	720
<b>SFDR Class</b>	Article 8

### Risk Rating



The Fund has a risk rating of 4. Please see the Fund Guide for more details.

### Fund Description

*How Zurich calculate risk ratings has changed; for details see communication.*

*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.

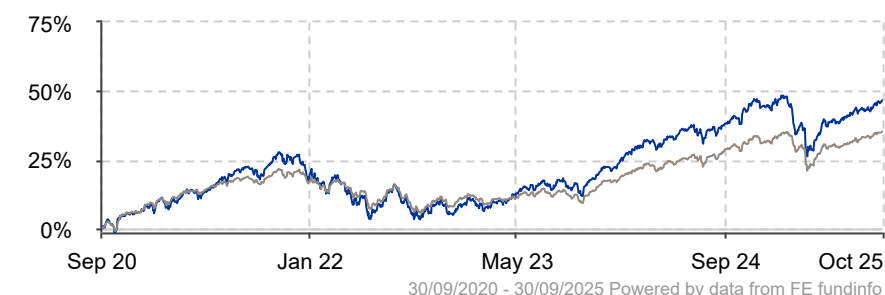


# Balanced Fund

## Yearly Investment Performance

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Return %</b>	-2.0	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

## Fund Performance



— Balanced Fund  
— Sector Average

## Cumulative Performance (to 30/09/2025)

	3 Months	6 Months	1 Year	3 Years	5 Years
<b>Balanced Fund</b>	4.6%	8.1%	6.1%	42.1%	46.6%
Sector Average	3.9%	5.2%	5.0%	27.8%	35.2%

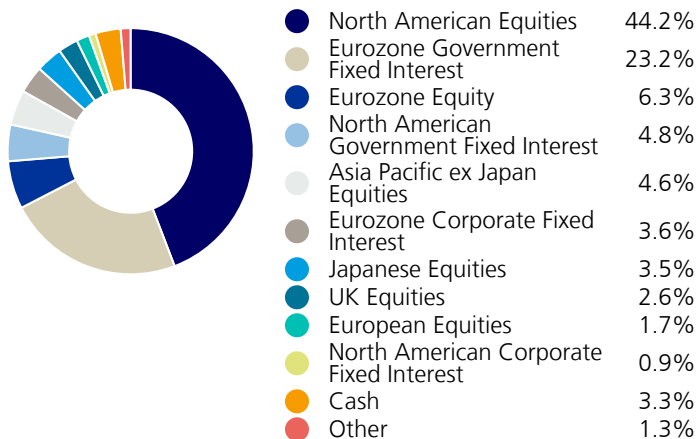
## Annualised Performance (to 30/09/2025)

	3 Years P.A.	5 Years P.A.	10 Years P.A.	Since Launch P.A.
<b>Balanced Fund</b>	12.4%	8.0%	8.0%	9.8%
Sector Average	8.5%	6.2%	5.0%	-

**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.

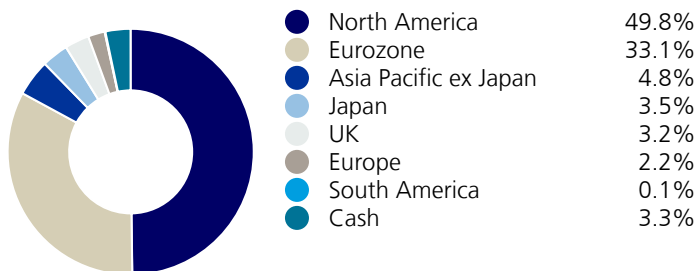
### Asset Distribution (%)\* as at 30/09/2025



### Top Holdings\* as at 30/09/2025

Stock
NVIDIA Corporation
Apple Inc
Microsoft Corp.
Alphabet Inc formerly Google Inc
Meta Platforms Inc
Amazon.com Inc
Broadcom Inc
Tesla Motors Inc
Netflix Inc
AppLovin Corp

### Geographic Distribution Holdings (%)\* as at 30/09/2025



### Equity Sector (%)\* as at 30/09/2025

Equity Sector Name	Equity Sector Weight
Communications	9.9%
Consumer Discretionary	10.3%
Consumer Staples	3.0%
Energy	2.4%
Financials	17.5%
Health Care	8.6%
Industrials	12.6%
Information Technology	27.8%
Materials	4.6%
Real Estate	1.2%
Utilities	2.1%

\*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.**

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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Zurich Life Assurance plc

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