


# Pension Cash Fund

Information is correct at 31 August 2023

## FUND FACTS

 **Objective** To achieve a high degree of security and returns commensurate with cash deposit rates

 **Investment Style** Active

 **Asset Mix** Cash

## RISK LEVEL

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

## FUND DESCRIPTION

This fund is actively managed and invests in a mix of cash deposits with different maturities and other cash like instruments. The objective of the fund is to provide capital protection, however it is not guaranteed and deliver return in line with the interest rates being achieved on short term cash deposit rates. The fund can invest in deposits, short dated bonds and other money market instruments. All investments within the fund are Euro denominated.

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

## TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
ANZ Banking Group	UK
Bank of Montreal	UK
BNG Bank	Netherlands
BNP Paribas	France
Commonwealth Bank of Aus London	UK
Credit Agricole Corporate and Investment Bank	France
Credit Industriel Et Commercial	France
DZ Bank	Germany
Landeskreditbank	Germany
Nordea Bank AB Sweden branch	Finland

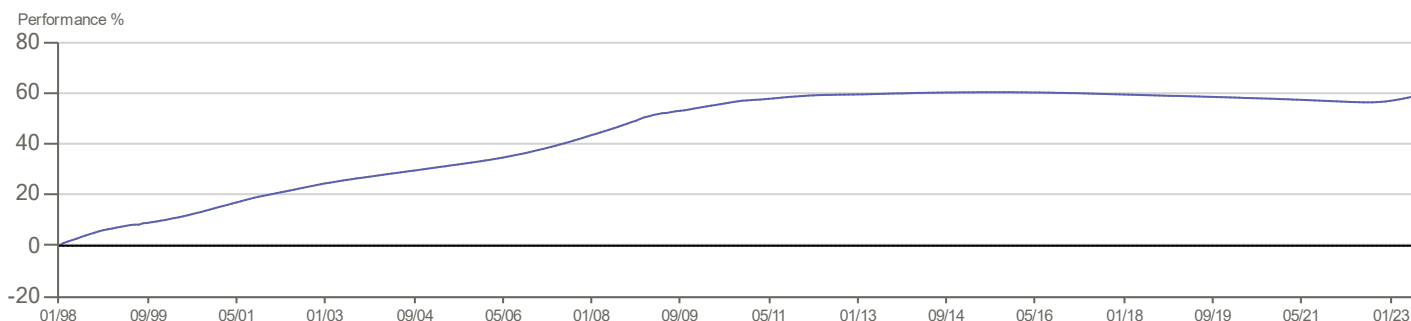
## CALENDAR YEAR RETURN

	2017	2018	2019	2020	2021	2022	YTD
Fund	-0.33%	-0.37%	-0.36%	-0.43%	-0.54%	-0.06%	1.78%
Benchmark	-0.46%	-0.46%	-0.49%	-0.55%	-0.68%	0.20%	2.04%

## PERFORMANCE AS AT 31/08/2023

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	0.30%	0.83%	2.03%	0.34%	0.05%	-0.02%	1.84%
Benchmark	0.31%	0.89%	2.53%	0.44%	0.07%	-0.08%	0.00%

## CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and before standard annual management charge. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 31 Dec 1997; 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 2022
- RISK MANAGEMENT PROVIDER OF THE YEAR Irish Pensions Awards 2021
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