



# ILF EUR LIQUIDITY PLUS FUND

30 September 2025

## 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

	1 month	3 months	1 year	3 years (pa)	5 years (pa)
Fund	2.49	2.56	3.00	3.40	1.82
Benchmark	1.92	1.90	2.28	2.86	1.50

	Calendar year returns					12-month rolling returns				
	2024	2023	2022	2021	2020	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Fund	4.08	3.64	-0.18	-0.42	-0.19	3.00	4.43	2.77	-0.67	-0.33
Benchmark	3.47	3.15	0.22	-0.67	-0.54	2.28	3.71	2.60	-0.37	-0.66

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. 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 September. Recent economic data suggest a fragile but stabilising environment. The estimate for second-quarter GDP growth was confirmed at 0.1%, while headline inflation remained steady at 2.0% year-on-year. The HCOB Manufacturing PMI rose slightly to 50.7, while the Services PMI dipped to 50.5. In markets, 1-month EURIBOR edged up from 1.86% to 1.92%, while the 3-month rate fell slightly from 2.06% to 2.03%. With the ECB implying rates were likely to be on hold for the immediate future a small amount of term premium returned to the market and some term positions were added in DZ Bank, Swedbank, Qatar National Bank, DBS and Axa. In the Floating rate space, a position in 1 year Bank of Nova Scotia was added, but longer term floating rate levels remained expensive relative to short dates.

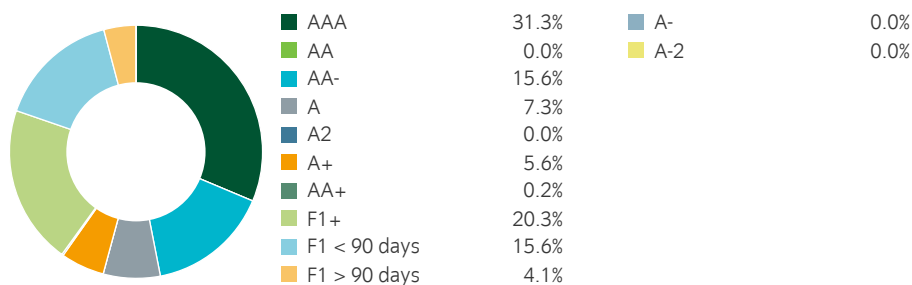
## FUND FACTS

**Fund size:** €642.2m  
**Inception date:** 6 December 2018  
**Benchmark:** 3M EURIBID  
**Fund manager:** Chris Brown

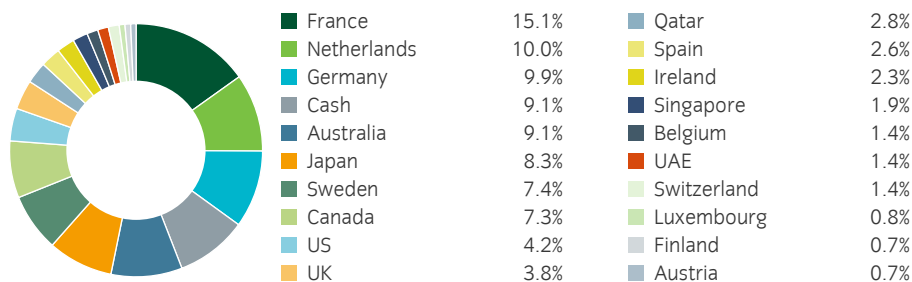
## FUND CHARACTERISTICS

	Fund
Yield (gross) (%)	2.47
Weighted average maturity (days)	53.0
Weighted average life (years)	1.1
Spread duration (years)	1.1

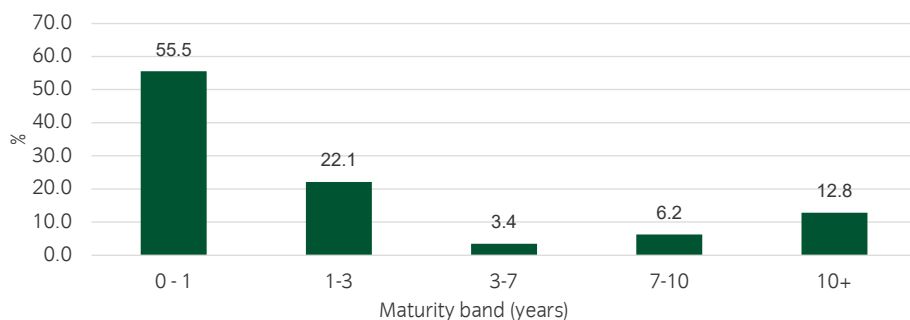
## CREDIT RATING



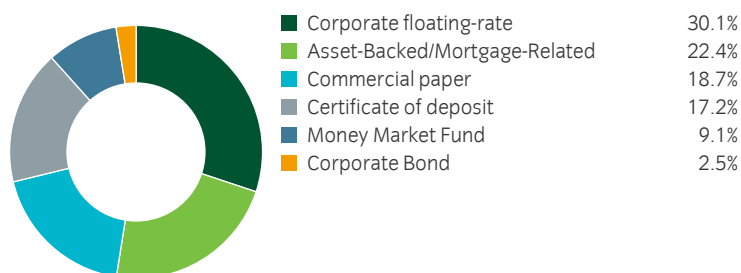
## GEOGRAPHY



## 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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