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ILF EUR LIQUIDITY FUND

31 October 2026

FUND OBJECTIVE

The Fund is a short-term money market fund which aims to provide investors with stability of capital and daily liquidity. In addition it seeks to offer an income comparable to short-term euro interest rates

FUND SUMMARY

- Actively managed to aim to deliver security, liquidity and attractive cash yields
- Daily liquidity
- Aims to add value through access to a wide range of money market securities
- Rigorous, disciplined investment process aiming to deliver precision and diversification
- S&P rated AAAm, Fitch rated AAAmmf
- Qualifying Money Market Fund (QMMF) for regulated Client Money. Investors should make their own independent determination as to whether the Fund meets the QMMF criteria before investing
- Sustainable Finance Disclosure Regulation (SFDR): Article 8

FUND FACTS

Fund size: €2.9bn

Inception date: 6 September 2012

Benchmark: ESTR

Fund manager: Chris Brown

SHARE CLASS PERFORMANCE (%) - All performance is annualised

	1 month	3 months	1 year	3 years (pa)	5 years (pa)
Fund	2.66	2.48	2.26	2.93	2.26
Benchmark	2.51	2.37	2.02	2.64	2.02

	Calendar year returns					12-month rolling returns				
	2025	2024	2023	2022	2021	2025-2026	2024-2025	2023-2024	2022-2023	2021-2022
Fund	2.36	3.85	3.34	0.01	-0.56	2.26	2.54	4.01	2.90	-0.35
Benchmark	2.06	3.54	3.08	-0.16	-0.67	2.02	2.26	3.65	2.69	-0.48

Source: Insight Investment and Rimes. All performance is annualised. Fund performance is shown for share class 7. Fund performance is calculated in Euros as total return, including reinvested income, gross of fees and expenses. Past performance is not indicative of future results. Benchmark performance shown is for ESTR (previously Euribid up to 30th April 2026). Investment in any strategy involves a risk of loss which may partly be due to exchange rate fluctuations. Any gross of fees performance does not include fees and charges and these can have a material detrimental effect on the performance of an investment. Please note: data is provisional and may change. Investors must read all performance information alongside the full performance information in the KIID.

FUND CHARACTERISTICS

	Fund
Yield (gross) (%)	2.66
Weighted average maturity (days)	39.7
Weighted average life (days)	60.6

FUND MANAGER COMMENTS

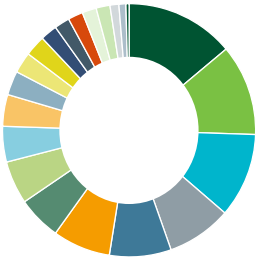
The European Central Bank (ECB) kept its key deposit rate unchanged at 2.5%, while maintaining a tightening bias amid persistent inflation pressures. Year-on-year Harmonised Index of Consumer Prices (HICP) inflation rose to 3.8% in September from 3.2% in August, while core inflation edged up to 2.5%. Euro area GDP expanded by 0.4% in the third quarter, above expectations but slower than the 0.6% growth recorded in the second quarter. Meanwhile, the HCOB Eurozone Composite PMI rose to 53.1 in September from 52.0 in August. Following the ECB rate hike in September, the market pushed back on expectations of a further move in October. Selective term trades were made out to three months in anticipation of further re-pricing opportunities. We made selective purchases in four-month notes from Fingrid and Acoss. Issuance in the floating rate space was limited but a new issue from CBA at one year at 32 over the euro short-term rate was added.

CREDIT RATING



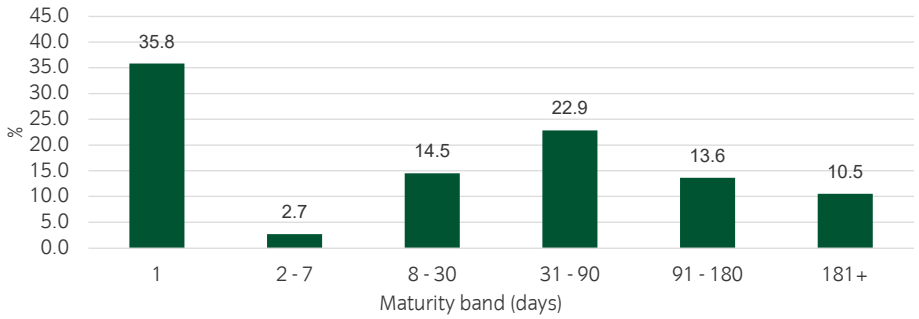
A1+	63.1%
A1	36.9%

GEOGRAPHY

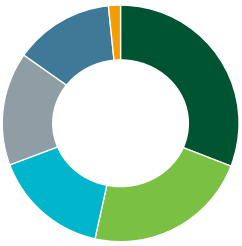


Germany	13.9%	Belgium	3.1%
France	11.6%	UK	2.7%
Canada	10.8%	Qatar	2.7%
US	8.3%	Singapore	2.1%
Japan	7.9%	Finland	1.9%
Sweden	7.4%	Great Britain	1.9%
Austria	5.6%	Australia	1.8%
Spain	5.5%	Switzerland	1.8%
Luxembourg	4.6%	Ireland	1.1%
Netherlands	4.0%	UAE	0.9%
		Denmark	0.4%

MATURITY PROFILE



FUND ALLOCATION



Commercial paper	30.9%
Certificates of deposit	22.6%
Corporate floating-rate	15.8%
Time deposits	15.5%
Reverse repurchase agreement	13.5%
Corporate bond	1.7%

TECHNICAL DETAILS

Legal structure: Open Ended Investment Company (UCITS)

Domicile: Ireland

Share class currencies: Euro

Dealing frequency: Daily, 1pm (Irish time)

Settlement period: T

Pricing method: LVNAV;
Dealing price is NAV on previous Dealing Day (T-1)

Scheme: Insight Liquidity Funds plc

Depositary: Northern Trust Fiduciary Services (Ireland) Limited

Administrator: Northern Trust International Fund Administration Services (Ireland) Limited

Ongoing charges: 0.20% (represented by share class 1 Accumulation, other share classes are available)

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