

## Welcome Amateur (and Professional!) Investors....

This is the **Investor Information Page**, where you can look at the individual Fund Options for our Stock Market Challenge, and hopefully become *Irelands Top Investor!*

### **IMPORTANT**

*We recommend that every participant looks over the information presented here, and even goes away to do further research, however we understand that some people don't have the time or interest, which is fine!*

*Part of the fun will be seeing whether the 'random selection' investments are able to match or beat those that have some research behind them.*

*When you enter, we'll ask you what, if any, work you've done in picking your portfolio. Please be honest!*

### **BUILDING YOUR PORTFOLIO**

**NOTE:** A 'portfolio' is simply a basket of more than one share or fund.

- For the purpose of this competition, we have chosen 13 'Index Funds' for investors to pick from.
- You can allocate 0% to 30% of fund each to build your portfolio.
- Twelve of the funds are based on particular **Equity Markets**, which is another term for Stock Markets, where company shares are bought and sold.
- The last is a Cash fund. It will have a return of 0% over the term of the Game.

### **WHAT IS INVESTING?**

- Before we go through each of the funds, we recommend that all participants take some time to understand the mechanics of investing.
- A good jumping off point for new investors is Wikipedia. Check out their piece on 'Equity Markets' [here](#)

### **MSCI & THE INDIVIDUAL FUND OPTIONS:**

- MSCI are an international investment 'support' company.
- One of their services are of Global Equity Markets **Indexes\***  
\* indexes are explained [here](#)
- They offer specific indices, and it is from MSCI that we have decided to source our funds for this competition.
- We believe that in doing so, we are offering full transparency to all competitors.
- Feel free to go to [www.msci.com](http://www.msci.com) and check them out for yourself.

### COMPETITION FUNDS:

- Our funds are based on local (i.e. country) or ‘themed’ Equity Markets.
- Each fund is made up of a basket of company shares.
- These funds should not be confused with national stockmarkets.
- E.g. While the **MSCI Irish Equity Fund** is similar to the Irish Stock Exchange (ISEQ), it will not have an identical performance.

### FURTHER ANALYSIS:

When building a portfolio, there are a number of factors that can impact performance.

It is important that we identify some of these here, both for your initial research, and also so that you can compare your fund performance independently.

- Currency: We are basing all our funds in **Euro**, even for those countries not in the Eurozone. This will allow for easier comparison and allows us to represent an index without having to apply our own exchange rates
- Index Level Methodology: We are using a **Price Index** for this competition. This means that the index level of any one day is obtained by applying the change in the Price to the previous period (day) index level. Dividend payments are not accounted for in this methodology. For more information on how MSCI calculate their indices, please click [on this link](#)

### RECENT FUND PERFORMANCE

Any investment exercise has to start with the well-known saying:

**PAST PERFORMANCE IS NO INDICATOR OF FUTURE RETURNS**

- More than anything, the graphs that follow will show you the extent to which the funds could possibly increase or decrease in a short space of time.
- They should not be used as a way of predicting the way markets will go, but some investors do find them useful nonetheless.
- We have chosen very short timeframes to graph the fund performance
  - Year to Date (YTD) – since Jan 1<sup>st</sup> 2020 and
  - 12 month period
- Each heading below will link you to the MSCI Website and that particular fund page
- Here you can generate longer, or shorter, performance timeframes.

## THE FUNDS

IRISH EQUITY FUND:

YTD



1 Year



UK EQUITY FUND:

YTD



1 Year



US EQUITY FUND:

YTD



1 Year



EUROPE EQUITY FUND:

YTD



1 Year



GERMANY EQUITY FUND:

YTD



1 Year



CHINA EQUITY FUND

YTD



1 Year





JAPAN EQUITY FUND

YTD



1 Year

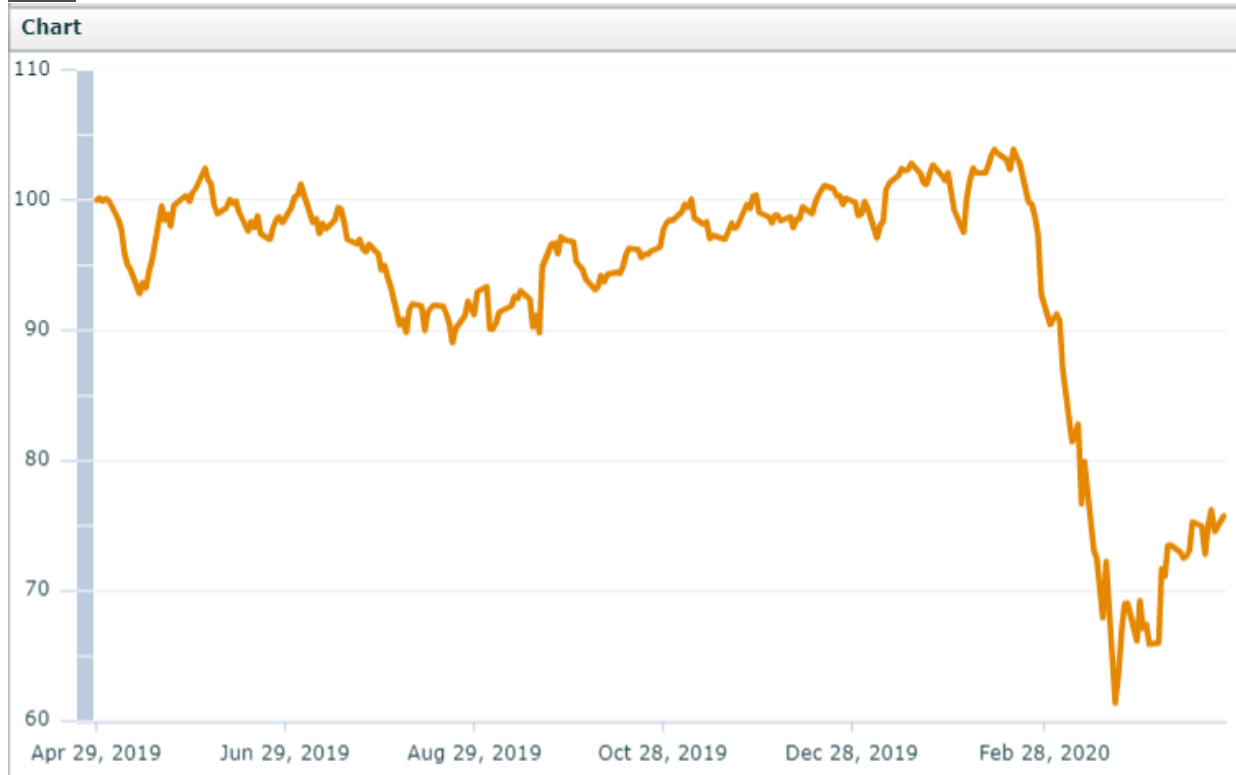


INDIA EQUITY FUND:

YTD



1 Year



MILLENNIUM INDEX

YTD



1 Year



DISRUPTIVE TECHNOLOGY

YTD



1 Year



ROBOTICS

YTD



1 Year



[ESG LEADERS](#)

YTD



1 Year

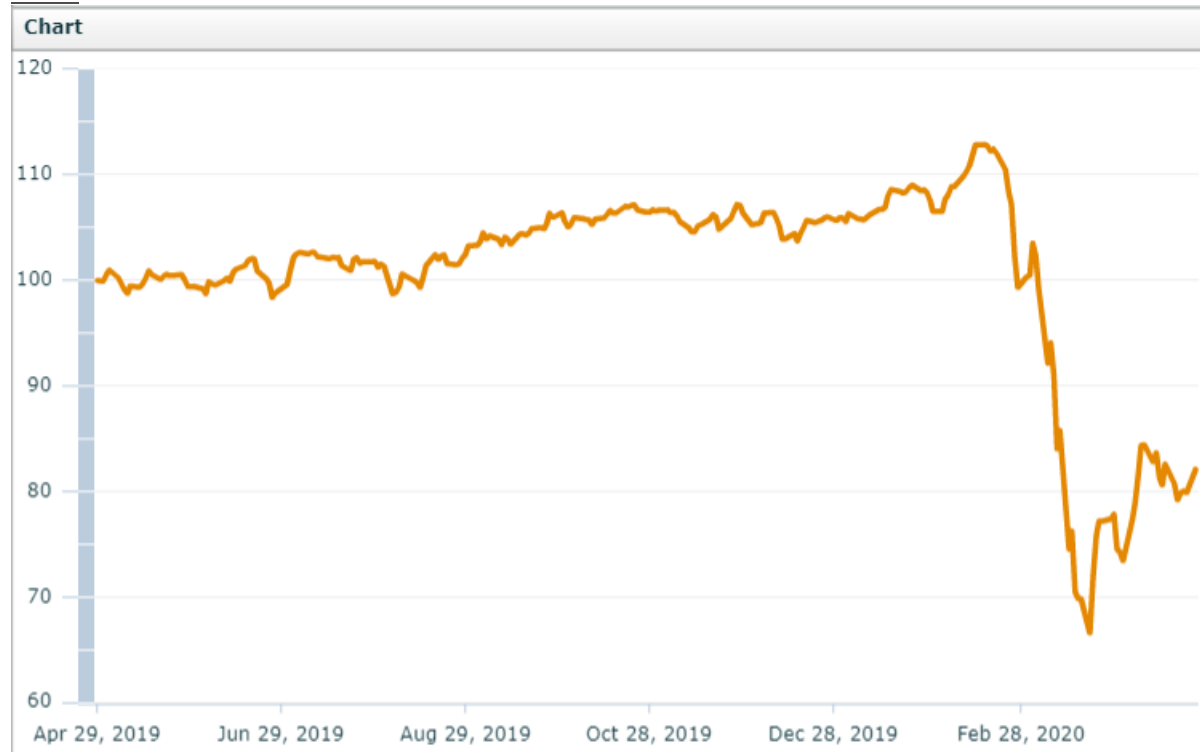


CORE REAL ESTATE INDEX

YTD



1 Year



**CASH:**

Should you choose to hold cash in your portfolio, it will have a zero growth level for the period of the investment.