




Diversified Balanced Fund

Information is correct at 31 August 2022

FUND FACTS

	Objective	To give a similar return to that of a typical managed fund but with lower volatility
	Investment Style	Passive & Active
	Size	22.8 million

IRISH LIFE RISK LEVEL (IL)

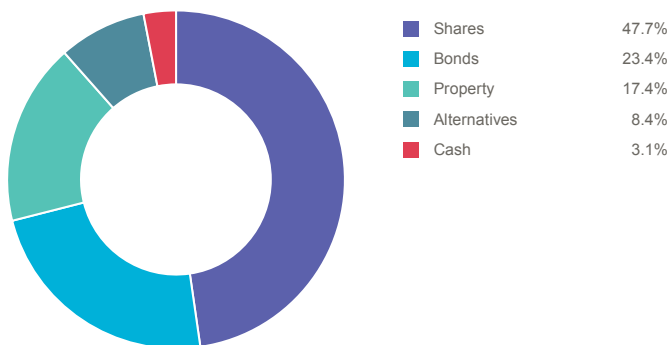
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK				HIGHER RISK		

FUND DESCRIPTION

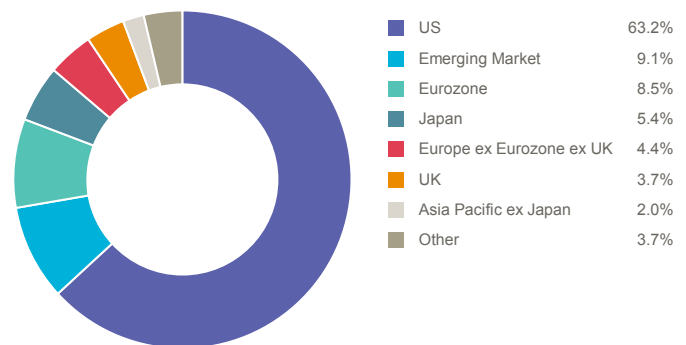
The Diversified Balanced Fund currently invests a significant portion in shares, with the balance investing in indexed bonds and alternative asset classes. The fund is designed to produce a mid-range level of expected returns with reduced levels of ups and downs. This fund is suitable for investors who are willing to accept some risk from share markets while still limiting volatility. Parts of this fund may also borrow money to invest in property.

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

ASSET ALLOCATION



SHARE REGIONAL DISTRIBUTION



BOND SECTOR DISTRIBUTION

SECTOR	% of FUND
Sovereign	48.0%
Banking	13.4%
Utility	5.0%
Financial Services	3.7%
Consumer Goods	3.3%
Real Estate	3.1%
Healthcare	3.1%
Telecommunications	3.0%
Automotive	2.8%
Other	14.6%

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.

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

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

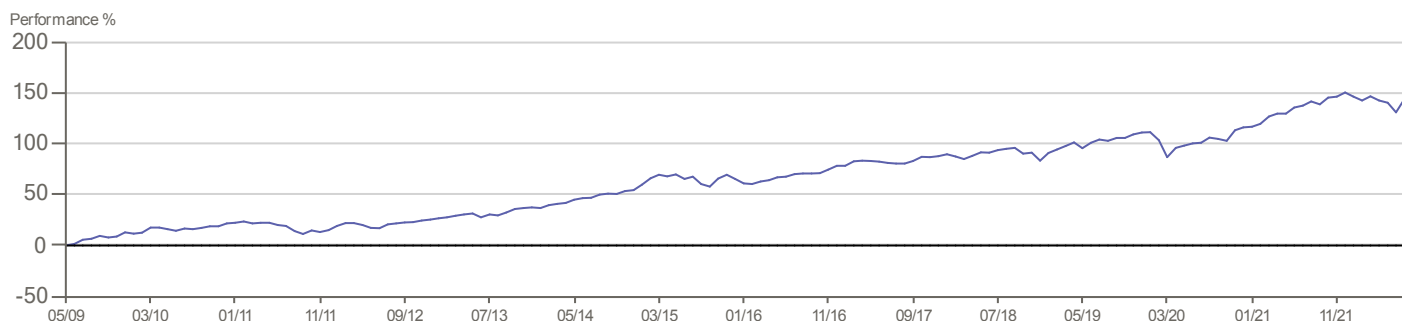
CALENDAR YEAR RETURN

	2016	2017	2018	2019	2020	2021	YTD
Fund	7.79%	5.34%	-2.48%	15.27%	2.40%	15.87%	-4.71%
Benchmark	8.19%	5.90%	-1.37%	16.77%	3.47%	17.09%	-4.92%

PERFORMANCE AS AT 31/08/2022

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-2.08%	-0.66%	-1.19%	5.56%	5.76%	6.98%	6.75%
Benchmark	-2.09%	-0.80%	-0.72%	6.32%	6.72%	7.75%	6.50%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 30 Apr 2009; 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.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:
 -RISK MANAGEMENT PROVIDER OF THE YEAR Irish Pensions Awards 2021
 -INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2020
 -EXCELLENCE IN DC AWARDS Irish Pensions Awards 2020
 -PASSIVE MANAGER OF THE YEAR European Pensions Awards 2018

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

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
 Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.
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