Irish Life

Life | Pensions | Investments

EMPOWER Annuity Objective Fund

Information is correct at 30 September 2026

FUND FACTS

Objective	To track long term annuity price movements. This is not guaranteed,
Investment Style	Indexed
Asset Mix	Bonds

RISK LEVEL

1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

This fund invests in a blend of indexed bonds, including government and corporates, trying to match the movement in annuity prices. The bond mix is reviewed periodically and can be updated. This fund aims to broadly follow the long-term changes in annuity prices due to interest rates which are just one of the main factors that determine annuity prices. However, there could be times when the fund will not track annuity prices closely and the fund is not guaranteed to track annuities prices.

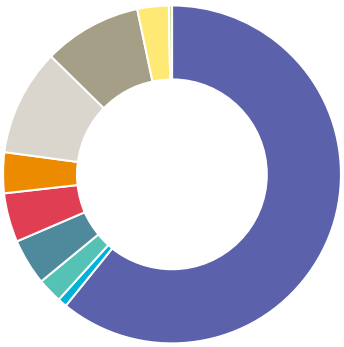
Warning: If you invest in this product, you may lose some, or all, of the money you invest.

BOND COUNTRY DISTRIBUTION



Germany	49.7%
Netherlands	19.2%
United States	14.0%
France	7.5%
United Kingdom	2.4%
Belgium	1.3%
Switzerland	1.3%
Japan	1.2%
Ireland	0.7%
Other	2.7%

BOND PORTFOLIO CREDIT QUALITY



AAA	60.8%
AA1	0.9%
AA2	2.4%
AA3	4.4%
A1	4.7%
A2	3.9%
A3	10.2%
BBB1	9.4%
BBB2	3.0%
Other	0.3%

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.

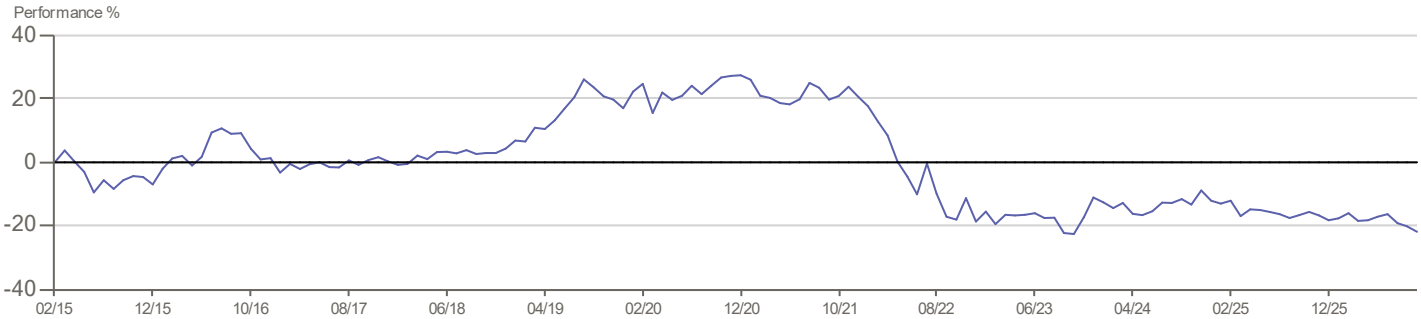
CALENDAR YEAR RETURN

	2020	2021	2022	2023	2024	2025	YTD
Fund	8.94%	-5.37%	-32.61%	9.34%	-1.12%	-7.08%	-4.42%
Benchmark	9.20%	-5.18%	-32.53%	9.38%	-1.02%	-6.84%	-4.25%

PERFORMANCE AS AT 30/09/2026

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-2.18%	-6.70%	-6.28%	0.16%	-8.20%	-3.30%	-2.11%
Benchmark	-2.30%	-6.69%	-6.09%	0.21%	-8.07%	-3.12%	-1.92%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.29%. Annual fund management charges are calculated AND deducted based on the offer price of the fund. The unit price AND VALUE of the fund are always quoted after an allowance has been made for the fund management charge. There is no Bid/Offer spread.
Launch Date (for the series used in the above performance illustration) = 26 Feb 2015; 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:
https://www.irishlifeemployersolutions.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.