

Key facts

LAUNCH DATE	24/03/2023
ADDITIONAL AMC	0.00%
FUND MANAGER	Irish Life Investment Managers
ASSET MIX	Equities
INVESTMENT STYLE	Passive

Fund description

This fund aims to provide passive exposure to emerging markets equity performance. It does this by investing in a fund which aims to track the performance of an emerging markets equity index. The fund is an Article 8 fund under the Sustainable Finance Disclosure Regulations (SFDR), which means it incorporates environmentally friendly or socially responsible investments.

Risk Rating



This fund has a risk rating of 7. Before you invest in this fund, or any fund, it is important that you speak with your AIB Advisor to ensure you understand and are comfortable with the risks involved. Details of the risks of investing in a fund are explained in our Fund Guide which is available from your AIB Advisor.

Performance to 18/11/2024



Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.

Warning: Past performance is not a reliable guide to future performance

Warning: The value of your investment may go down as well as up

Warning: If you invest in this fund you may lose some or all of the money you invest

Warning: This fund may be affected by changes in currency exchange rates.

Responsible Investing

In line with the overall fund objective, the fund targets investment in strategies which help contribute to achieving its sustainability goals. This involves selecting strategies which exclude or reduce exposure to companies with poorer sustainability characteristics and increasing exposure to companies with better sustainability characteristics. Sustainability characteristics are also considered in the selection of property and alternative funds.

The Environmental, Social & Governance (ESG) Risk Rating measures the degree to which a company's economic value is at risk due to not considering ESG factors using a calculation of the company's unmanaged ESG risks.

Fossil Fuel Involvement measures the percentage of earnings that companies get from thermal coal extraction, coal-based power generation, oil and gas production, oil and gas based power generation, and oil and gas related products and services.

Carbon intensity is a metric used to compare company emissions across industries. The absolute emissions is divided by total earnings with the figure expressed in tonnes of carbon dioxide equivalent per million USD of total earnings.

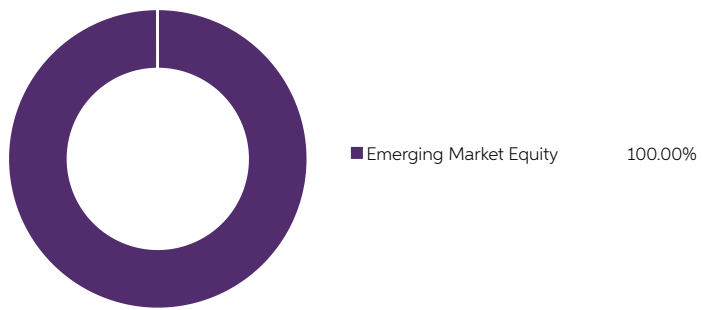
ESG Score

CHARACTERISTIC	FUND	BENCHMARK
OVERALL ESG RISK	20.9	22.5
FOSSIL FUEL	5.1	7.5
CARBON INTENSITY	260.8	415.0

Note that ESG scores are currently only calculated for equities and corporate bonds. A lower score indicates a lower level of unmanaged ESG risk and a lower level of potential risk to the economic value.

Fund Holdings

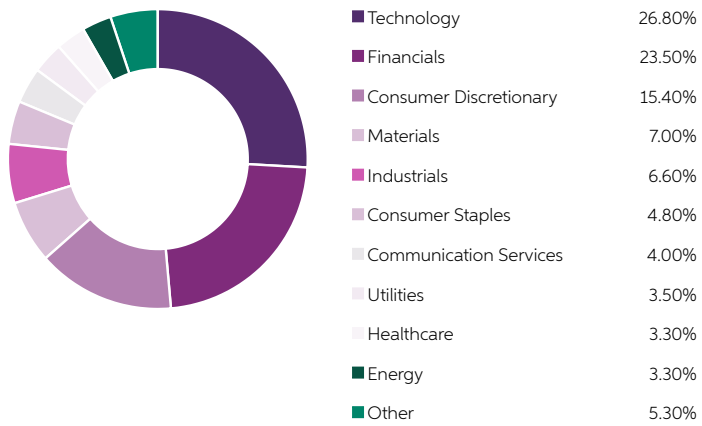
Asset allocation



Top ten share holdings

STOCK NAME	% OF FUND
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LTD	10.00
SAMSUNG ELECTRONICS CO LTD	2.90
ALIBABA GROUP HOLDING LTD	2.80
MEITUAN LLC	1.90
INFOSYS LTD	1.40
RELIANCE INDUSTRIES LTD	1.30
HON HAI PRECISION INDUSTRY COMPANY LTD	1.20
HDFC BANK LTD	1.10
PING AN INSURANCE (GROUP) COMPANY OF CHINA LTD	1.10
MEDIATEK INC	1.00

Share sector distribution



Important Information

Fund performance figures shown are as at 18/11/2024 and before tax and annual management charges. The return on policies linked to a fund may differ from the performance figures shown due to the effect of charges.

While the information set out is accurate at the date of publication, we cannot guarantee its accuracy after that.

Before you invest in a fund it is important that you speak with your AIB Advisor to ensure you understand and are comfortable with all features of the fund, including the risks involved. We refer you to our Fund Guide which details all such features (including the risks) and which is available from your AIB Advisor.