Irish Life

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Personal Retirement Savings Account **Fund Performance Update**



Monthly Review September 2026

Fund performances are for the periods indicated up to 31 August 2026 for all PRSA funds. PRSA fund performance details are provided by Irish Life Investment Managers.

Fund Name	Risk Rating✯	Date of Launch	3 Months	1 Year	3 yrs p.a.✣	5 yrs p.a.✣	10 yrs p.a.✣	Since Launch p.a.✣
PRSA Cash Fund	1	11/02/2003	0.4%	1.2%	1.9%	1.1%	-0.2%	0.5%
PRSA Flexible Fund	2	03/10/2011	0.1%	5.2%	5.0%	1.8%	2.1%	3.0%
PRSA Stability Fund	2	21/11/2016	0.3%	5.0%	5.3%	1.5%	✦	2.3%
PRSA Cautious Fund	3	16/01/2017	1.0%	9.1%	7.9%	3.4%	✦	3.9%
PRSA Fixed Interest Fund	3	11/02/2003	-3.8%	-2.4%	0.3%	-5.5%	-1.9%	2.5%
PRSA Flexible ARF Fund	3	22/11/2016	1.0%	9.1%	7.9%	3.4%	✦	4.1%
EMPOWER Annuity Objective Fund	4	03/10/2011	-3.7%	-3.9%	-1.8%	-9.0%	-3.7%	0.6%
EMPOWER Growth Fund	4	27/02/2013	1.7%	13.7%	10.8%	5.5%	5.9%	7.0%
PRSA Active Managed Fund	4	24/02/2003	2.2%	14.2%	11.3%	6.2%	6.5%	6.8%
PRSA Consensus Cautious Fund	4	17/08/2009	0.8%	9.7%	8.4%	4.0%	4.7%	5.7%
PRSA Pension Protection Fund	4	11/02/2003	-4.0%	-4.0%	-1.8%	-8.9%	-3.4%	2.4%
Consensus Fund	5	11/02/2003	1.6%	15.6%	12.2%	6.6%	7.6%	7.1%
PRSA High Growth Fund	5	16/06/2021	2.3%	18.7%	13.3%	6.9%	✦	7.4%
PRSA Indexed 50/50 Equity Fund	6	12/08/2009	3.4%	21.0%	16.5%	10.3%	10.6%	10.2%
PRSA Indexed European Equity Fund	6	12/08/2009	3.9%	20.1%	13.8%	8.1%	8.9%	8.4%
PRSA Indexed Global Equity Fund	6	11/02/2003	2.6%	22.1%	16.4%	10.0%	10.9%	9.8%
PRSA Indexed Japanese Equity Fund	6	12/08/2009	4.2%	27.5%	16.1%	9.2%	8.0%	8.0%
PRSA Indexed North American Equity Fund	6	12/08/2009	2.1%	19.9%	17.1%	11.4%	13.3%	14.3%
PRSA Indexed Pacific Equity Fund	6	12/08/2009	6.2%	16.6%	13.0%	6.8%	8.3%	8.8%
PRSA Indexed UK Equity Fund	6	12/08/2009	5.5%	21.7%	16.2%	11.8%	7.7%	8.0%
PRSA Indexed World Equity Fund	6	12/08/2009	2.6%	20.4%	16.5%	10.6%	11.4%	11.6%
Setanta Global Equity Fund	6	24/02/2003	3.5%	15.0%	12.6%	8.7%	8.8%	8.4%

Explanations and Warnings overleaf...

Source: Irish Life Investment Managers.

These returns are based on the standard annual management charge of 1.00% per year.

Management charges may vary.

Annual fund management charges are calculated and deducted based on the offer price of the fund.

✣ Yearly figures have been annualised.

✦ Historic Information not available.

✯ Funds are categorised by the level of risk involved. The risk ratings system ranges from 1 to 7, with 1 being the lowest risk and 7 the highest risk level.

Warning: The value of the fund may be affected by changes in currency exchange rates.

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: If you invest in this product you will not have any access to your money before your PRSA matures.

Warning: If you invest in these funds you may lose some or all of the money you invest.

Securities Lending: The assets in these funds (except the PRSA Cash 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.

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