



ILF GBP 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 sterling 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, IMMFA Member
- 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)	10 years (pa)				
Fund	4.25	4.27	4.64	4.83	3.08	1.81				
Benchmark	4.05	4.06	4.46	4.69	2.99	1.64				
	Calendar year returns					12-month rolling returns				
	2024	2023	2022	2021	2020	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Fund	5.37	4.81	1.43	0.07	0.33	4.64	5.46	4.39	0.94	0.06
Benchmark	5.20	4.72	1.42	0.06	0.09	4.46	5.28	4.34	0.91	0.05

Source: Insight Investment and Rimes. All performance is annualised. Fund performance is shown for share class 3 and is calculated in Sterling as total return, including reinvested income, gross of fees and expenses. Gross of fees performance results do not reflect the deduction of charges, including taxes, which will reduce investors' returns. Benchmark performance shown is for SONIA (previously 7-day GBP LIBID until 1st October 2020). 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

There was no meeting of the Bank of England Monetary Policy Committee in October so the Bank Rate remained at 4%. Consumer Price Inflation stood at 3.8% for the third month in a row in September. The Manufacturing Purchasing Managers' Index rose to 49.7 in October from 46.2 in September. In markets, SONIA remained at 3.97%, the 2-year gilt yield fell from 3.99% to 3.76% and the 5-year gilt yield fell from 4.13% to 3.89%. With the markets focused on the November budget our fund activity in fixed rate markets was mainly focused on short-date liquidity management and investment out to 3 months. The Bank of England implied that further rate cuts would only be gradual and with a move in February fully discounted term premium for longer tenors was limited. However, we made selective term investments in the 4-6 month area of the curve from United Overseas Bank and Acoss at yields close to 4.20%. With investments in floating rate assets at target level only incremental positions were added, here we purchased NAB 1-year paper at Sonia +34.

FUND FACTS

Fund size: £21.2bn

Inception date: 2 January 2003

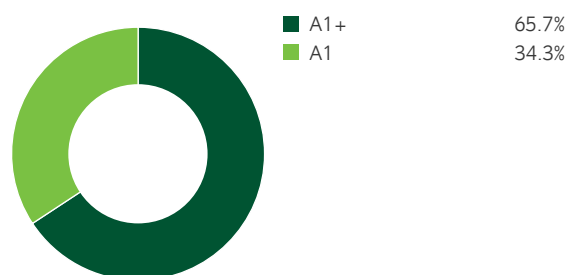
Benchmark: SONIA

Fund manager: Chris Brown

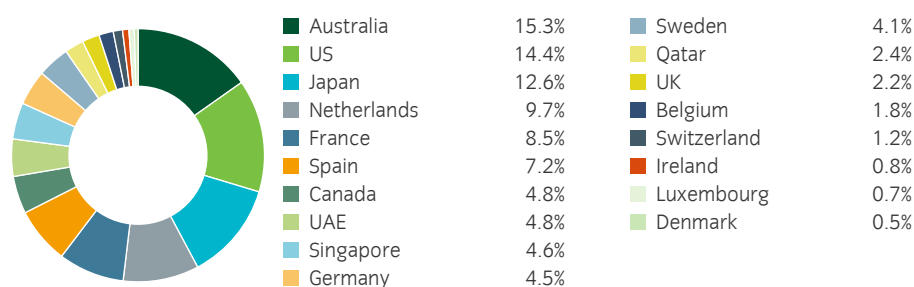
FUND CHARACTERISTICS

	Fund
Yield (gross) (%)	4.22
Weighted average maturity (days)	35.9
Weighted average life (days)	66.0

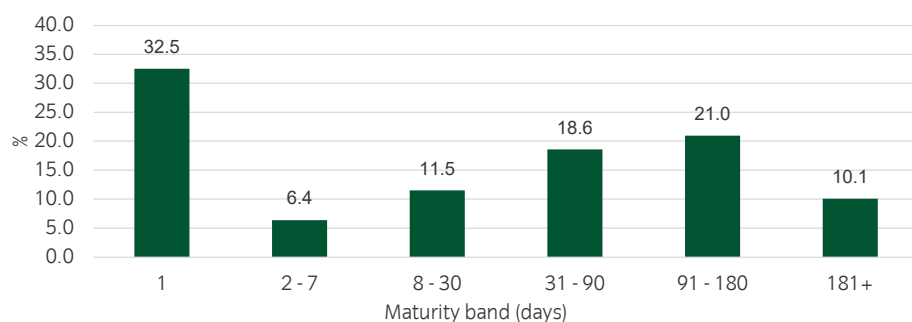
CREDIT RATING



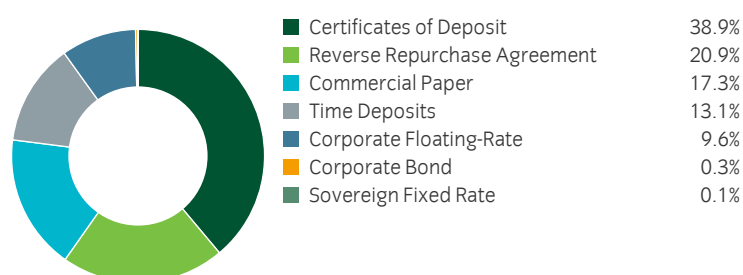
GEOGRAPHY



MATURITY PROFILE



FUND ALLOCATION



TECHNICAL DETAILS

Legal structure: Open Ended Investment Company (UCITS)

Domicile: Ireland

Share class currencies: Sterling

Dealing frequency: Daily, 1pm (Irish time)

Settlement period: Inc share class: T;
Acc share class: T+1

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: 0.25% (represented by share class 4 Accumulation, other share classes are available)



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