




Consensus Cautious Fund

Information is correct at 30 April 2026

FUND FACTS

	Objective	To provide low to mid range managed fund returns
	Investment Style	Passive
	Size	308.4 million

IRISH LIFE RISK LEVEL (IL)

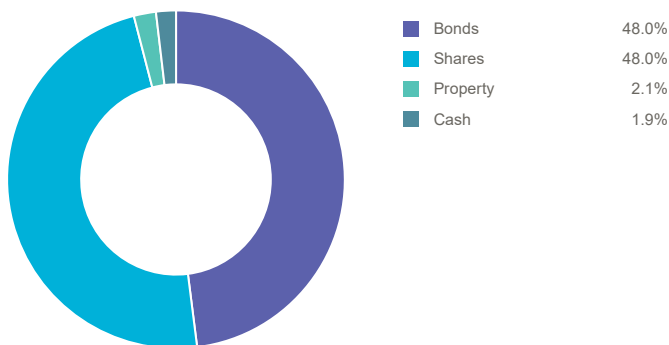
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK				HIGHER RISK		

FUND DESCRIPTION

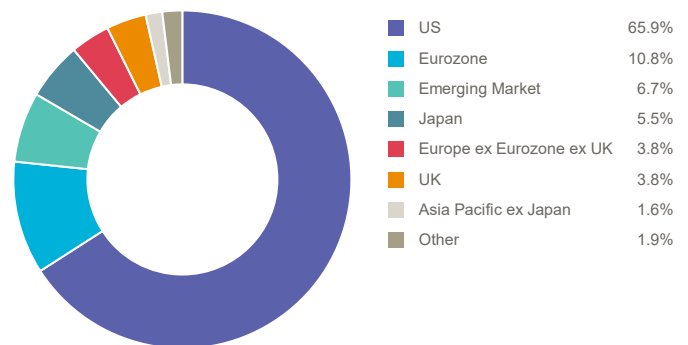
The Consensus Cautious Fund is a managed fund, where 65% of the assets are currently invested in the Consensus Fund and 35% track the performance of short term eurozone government bonds. The Consensus Cautious Fund aims to give mid range levels of return with lower levels of ups and downs.

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

ASSET ALLOCATION



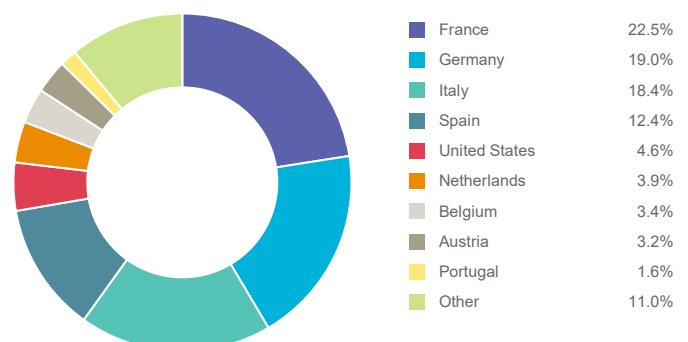
SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
NVIDIA CORP	5.4%
APPLE INC	4.6%
ALPHABET INC	4.5%
MICROSOFT CORP	3.1%
AMAZON.COM INC	3.1%
BROADCOM INC	1.8%
TESLA INC	1.5%
META PLATFORMS INC	1.3%
JP MORGAN CHASE & COMPANY	1.1%
TAIWAN SEMICONDUCTOR MANUFACTURING	1.1%

BOND COUNTRY DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

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

Warning: This fund may be affected by changes in currency exchange rates.

CALENDAR YEAR RETURN

	2020	2021	2022	2023	2024	2025	YTD
Fund	1.55%	10.09%	-12.94%	8.74%	10.62%	3.13%	2.26%
Benchmark	3.62%	12.29%	-11.30%	10.66%	12.73%	5.14%	2.81%

PERFORMANCE AS AT 30/04/2026

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	4.08%	1.58%	10.02%	7.30%	3.15%	3.70%	3.95%
Benchmark	4.21%	1.96%	12.08%	9.29%	5.09%	5.71%	5.56%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.90%. 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) = 01 Sep 2008; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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>

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland. 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.

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