



ILF EUR LIQUIDITY FUND

31 October 2025

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 AAmmf
- 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

SHARE CLASS PERFORMANCE (%) - All performance is annualised

	1 month		3 months		1 year	3 years (pa)		5 years (pa)		
Fund	2.22		2.09		2.54	3.15		1.69		
Benchmark	1.81		1.80		2.26	2.86		1.47		
	Calendar year returns					12-month rolling returns				
	2024	2023	2022	2021	2020	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Fund	3.85	3.34	0.01	-0.56	-0.48	2.54	4.01	2.90	-0.35	-0.56
Benchmark	3.54	3.08	-0.16	-0.67	-0.65	2.26	3.65	2.69	-0.48	-0.67

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. 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 MANAGER COMMENTS

The European Central Bank left interest rates unchanged in October. The bank's governing council's said at its 30 October meeting that the inflation outlook remains close to its medium-term target of 2%. The HCOB Eurozone Manufacturing PMI rose to 50.0 in October from 49.8 in September, while the Services PMI rose to 52.6 for October from 51.3% in September. In markets, 1-month EURIBOR remained at 1.92% at the month end, while the 3-month rate rose slightly from 2.03% to 2.04%. With the ECB implying rates were likely to be on hold for the immediate future, term premium for longer dated fixed rate assets decreased, so activity largely focused on maturities out to 3 months which still offered benchmark plus returns. The exceptions to this were two positions we added in 6-month Abu Dhabi Commercial Bank and 1-year ING at yields in excess of 2.16%. In the floating space issuance was light but a position was added in 1-year Commonwealth Bank of Australia.

FUND FACTS

Fund size: €2.0bn

Inception date: 6 September 2012

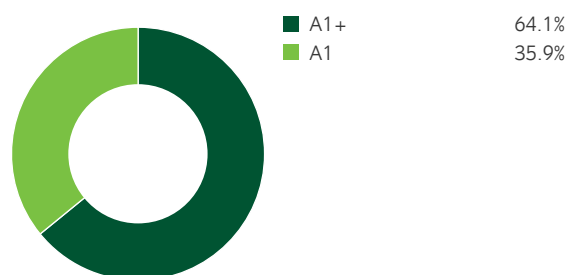
Benchmark: 7 Day EURIBID

Fund manager: Chris Brown

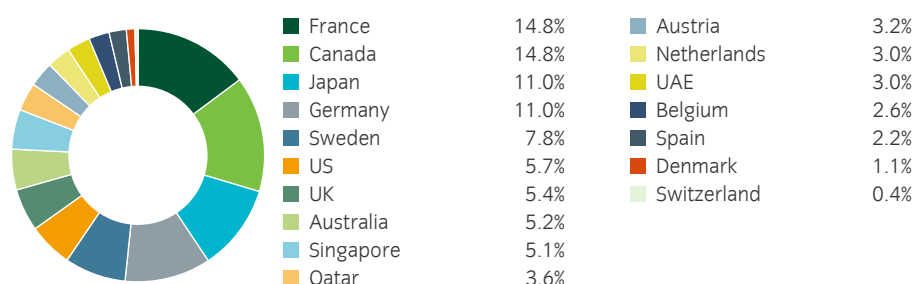
FUND CHARACTERISTICS

	Fund
Yield (gross) (%)	2.08
Weighted average maturity (days)	37.4
Weighted average life (days)	69.0

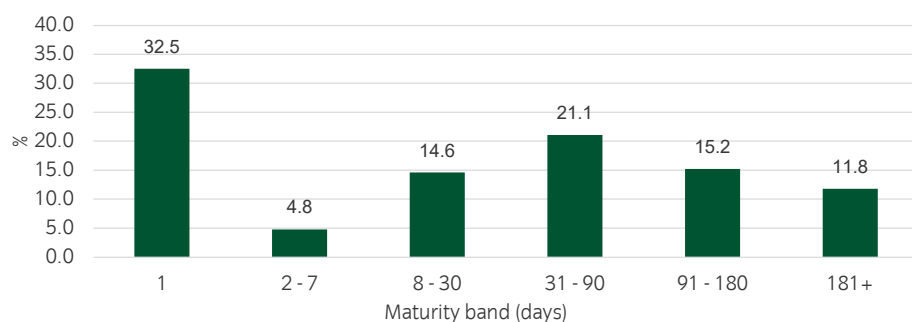
CREDIT RATING



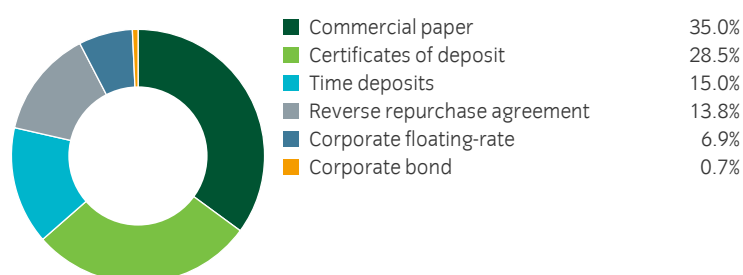
GEOGRAPHY



MATURITY PROFILE



FUND ALLOCATION



TECHNICAL DETAILS

Legal structure: Open Ended Investment Company (UCITS)

Domicile: Ireland

Share class currencies: Euro

Dealing frequency: Daily, 1pm (Irish time)

Settlement period: T

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

Scheme: Insight Liquidity Funds plc

Depository: Northern Trust Fiduciary Services (Ireland) Limited

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

Ongoing charges: 0.10% (represented by share class 3 Accumulation, other share classes are available)



www.insightinvestment.com

This document is a financial promotion/marketing communication and is not investment advice. This document is not a contractually binding document and must not be used for the purpose of an offer or solicitation in any jurisdiction or in any circumstances in which such offer or solicitation is unlawful or otherwise not permitted. This document should not be duplicated, amended or forwarded to a third party without consent from Insight Investment. Insight does not provide tax or legal advice to its clients and all investors are strongly urged to seek professional advice regarding any potential strategy or investment. Prospective investors are referred to the Fund's prospectus and Key Investor Information Document (KIID) for a full list of applicable risks, investor rights, risk profile, financial and non-financial investment terms. The latest Report & Accounts, Prospectus and KIID / KID can be found on the relevant country website at <http://www.insightinvestment.com> within the Prices section. Do not base any final investment decisions on this document alone. Portfolio holdings are subject to change, for information only and are not investment recommendations. Unless otherwise stated, the source of information and any view and opinions are those of Insight Investment. For clients and prospects of Insight Investment Management (Global) Limited: Issued by Insight Investment Management (Global) Limited. Registered office 160 Queen Victoria Street, London EC4V 4LA. Registered in England and Wales. Registered number 00827982. Authorised and regulated by the Financial Conduct Authority. FCA Firm reference number 119308. For clients and prospects of Insight Investment Management (Europe) Limited: Issued by Insight Investment Management (Europe) Limited. Registered office Riverside Two, 43-49 Sir John Rogerson's Quay, Dublin, D02 KV60. Registered in Ireland. Registered number 581405. Insight Investment Management (Europe) Limited is regulated by the Central Bank of Ireland. CBI reference number C154503.