

IVALIFE Insurance Limited

FACT SHEET - BALANCED STRATEGY AS AT 30/06/2024

INVESTMENT OBJECTIVES

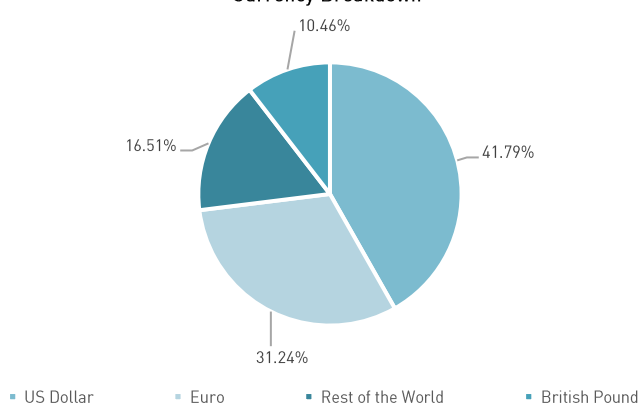
The IVALIFE Balanced Strategy seeks a balance between capital growth and long-term returns through a diversified portfolio of assets. This Strategy assets are spread over a wide array of geographical locations to ensure maximum diversification.

PORTFOLIO STRATEGY

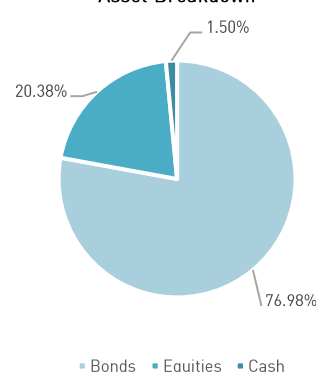
The IVALIFE Balanced Strategy takes a long-term strategic approach to asset allocation across different asset classes. This Strategy typically invests in a select number of funds where the underlying assets contain a mix of fixed interest instruments and equities. Between 75% and 90% of the assets of this Strategy are invested in corporate and sovereign bonds in various countries and industries, with a limited equity exposure to maintain stable returns and mitigate market movements. Hedging is used to mitigate the risk of foreign exchange. The IVALIFE Balanced Strategy aims to provide returns through a combination of income and capital growth whilst maintaining an element of capital preservation by investing in low to medium risk multi-asset funds.

PORTFOLIO OVERVIEW AND PERFORMANCE¹

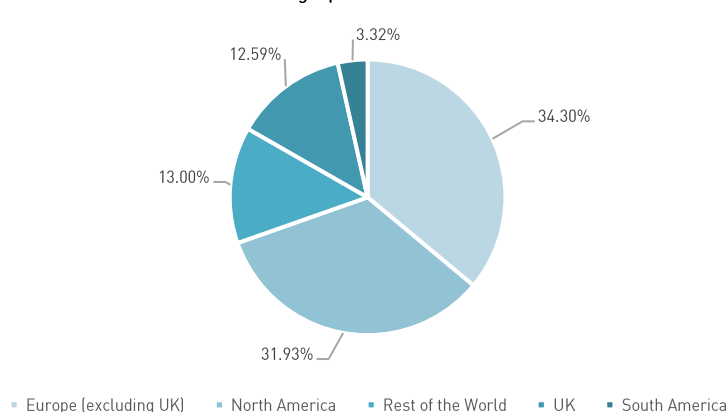
Currency Breakdown²



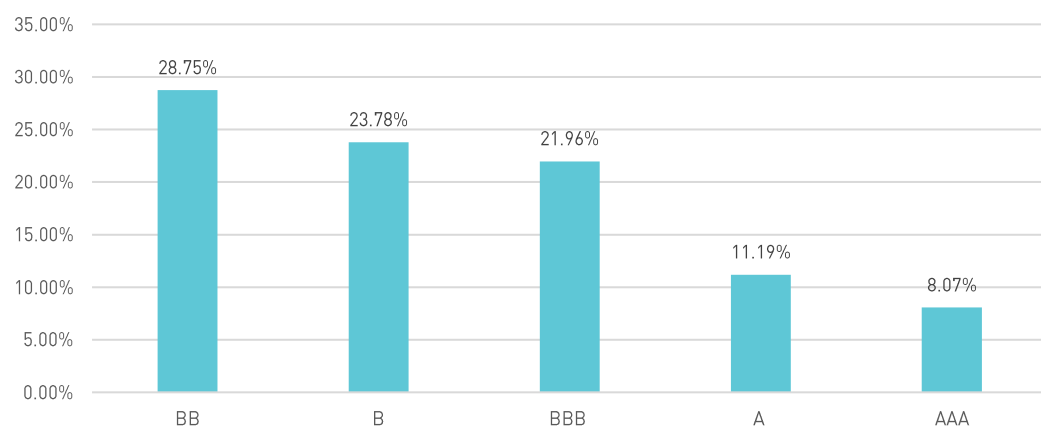
Asset Breakdown



Geographic Breakdown



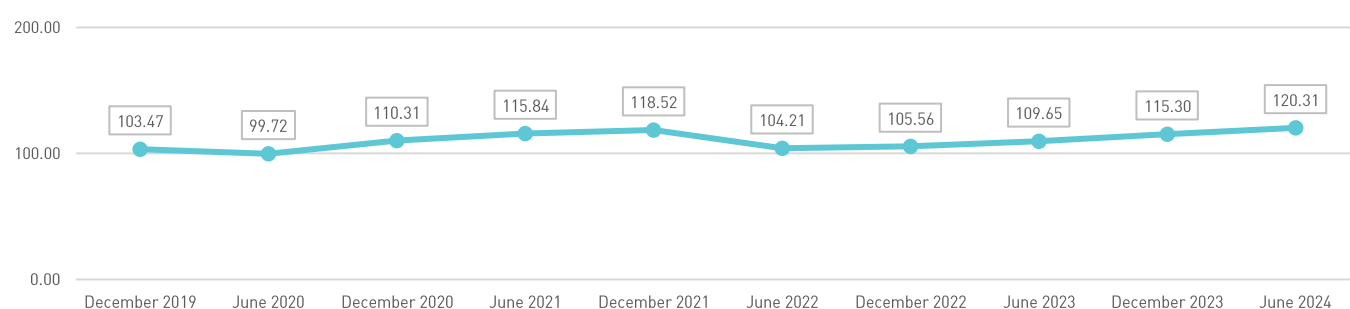
Top 5 - Credit Quality Breakdown³



Standard Deviation
6.22%

Sharpe Ratio
0.02

Balanced Strategy Performance (€)



Annualised Return	1-Year	3-Year	5-Year
	9.72%	1.27%	3.77%

This document is designed to give You key investor information about this Strategy. Above information is not to be construed as investment advice and past performance is not a guide to future returns. It is recommended to read this document in conjunction with the About Us, the Key Features Document, the Key Information Documents and the Policy Booklet which may be provided upon request or downloaded from our website on www.iva.life.

¹ Performance is shown after deduction of underlying fund ongoing charges. Any entry and exit charges are excluded from the calculation. Movements in exchange rates between the currencies of investments and the base currency may negatively affect the value of an investment and any income received from it. This graph represents the performance of a €100 investment at the start of the 5-year period ending June 2024. The IVALIFE Balanced Strategy commenced in March 2023 and all data prior to June 2024 has been simulated. Historic data is representative of the allocation of underlying funds as at end June 2024.

²This Currency Breakdown is reflective of the fund's underlying currency exposure and does not include the NAV hedge.

³ Credit Quality Breakdown is representative of fixed interest holdings.

The information disclosed in this fact sheet is based on the information found in the underlying fund fact sheets produced by the selected investment principals: Aegon, Franklin Templeton, Janus Henderson and Schroders.