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# ILF EUR LIQUIDITY PLUS FUND

31 December 2020

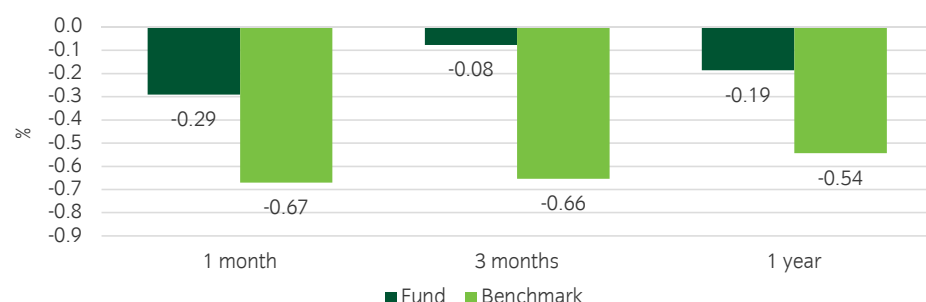
## FUND OBJECTIVE

The Fund aims to provide investors with income together with stability of capital by investing in money market instruments and short-term fixed income and variable rate bonds

## 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
- Fitch rated AA Af/S1

## SHARE CLASS PERFORMANCE - All performance is annualised



Source: Insight Investment and Rimes. All performance is annualised. Fund performance is shown for share class 2 and is calculated in Euro as total return, including reinvested income, gross of fees and expenses. Gross of fees performance results do not reflect the deduction of charges, which will reduce investors' returns. The VNAV Insight Liquidity Funds are investment funds and not banking products and whilst preservation of capital is a major component of the objective of the funds it is not guaranteed. Neither Insight nor any other BNYM group company will provide capital support for the CNAV Insight Liquidity Funds in the event of any capital loss arising within the funds. Past performance is not a guide to future performance. The value of investments and any income from them will fluctuate and is not guaranteed (this may be partly due to exchange rate fluctuations). Investors may not get back the full amount invested. Please note: data is provisional and may change.

## FUND MANAGER COMMENTS

The European Central Bank (ECB) held interest rates at 0% with a deposit rate of -0.5% throughout December. However, the ECB announced that it would increase its pandemic emergency purchase programme by €500 billion, taking the total amount of stimulus to €1.85 trillion. Asset purchases are also to be extended until March 2022. With coronavirus cases continuing to rise across the region, many countries announced new lockdown measures and other restrictions. Meanwhile, the IHS Markit Eurozone Composite PMI rose from 45.3 in November to 49.8 in December. However, deflation continued in the eurozone as consumer prices fell 0.3% year-on-year in November. In markets, the 1-month EURIBOR rate was flat at -0.55% over December, while the 3-month EURIBOR rate declined from -0.53% to -0.55%. We added certificates of deposit and commercial paper from Banque Populaire and SAGESS. The weighted average maturity of the Fund was 54 days at the end of November and 69 days at the end of December.

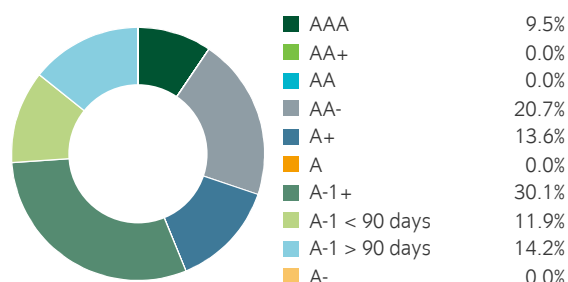
## FUND FACTS

**Fund size:** €565.3m  
**Inception date:** 6 December 2018  
**Benchmark:** 3M EURIBID  
**Fund manager:** Chris Brown

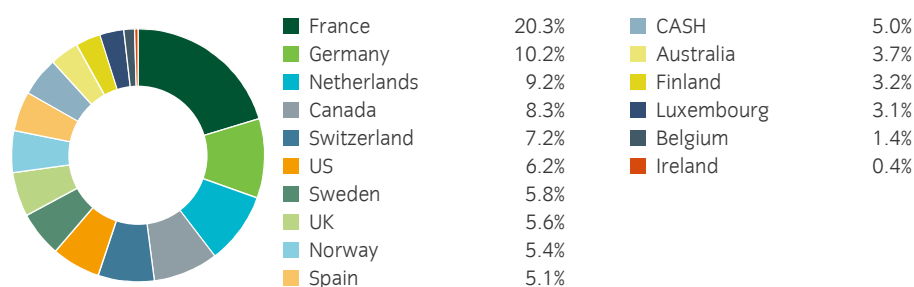
## FUND CHARACTERISTICS

	Fund
Yield (gross) (%)	-0.24
Weighted average maturity (days)	69.0
Weighted average life (years)	1.1

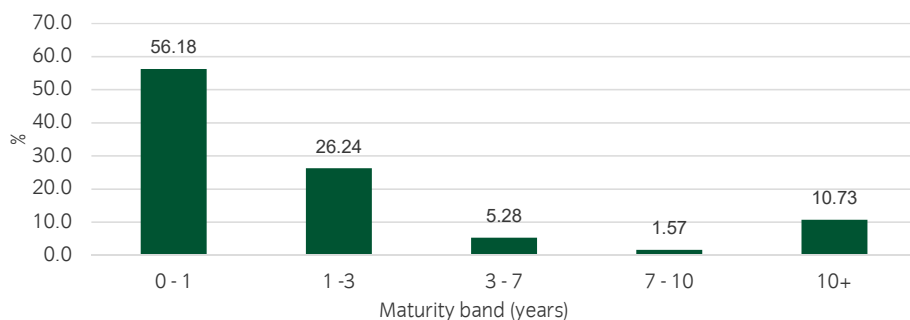
## CREDIT RATING



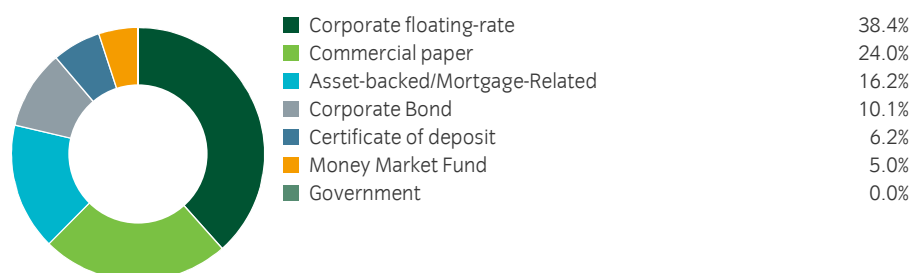
## GEOGRAPHY



## MATURITY PROFILE



## FUND ALLOCATION



## TECHNICAL DETAILS

**Legal structure:** Open Ended Investment Company (UCITS)

**Domicile:** Ireland

**Share class currencies:** Euro

**Dealing frequency:** Daily, 4pm (Irish time)

**Settlement period:** T+2

**Pricing method:** NAV

**Scheme:** Insight Liquidity Funds plc

**Depository:** Northern Trust Fiduciary Services (Ireland) Limited

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

**Ongoing charges:** 0.07% (represented by share class 6 (distributing), other share classes are available)



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