Irish Life

Life | Pensions | Investments

# Indexed Cash Fund

Information is correct at 31 August 2026

## FUND FACTS

| | |
|---|---|
| **Objective** | To achieve a reasonable rate of interest with a high degree of security |
| **Investment Style** | Active |
| **Size** | 375.2 million |

## IRISH LIFE RISK LEVEL (IL)

| IL1 | IL2 | IL3 | IL4 | IL5 | IL6 | IL7 |
|---|---|---|---|---|---|---|

LOWER RISK — HIGHER RISK

## FUND DESCRIPTION

The fund can invest in deposits, short dated bonds and other money market instruments. It is intended to be a low risk investment but you should be aware that this fund could fall in value. This could happen if, for example, there is negative growth on the underlying assets, if a bank the fund has a deposit with cannot repay that deposit, or if the fund charge is greater than the growth rate of the assets in the fund. All investments within the fund are Euro denominated.
The fund has no exposure to foreign currencies. It only invests in euro, and all deposits into and out of the fund are made in euro.

**Warning: If you invest in this product, you may lose some, or all, of the money you invest.**

## COUNTRY DISTRIBUTION

| | |
|---|---|
| Germany | 19.8% |
| Canada | 15.9% |
| Japan | 12.4% |
| France | 11.2% |
| Australia | 7.4% |
| UK | 6.3% |
| Netherlands | 6.2% |
| Norway | 5.9% |
| Denmark | 5.4% |
| Other | 9.6% |

## FUND CHARACTERISTICS

| | |
|---|---|
| Number of Deposit Counterparties | 35 |
| Average Credit Rating of Banks | AA- |
| Current Gross Yield | 2.36% |
| Weighted Average Maturity | 63 |

## TOP TEN DEPOSITS HELD WITH

| COUNTERPARTIES | COUNTRY |
|---|---|
| Bank of Montreal | Canada |
| Commonwealth Bank of Australia | Australia |
| DNB Bank | Norway |
| DZ Bank | Germany |
| Helaba Frankfurt | Germany |
| Korea Development Bank | South Korea |
| Landeskreditbank | Germany |
| Natixis Paris | France |
| Nykredit Bank | Denmark |
| Santander UK PLC | UK |

## MATURITY PROFILE

| Duration | Cumulative % |
|---|---|
| 1 Week | 16.4% |
| 1 Month | 45.3% |
| 3 Months | 70.9% |
| 6 Months | 97.2% |
| 9 Months | 99.4% |
| 12 Months | 100.0% |

Maturity Profile - refers to the cash management of the fund and percentage of cash available at maturity dates

**This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers.**

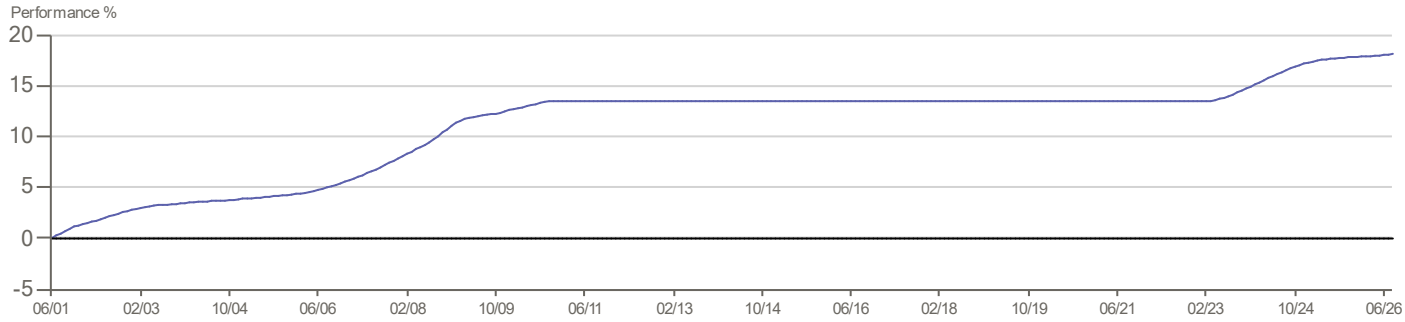
## CALENDAR YEAR RETURN

| | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD |
|---|---|---|---|---|---|---|---|
| Fund | 0.00% | 0.00% | 0.00% | 1.25% | 1.99% | 0.54% | 0.27% |
| Benchmark | -0.55% | -0.68% | 0.20% | 3.34% | 0.00% | 0.00% | 0.00% |

## PERFORMANCE AS AT 31/08/2026

| | 1 Month | 3 Month | 1 Year | 3 Year p.a. | 5 Year p.a. | 10 Year p.a. | Since Launch p.a. |
|---|---|---|---|---|---|---|---|
| Fund | 0.07% | 0.13% | 0.33% | 1.16% | 0.81% | 0.40% | 0.67% |
| Benchmark | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

## CUMULATIVE PERFORMANCE




Fund returns are quoted before taxes and after a standard annual management charge of 1.75%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.
Launch Date (for the series used in the above performance illustration) = 22 Jun 2001; YTD = year to date; p.a. = per annum
Source: Irish Life Investment Managers

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

**Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:**
**-INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2024**
**-GRESB 5 Star Rating 2025 for Pension, European & Property Funds**
**-PROPERTY MANAGER OF THE YEAR Irish Pensions Awards 2023**

**To find out more about our fund range and to view the latest market and fund manager updates please visit:**
**http://www.irishlife.ie**

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Keyridge Asset Management Limited, trading as Irish Life Investment Managers and Setanta Asset Management is authorised and regulated as an investment firm by the Central Bank of Ireland.