

Multi Asset Portfolio Balanced

Information is correct at 31 May 2026

FUND FACTS

Objective To achieve positive returns while managing the fund within its target risk level.

Sustainability Promotes environmental and social characteristics alongside other factors (Article 8 under the Sustainable Finance Disclosure Regulation)

Investment Style Active & Indexed Multi Strategy

RISK LEVEL

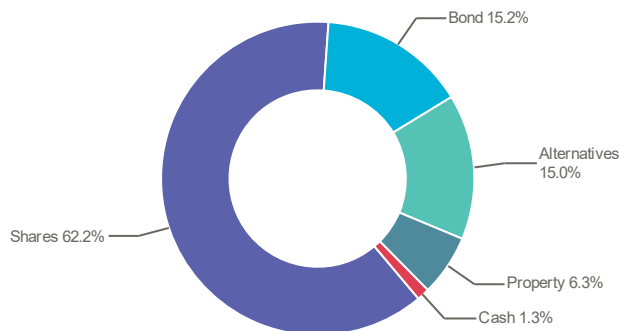
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

This fund holds assets across the range of investment options - bonds, shares, cash, property and alternatives. Among other characteristics, the fund aims to promote environmental and social characteristics including enhanced exposure to more sustainable companies and a better alignment to the low carbon transition economy. It features several risk management strategies. This is a medium risk fund, which aims to have a moderate allocation to high risk assets such as shares and property. The fund manager monitors and rebalances the fund regularly and may change the mix over time.

Warning: If you invest in this product, you may lose some, or all, of the money you invest.

ASSET ALLOCATION



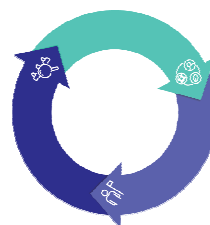
Asset Class	Percentage
SHARES	62.1%
Global Shares	48.4%
Global Low Volatility Shares	13.7%
BOND	15.3%
Government Bonds	6.6%
Emerging Market Bonds	4.8%
High Yield Bonds	3.4%
Corporate Bonds	0.5%
ALTERNATIVES	15.0%
PROPERTY	6.3%
CASH	1.3%

TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
NVIDIA CORP	3.9%
APPLE INC	3.6%
ALPHABET INC	3.0%
MICROSOFT CORP	2.3%
AMAZON.COM INC	2.1%
TAIWAN SEMICONDUCTOR MANUFACTURING	1.5%
BROADCOM INC	1.3%
TESLA INC	1.2%
ASML HOLDING NV	1.0%
META PLATFORMS INC	1.0%

RESPONSIBLE INVESTING

Our approach is making the difference today to deliver a better, more sustainable tomorrow.



- ESG Integration**
Incorporates ESG criteria as part of stock selection and portfolio construction
- Active Ownership**
Encourage better standards and processes around ESG risk
- Screening Management**
Removal of companies harmful to ESG objectives

For more information about our approach to Responsible Investment, please refer to:

<https://www.iiim.com/responsible-investing/>

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. High Yield Bonds are sub-advised by an external manager.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers.

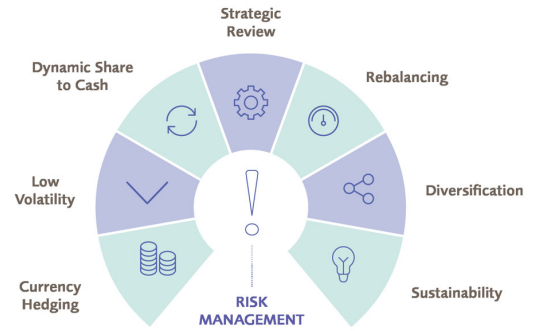
Warning: This fund may be affected by changes in currency exchange rates.

ALTERNATIVES LISTED BY MANAGER



Ren-Re	24.1%
MontLake Dunn	11.4%
RENAISSANCERE	9.9%
AQR	9.8%
LUMYNA FUNDS	9.1%
RUFFER SICAV	7.5%
AQR UCITS FUNDS	7.4%
GMO	4.3%
LGT (LUX) I SICAV	4.2%
Other	12.3%

RISK MANAGEMENT STRATEGIES



CALENDAR YEAR RETURN

	2020	2021	2022	2023	2024	2025	YTD
Fund	0.05%	15.45%	-9.62%	11.02%	14.53%	7.39%	7.73%
Benchmark	3.51%	3.50%	4.03%	7.30%	7.78%	6.27%	2.45%

PERFORMANCE AS AT 31/05/2026

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	3.42%	3.82%	16.61%	12.31%	7.59%	6.77%	7.30%
Benchmark	0.50%	1.48%	6.02%	7.03%	5.97%	4.77%	4.59%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and before standard annual management charge. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 17 Jun 2013; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

RESPONSIBLE INVESTING KEY CHARACTERISTICS

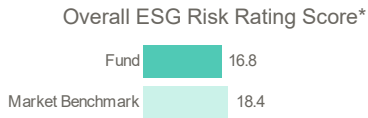
RESPONSIBLE INVESTMENT APPROACH

In line with the overall fund objective, the fund targets investment in strategies which help contribute to achieving its sustainability goals.

This involves selecting strategies which exclude or reduce exposure to companies with poorer sustainability characteristics and increasing exposure to companies with better sustainability characteristics. Sustainability characteristics are also considered in the selection of property and alternative funds.

ESG RISK RATING

The Environmental, Social & Governance (ESG) Risk Rating measures the degree to which a company's economic value is at risk due to not considering ESG factors using a calculation of the company's unmanaged ESG risks.



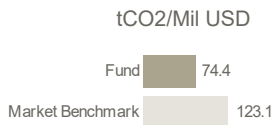
*A lower score indicates a lower level of unmanaged ESG risk and potential risk to the economic value.

Sustainalytics' ESG Risk Ratings measure a company's exposure to industry-specific material ESG risks and how well a company is managing those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk. Sustainalytics identifies five categories of ESG risk severity that could impact a company's enterprise value.

Negligible	Low	Medium	High	Severe
0 - 10	10 - 20	20 - 30	30 - 40	40+

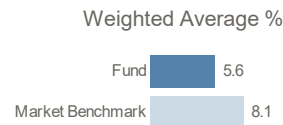
CARBON INTENSITY

Carbon intensity is a metric used to compare company emissions across industries. The absolute emissions is divided by total earnings with the figure expressed in tonnes of carbon dioxide equivalent per million USD of total revenue.



FOSSIL FUEL

Fossil Fuel Involvement measures the percentage of earnings that companies get from thermal coal extraction, coal-based power generation, oil and gas production, oil and gas based power generation, and oil and gas related products and services.



Note on Calculation of Sustainability Characteristics:

ESG metrics data sourced from Sustainalytics (Powered by Sustainalytics).

ESG risk scores and carbon metrics are currently calculated for Shares and Corporate Bonds only which represent 63.3% of the total portfolio. This reflects the majority (but potentially not all) of the Global Shares and Corporate Bonds in the portfolio.

Information is correct as at 31 May 2026.

ADDITIONAL INFORMATION - SUSTAINABLE FINANCE DISCLOSURE REGULATION ("SFDR")

As this fund has been categorised as meeting the provisions set out in Article 8 of the EU SFDR, more information on what the sustainability related ambitions of the fund are and how the sustainability related ambitions of the fund are met can be found on the website:

<https://www.ilim.com/responsible-investing/sustainability-related-disclosures/>

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Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:

-INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2024

-GRESB 5 Star Rating 2025 for Pension, European & Property Funds

-PROPERTY MANAGER OF THE YEAR Irish Pensions Awards 2023

To find out more about our fund range and to view the latest market and fund manager updates please visit: <http://www.irishlife.ie>

Keyridge Asset Management Limited, trading as Irish Life Investment Managers and Setanta Asset Management is authorised and regulated as an investment firm by the Central Bank of Ireland.

MAB-GROSS-0526

