

Personal Retirement Savings Account Fund Performance Update



Monthly Review September 2024

Fund performances are for the periods indicated up to 31 August 2024 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	3yrs p.a.♣	5yrs p.a.♣	10yrs p.a.♣	Since Launch p.a.♣
PRSA Cash Fund	1	11/02/2003	0.7%	2.8%	0.8%	-0.1%	-0.7%	0.4%
PRSA Flexible Fund	2	03/10/2011	2.3%	6.7%	0.2%	1.3%	1.9%	2.9%
PRSA Stability Fund	2	21/11/2016	2.8%	7.4%	-0.2%	1.0%	◆	1.8%
PRSA Cautious Fund	3	16/01/2017	3.5%	10.3%	1.2%	2.9%	◆	3.2%
PRSA Flexible ARF Fund	3	22/11/2016	3.5%	10.3%	1.2%	2.9%	◆	3.4%
PRSA Active Managed Fund	4	24/02/2003	3.7%	13.5%	3.7%	5.4%	6.2%	6.5%
PRSA Fixed Interest Fund	4	11/02/2003	3.3%	5.3%	-7.6%	-4.8%	0.2%	3.0%
PRSA Consensus Cautious Fund	4	17/08/2009	3.1%	10.7%	1.9%	3.9%	4.3%	5.4%
PRSA Growth Fund	4	27/02/2013	4.1%	13.2%	2.9%	4.8%	5.5%	6.5%
PRSA Pension Protection Fund	4	11/02/2003	4.4%	5.3%	-11.4%	-7.2%	-0.4%	3.1%
Pension For Life Fund	4	03/10/2011	4.4%	4.9%	-11.6%	-7.8%	-0.8%	1.4%
PRSA Consensus Fund	5	11/02/2003	3.8%	15.1%	3.9%	6.9%	7.0%	6.8%
PRSA High Growth Fund	5	16/06/2021	4.0%	14.7%	3.2%	◆	◆	4.3%
PRSA Indexed UK Equity Fund	6	12/08/2009	3.4%	18.3%	9.7%	7.8%	4.6%	7.0%
PRSA Equity Managed Fund	6	24/02/2003	4.6%	14.1%	6.7%	8.8%	8.8%	8.1%
PRSA Indexed Japanese Equity Fund	6	12/08/2009	3.2%	16.2%	4.7%	6.9%	7.2%	7.0%
PRSA Indexed European Equity Fund	6	12/08/2009	1.0%	16.2%	5.1%	8.9%	7.0%	7.9%
PRSA Indexed Global Equity Fund	6	11/02/2003	4.3%	20.0%	7.0%	10.8%	9.5%	9.4%
PRSA Indexed 50/50 Equity Fund	6	12/08/2009	2.1%	18.2%	6.8%	10.3%	8.7%	9.5%
PRSA Indexed World Equity Fund	6	12/08/2009	4.3%	21.1%	8.2%	11.9%	10.3%	11.3%
PRSA Indexed North American Equity Fund	6	12/08/2009	5.0%	22.8%	9.5%	14.0%	13.0%	14.2%
PRSA Indexed Pacific Equity Fund	6	12/08/2009	4.5%	12.4%	2.6%	7.9%	6.1%	8.2%

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.

Please Note: Every effort has been made to ensure that the information in this publication is accurate at the time of going to print. Irish Life Assurance plc accepts no responsibility for any liability incurred or loss suffered as a consequence of relying on any matter published in or omitted from this publication. Readers are recommended to take qualified advice before acting on any of the matters covered.

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