

ILF EUR LIQUIDITY FUND



31 December 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 AAA, 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

SHARE CLASS PERFORMANCE (%) - All performance is annualised

| | 1 month | 3 months | 1 year | 3 years (pa) | 5 years (pa) |
|------------------------------|---------|----------|--------|--------------|--------------|
| Fund | 2.26 | 2.14 | 2.36 | 3.18 | 1.78 |
| Benchmark | 1.82 | 1.81 | 2.06 | 2.89 | 1.56 |
| Calendar year returns | | | | | |
| | 2025 | 2024 | 2023 | 2022 | 2021 |
| Fund | 2.36 | 3.85 | 3.34 | 0.01 | -0.56 |
| Benchmark | 2.06 | 3.54 | 3.08 | -0.16 | -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 FACTS

Fund size: €2.9bn

Inception date: 6 September 2012

Benchmark: 7 Day EURIBID

Fund manager: Chris Brown

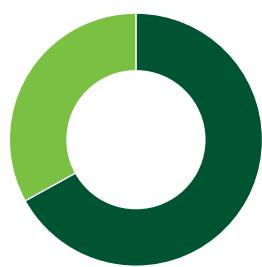
FUND CHARACTERISTICS

| | Fund |
|----------------------------------|------|
| Yield (gross) (%) | 2.08 |
| Weighted average maturity (days) | 27.9 |
| Weighted average life (days) | 54.3 |

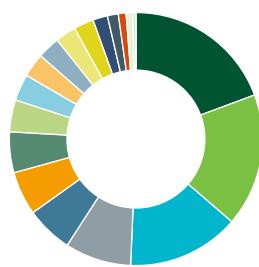
FUND MANAGER COMMENTS

At its December meeting, the European Central Bank Governing Council maintained its key deposited facility rate at 2%, as widely expected. Meanwhile, annual headline inflation remained at 2.1% in November, while the core rate, which removes the effect of volatile items such as food and energy, also remained unchanged at 2.4%. In markets, 1-month EURIBOR rose from 1.90% to 1.91% at the month end, while the 3-month rate fell slightly from 2.06% to 2.03%. Activity on the fund in December was light. With no change expected from the ECB, activity focused on managing positions over year-end. Collateral availability remained high and there was ample short-dated supply to meet demand. Whilst conditions remained benign, term opportunities remained scarce and so activity focused on short-date positioning, an exception being the addition of 6-month Qatar National Bank paper, which offered yields of 2.23%

CREDIT RATING

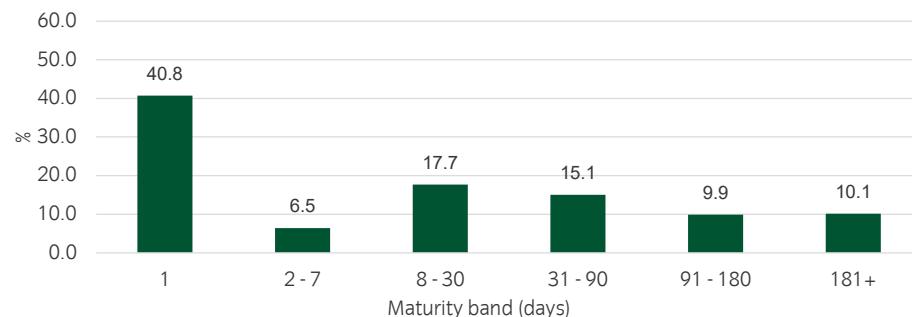


GEOGRAPHY

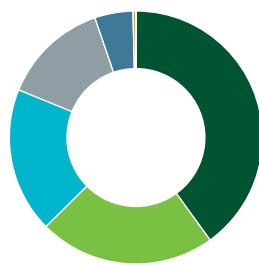


| | |
|-------------|------|
| Qatar | 2.9% |
| Singapore | 2.7% |
| Austria | 2.6% |
| Australia | 1.9% |
| Denmark | 1.4% |
| Finland | 1.0% |
| Ireland | 0.9% |
| Switzerland | 0.3% |
| Belgium | 0.1% |

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

Depositary: 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)



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