

IVALIFE Insurance Limited

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

INVESTMENT OBJECTIVES

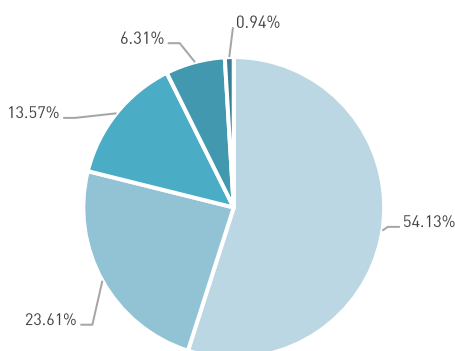
The IVALIFE Conservative Strategy seeks long-term total returns through a conservative investment strategy comprising predominantly fixed interest securities. The fixed interest securities will be geographically spread to ensure maximum diversification.

PORTFOLIO STRATEGY

The IVALIFE Conservative Strategy takes a long-term strategic approach to asset allocation across different asset classes, with the main aim being to preserve capital over the long term. This Strategy invests in a select number of funds where the underlying assets are a mix of fixed interest instruments. Between 80% and 90% of the assets of this Strategy are invested in investment grade corporate and highly rated sovereign bonds, in various countries and industries, with minimal to no exposure to equities to maintain stable returns. Hedging is used to mitigate the risk of foreign exchange. The IVALIFE Conservative Strategy aims to preserve the value of the capital by investing in lower risk bond funds, whilst taking advantage of some growth opportunities in the market. The asset allocation will reflect the market outlook which may also include holding high cash levels from time to time.

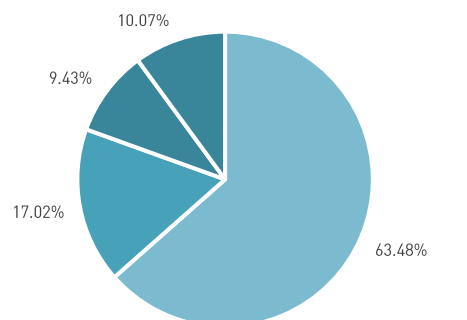
PORTFOLIO OVERVIEW AND PERFORMANCE¹

Top 5 - Geographic Breakdown



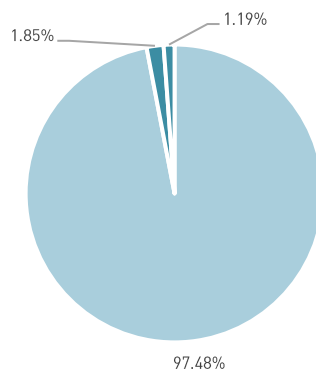
■ Europe (excluding UK) ■ North America ■ UK ■ Rest of the World ■ Asia

Currency Breakdown²



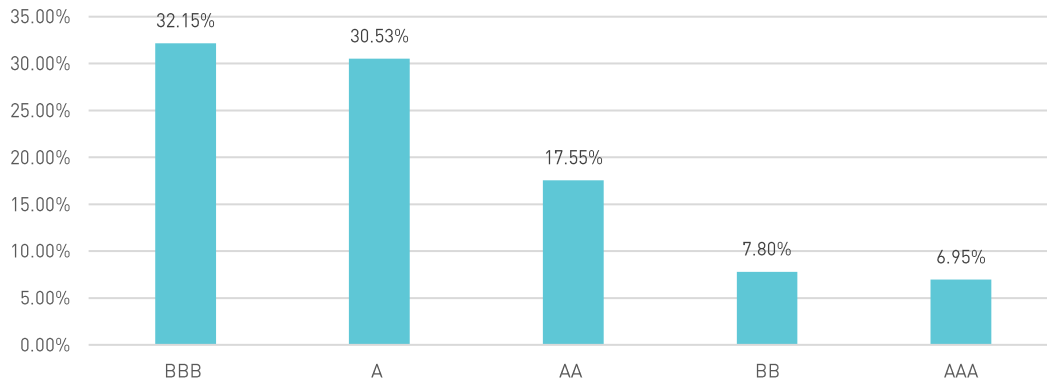
■ Euro ■ US Dollar ■ Rest of the World ■ British Pound

Asset Breakdown



■ Bonds ■ Other ■ Cash

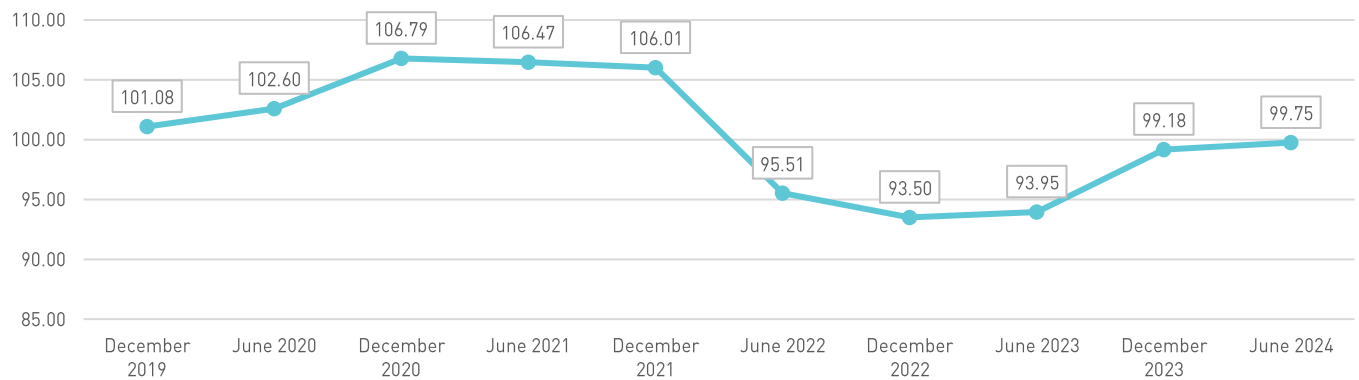
Top 5 - Credit Quality Breakdown³



Standard Deviation
3.61%

Sharpe Ratio
-1.02

Conservative Strategy Performance (€)



Annualised Return	1-Year	3-Year	5-Year
	6.17%	-2.15%	-0.05%

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 Document 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 Conservative 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, Invesco, Janus Henderson and Schroders.