

Retirement Portfolio 3

Information is correct at 31 March 2024

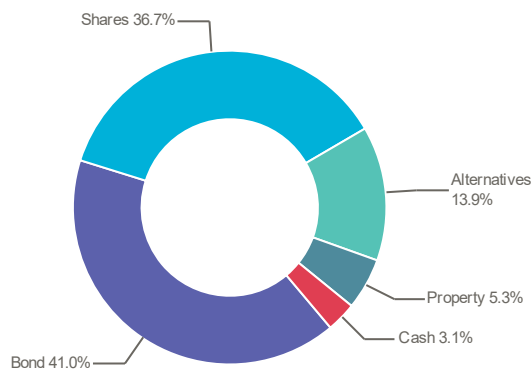
FUND FACTS

	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 & Passive Multi Strategy
	Launch date	14th February 2020

IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK			HIGHER RISK			

ASSET ALLOCATION



FUND DESCRIPTION

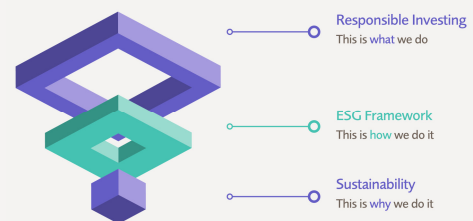
This fund has been specifically designed for investors in post-retirement products, who are making or may need to make withdrawals from their plan. The fund invests in a wide range of assets with a focus on income producing assets such as bonds, shares, property as well as cash and externally managed specialist funds. It also features several risk management strategies. The fund aims to have a mix of lower-risk assets such as cash and higher-risk assets such as shares. The fund is not guaranteed to produce an income. The fund manager monitors and rebalances the fund regularly and may change the asset mix and risk management strategies over time.

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

Asset Class	Percentage
BOND	40.9%
Emerging Market Bonds	12.9%
Corporate Bonds	9.3%
High Yield Bonds	6.9%
Inflation-Linked Bonds	6.9%
Global Aggregate Bonds	3.9%
Government Bonds	1.0%
SHARES	36.8%
Global Shares	35.0%
Global Low Volatility Shares	1.8%
ALTERNATIVES	13.9%
PROPERTY	5.3%
CASH	3.1%

RESPONSIBLE INVESTING

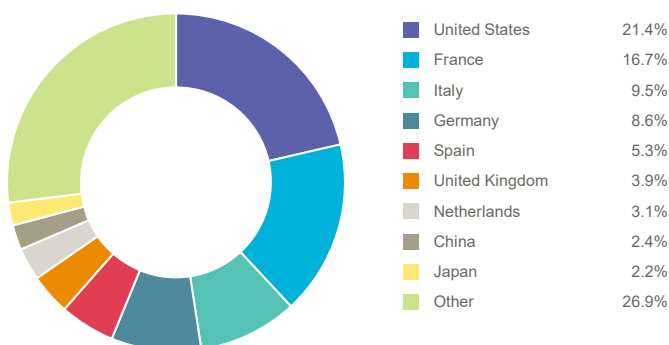
Our approach is making the difference today to deliver a better, more sustainable tomorrow.



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

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

BOND COUNTRY DISTRIBUTION



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 Limited.

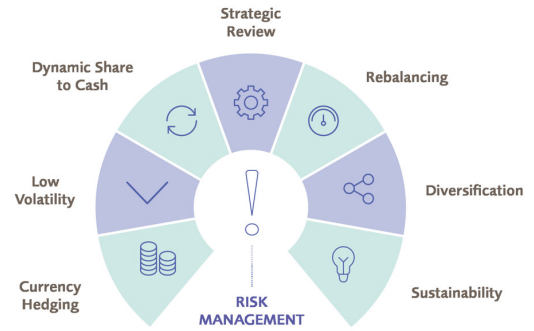
Warning: This fund may be affected by changes in currency exchange rates.

ALTERNATIVES LISTED BY MANAGER



Ren-Re	38.5%
AQR	12.0%
MontLake Dunn	10.7%
ALMA PLATINUM IV	9.5%
RUFFER SICAV	6.8%
LGT Cat Bond Fund	6.0%
AQR UCITS FUNDS	5.0%
Greencoat	5.0%
GMO	3.2%
Other	3.3%

RISK MANAGEMENT STRATEGIES



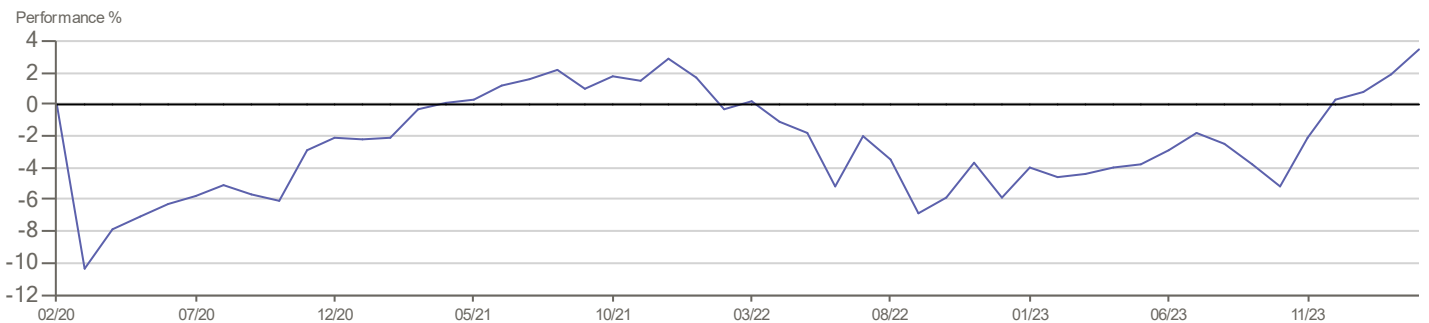
CALENDAR YEAR RETURN

	2021	2022	2023	YTD
Fund	5.09%	-8.52%	6.56%	3.18%

PERFORMANCE AS AT 31/03/2024

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	1.56%	3.18%	8.23%	1.25%	0.83%

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) = 14 Feb 2020; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

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.



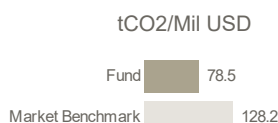
*A lower score indicates a lower level of unmanaged ESG risk and potential risk to the economic value.

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+

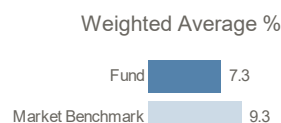
CARBON INTENSITY

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 41.2% of the total portfolio. This reflects the majority (but potentially not all) of the Global Shares and Corporate Bonds in the portfolio.

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.irishlife.ie/investments/sfdr/>

Information is correct as at 31 March 2024

Copyright © (2022) Sustainalytics. All rights reserved. This fact sheet contains information developed by Sustainalytics. Such information and data are proprietary of Sustainalytics and/or its third-party suppliers (Third Party Data) and are provided for informational purposes only. They do not constitute an endorsement of any product or project, nor an investment advice and are not warranted to be complete, timely, accurate or suitable for a particular purpose. Their use is subject to conditions available at <https://www.sustainalytics.com/legal-disclaimers>.

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

- INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2022
- RISK MANAGEMENT PROVIDER OF THE YEAR Irish Pensions Awards 2021
- 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 plc, trading as Irish Life, is regulated by the Central Bank of Ireland.
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.
D3A-NET-0324