

Setanta Balanced Dividend Fund

Information is correct at 30 April 2025

FUND FACTS

 **Investment Style** Active

 **Asset Mix** Equities & Bonds

 **No. of Securities** 65

IRISH LIFE RISK LEVEL (IL)

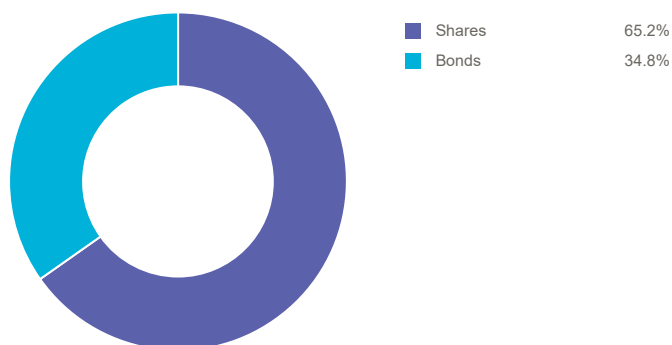
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

FUND DESCRIPTION

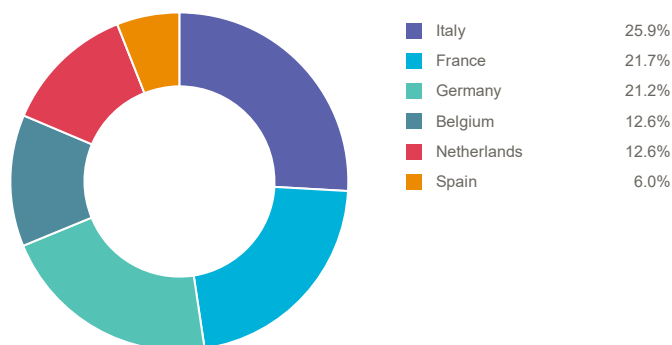
The Setanta Balanced Dividend Fund is an actively managed balanced fund which invests approximately two thirds in stocks and one third in fixed-interest securities. The stocks part of the fund is an actively managed portfolio of global high-yield stocks as held in the Setanta Equity Dividend Fund. The fixed interest part of the fund invests mainly in European government bonds.

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

ASSET ALLOCATION



BOND COUNTRY DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
ALLIANZ SE	3.7%
NOVARTIS AG	3.7%
TERNA - RETE ELETTRICA NAZIONALE SPA	3.7%
SANOFI SA	3.6%
PROCTER & GAMBLE CO (THE)	3.4%
DCC PLC	3.3%
AIR LIQUIDE SA	3.3%
JOHNSON & JOHNSON	3.2%
VISCOFAN INDUSTRIA NAVARRA DE ENVOLTURA	3.2%
CME GROUP INC	3.1%

This fund is provided by Irish Life Assurance plc and is managed by Setanta Asset Management Limited.

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

CALENDAR YEAR RETURN

	2019	2020	2021	2022	2023	2024	YTD
Fund	15.66%	-2.93%	12.41%	-4.30%	7.79%	6.36%	1.41%
Benchmark	15.81%	-2.37%	13.23%	-3.60%	5.03%	10.89%	-1.96%

PERFORMANCE AS AT 30/04/2025

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-1.22%	-1.58%	6.45%	3.79%	6.08%	4.12%	5.47%
Benchmark	-3.55%	-3.95%	4.89%	3.36%	6.50%	4.62%	5.94%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.75%. 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) = 31 Jul 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.

Setanta is a dedicated value manager with an experienced investment team and strong track record.

Recognised for their excellence, professionalism and dedication to maintaining high standards of Irish pension provision, named EQUITIES MANAGER OF THE YEAR, Irish Pension Awards 2020

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