Irish Life

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Fund Performance **Update**



Monthly Review September 2026

Please visit our website for detailed information on the range of pension funds we provide. Fund performances are for the periods indicated up to 31 August 2026 for all funds. Fund performance details are provided by Irish Life Investment Managers (ILIM) and Setanta Asset Management. All fund flyers are available on our website www.irishlifeemployersolutions.ie

ILIM Specialised Funds

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.✣
Cash Fund	1	31/12/1985	0.4%	1.3%	2.1%	1.3%	0.0%	3.3%
EMPOWER Cash Fund	1	14/12/2009	0.4%	1.4%	2.2%	1.4%	0.2%	0.1%
Capital Protection Fund	2	31/12/2004	1.1%	4.0%	2.1%	1.4%	1.8%	2.6%
Flexible Fund	2	19/01/2010	0.1%	5.5%	5.3%	2.1%	2.4%	3.0%
Pension Stability Fund	2	19/01/2010	-0.3%	3.5%	4.1%	1.3%	1.6%	2.2%
Multi Asset Portfolio (MAPS) 2	2	09/07/2013	0.6%	6.0%	5.9%	2.4%	2.3%	2.7%
EMPOWER Stability Fund	2	20/09/2016	0.3%	5.3%	5.6%	1.9%	✦	2.6%
Corporate Bond Fund	3	23/06/2010	-0.9%	0.4%	3.5%	-0.7%	0.2%	1.8%
Multi Asset Portfolio Cautious Fund	3	12/09/2007	1.2%	10.2%	8.4%	4.1%	3.6%	2.0%
Fixed Interest Fund	3	31/12/1985	-3.7%	-2.2%	0.5%	-5.3%	-1.7%	6.0%
Indexed Fixed Interest Fund	3	31/12/2004	-1.4%	-0.2%	2.5%	-2.1%	-0.4%	2.6%
Global Consensus (Hedged Global Equity) Fund	3	21/07/2011	1.3%	13.2%	13.1%	6.4%	7.7%	7.5%
Indexed Mixed Bonds Fund	3	22/03/2013	-3.8%	-2.4%	-0.7%	-7.4%	-2.8%	0.4%
Multi Asset Portfolio (MAPS) 3	3	09/07/2013	1.3%	10.4%	8.5%	4.2%	4.2%	4.5%
Indexed Medium Bond Fund	3	24/07/2006	-3.2%	-1.6%	0.7%	-5.2%	-1.8%	2.2%
New World Indx Euro Corporate Bond Fund	3	29/03/2022	-0.9%	0.2%	3.5%	✦	✦	0.9%
EMPOWER ARF Matching Fund	3	20/09/2016	1.0%	9.4%	8.3%	3.7%	✦	4.5%
EMPOWER Cautious Growth Fund	3	14/10/2016	1.0%	9.5%	8.3%	3.8%	✦	4.5%
Indexed AAA/AA Bond Fund	4	30/05/2012	-3.9%	-3.4%	-2.6%	-9.5%	-4.1%	-0.3%
Indexed AAA Bond Fund	4	23/01/2012	-4.0%	-4.4%	-2.9%	-9.6%	-4.2%	0.1%
Approved Retirement Fund (ARF) Fund	4	21/07/2011	-0.8%	5.6%	5.0%	-0.4%	2.3%	4.6%
Multi Asset Portfolio Balanced Fund	4	12/09/2007	2.1%	14.9%	11.1%	6.2%	5.5%	3.2%
Active Managed Fund	4	31/12/1988	2.2%	14.5%	11.5%	6.5%	6.7%	7.5%
Pension Protection Fund	4	31/03/1997	-3.8%	-3.7%	-1.5%	-8.7%	-3.1%	3.6%
Irish Life Multi Asset Portfolio (MAPS)4 Corporate	4	09/07/2013	2.2%	14.9%	11.3%	6.3%	6.0%	6.5%

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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.✣
Consensus Cautious Fund	4	16/10/2009	0.9%	10.1%	8.8%	4.4%	5.0%	5.9%
EMPOWER Growth Fund	4	04/03/2013	1.8%	14.1%	11.1%	5.8%	6.3%	7.3%
Indexed Long Bond Fund	4	16/02/2006	-4.5%	-2.5%	-0.6%	-8.0%	-2.9%	1.9%
EMPOWER Annuity Objective Fund	4	14/12/2009	-3.6%	-3.5%	-1.4%	-8.7%	-3.4%	1.1%
Transition Fund	4	21/07/2011	0.0%	9.0%	7.7%	2.1%	4.5%	6.2%
Multi Asset Portfolio Growth Fund	5	12/09/2007	2.4%	18.9%	13.4%	7.2%	6.8%	3.7%
Consensus Fund	5	31/12/1995	1.7%	16.0%	12.6%	7.0%	8.0%	7.5%
Global Consensus Fund	5	11/06/2009	2.3%	15.1%	12.7%	7.1%	7.8%	8.3%
Growth Fund	5	21/07/2011	1.5%	14.9%	12.3%	6.8%	8.2%	9.0%
Irish Life Multi Asset Portfolio (MAPS)5 Corporate	5	09/07/2013	2.5%	19.0%	13.5%	7.3%	7.3%	7.9%
Secured Performance Fund	5	31/12/2000	2.7%	11.3%	9.4%	8.7%	7.2%	4.7%
Global Consensus (excl.Property) Fund	5	29/03/2011	2.3%	15.4%	13.0%	7.4%	8.1%	8.2%
EMPOWER High Growth Fund	5	14/10/2016	2.3%	19.1%	13.7%	7.3%	✦	7.7%
Indexed Commodities Fund	6	29/11/2007	4.8%	25.8%	8.4%	9.7%	6.5%	0.4%
Setanta Global Equity Fund	6	31/12/1985	3.6%	15.3%	12.8%	9.0%	9.1%	8.6%
Indexed European Equity Fund	6	31/12/2004	4.0%	20.5%	14.2%	8.4%	9.3%	7.3%
Irish Property Fund	6	31/12/1985	1.9%	5.0%	-1.1%	-2.2%	0.3%	6.6%
Indexed Hedged Global Equity Fund	6	13/05/2011	2.1%	18.4%	17.6%	9.5%	10.8%	9.5%
Setanta Global Equity Fund	6	21/06/2010	3.6%	15.3%	12.8%	9.0%	9.1%	10.0%
Indexed 50/50 Equity Fund	6	05/12/2007	3.5%	21.4%	16.9%	10.7%	11.0%	7.4%
Indexed Global Equity Fund	6	04/05/2000	2.7%	22.5%	16.8%	10.4%	11.2%	5.9%
Indexed World Equity Fund	6	01/11/2007	2.7%	20.8%	16.9%	10.9%	11.8%	8.6%
Indexed Developed World Equity Fund-Partial Hedged	6	31/05/2012	2.5%	19.8%	17.2%	10.4%	11.5%	11.8%
Indexed Japanese Equity Fund	6	31/12/2004	4.3%	27.9%	16.5%	9.5%	8.4%	6.0%
Indexed North American Equity Fund	6	31/12/1995	2.2%	20.3%	17.5%	11.8%	13.7%	10.0%
Indexed Pacific Equity Fund	6	31/12/1995	6.3%	17.0%	13.4%	7.1%	8.7%	7.3%
New World Indx All Country Equity Fund	6	14/01/2022	2.5%	23.1%	16.9%	✦	✦	10.4%
Indexed UK Equity Fund	6	31/12/2004	5.5%	22.1%	16.6%	12.2%	8.1%	6.2%
Multi Asset Portfolio (MAPS) 6	6	09/07/2013	2.7%	21.7%	15.4%	8.3%	8.4%	8.7%
Indexed Ethical GlobalEquity Fund CB	6	06/02/2007	2.5%	20.9%	17.4%	11.2%	12.1%	6.9%
Irish Life MSCI Emerging Markets Equity Fund	7	15/01/2007	-1.0%	39.4%	19.6%	7.8%	8.1%	5.9%
Indexed World Equity Fund	7	31/12/2004	2.7%	20.8%	13.0%	8.3%	8.4%	4.6%
New World Indx EM Equity Fund	7	30/03/2022	-1.2%	38.1%	17.8%	✦	✦	9.3%

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

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

Setanta Funds

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.✣
Blackrock Global Allocation Fund	1	01/09/2005	-0.3%	10.9%	10.8%	2.8%	4.8%	4.5%
EMPOWER Cash Fund	1	04/01/1999	0.4%	1.4%	2.2%	1.3%	0.1%	0.9%
Setanta Fixed Interest Fund	3	04/01/1999	-3.7%	-2.2%	0.5%	-5.2%	-1.6%	2.7%
Setanta Income Opportunities Fund	4	05/10/2011	2.1%	10.8%	6.9%	5.0%	4.2%	6.2%
Consensus Fund	5	04/01/1999	1.7%	15.9%	12.5%	6.9%	7.9%	5.5%
Setanta Balanced Dividend Fund	5	24/04/2003	2.2%	13.6%	9.2%	6.1%	5.6%	6.4%
Setanta Pension Managed Fund	5	04/01/1999	2.4%	12.3%	9.8%	6.0%	9.8%	10.5%
KBI Pension Managed Fund	5	04/01/1999	4.2%	22.8%	12.5%	7.5%	7.1%	4.9%
Setanta Global Equity Dividend Fund	6	13/12/2004	3.7%	20.9%	12.5%	9.0%	8.1%	7.4%
Setanta Global Equity Fund	6	04/01/1999	3.6%	15.5%	13.0%	9.1%	9.2%	6.8%
Irish Property Fund	6	16/04/2014	1.9%	5.0%	-1.0%	-2.2%	0.2%	3.4%

Other 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.✣
UBIM Pension Managed Fund	5	13/05/1999	4.2%	22.7%	12.4%	7.4%	7.0%	4.2%
Fidelity World Fund	6	07/11/2019	2.7%	20.3%	16.1%	9.2%	✦	11.3%
New World Indx EM Equity Fund	7	03/10/2008	-1.3%	37.9%	17.5%	-2.9%	3.4%	5.5%
Fidelity China Fund	7	10/06/2010	0.3%	-6.5%	3.5%	2.2%	3.9%	4.8%
Fidelity India Fund	7	10/06/2010	7.4%	-5.2%	2.0%	1.2%	6.6%	6.6%
Fidelity India China Fund	7	01/11/2007	4.2%	-4.9%	3.4%	2.5%	5.8%	4.5%

✣ Yearly figures have been annualised.

✦ Historic Information not available.

✸ Restrictions may apply to switches out of these funds. See our website for more information http://www.irishlifeemployersolutions.ie/investment-centre. The Secured Performance Fund is closed to all contributions, effective 1 November 2010. From 7 August 2017, the Capital Protection Fund is closed to new Single and Regular Premium investments, Transfer Values and Fund Switches. If you are currently paying a percentage of your contributions into the Capital Protection Fund you may continue to do so.

✯ 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.

See next page for details of charges.

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Annual Management Charges

These returns are based on the below standard annual management charges. Management charges may vary. Annual fund management charges are calculated and deducted based on the offer price of the fund.

- 0.65% p.a. for Consensus, Pension Protection, Consensus Cautious, EMPOWER Stability, EMPOWER Flexible ARF, EMPOWER Growth, EMPOWER Cash, EMPOWER Cautious Fund, EMPOWER High Growth, Corporate Bond, Indexed Funds (apart from Indexed World Equity Fund-Partially Hedged and Indexed Commodities Fund), Global Consensus (excluding Property) Fund and Transition Fund.
- 0.68% p.a. for Canada Life Consensus Fund.
- 0.70% p.a. for Indexed World Equity Fund-Partially Hedged and Multi Asset Portfolio (MAPS) 6.
- 0.75% p.a. for Active Managed, Global Consensus, Property, Cash, Fixed Interest, Global Select, Equity Managed Funds, Indexed Hedged Global Equity Fund, Global Consensus (Hedged Global Equity) Fund and Setanta Funds (apart from Setanta Income Opportunities Fund, Canada Life Consensus Fund and Setanta Dividend Bond - 100% Equity Fund).
- 0.80% p.a. for Multi Asset Portfolio (MAPS) 2 to 5.
- 0.95% p.a. for Core Fund.
- 1.00% p.a. for Secured Performance, Capital Protection, Setanta Income Opportunities and Setanta Dividend Bond - 100% Equity Funds.
- 1.20% p.a. for Strategic Asset Returns Fund.
- 1.30% p.a. for Indexed Commodities Fund.
- 1.50% p.a. for Fidelity Funds.

The charge for external fund managers are indicative only. This applies to Fidelity.

In the case of the Multi Asset Portfolio Funds, alternative investment elements have been included with the aim of reducing risk and increasing the potential for above average returns. The most cost effective way to access such investments is through specialist investment managers who offer funds which invest in these areas. The cost of using these specialist managers is deducted from the fund performance and is in addition to Irish Life's annual management charge of 0.75%. Based on the current asset splits, the total expected reduction in yield allowing for all charges at the different fund manager levels, including Irish Life's charge of 0.75%, is as follows:

- Multi Asset Portfolio Cautious Fund: 0.90%.
- Multi Asset Portfolio Balanced Fund: 0.90%.
- Multi Asset Portfolio Growth Fund: 0.90%.

These figures are for illustration purposes and will vary in the future depending upon changes in the asset mixes of the funds, any performance bonuses paid or appointment of different external managers.

Source: Irish Life Investment Managers and Setanta Asset Management.

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