

IVALIFE Insurance Limited

FACT SHEET - BALANCED STRATEGY AS AT 30/06/2023

INVESTMENT OBJECTIVES

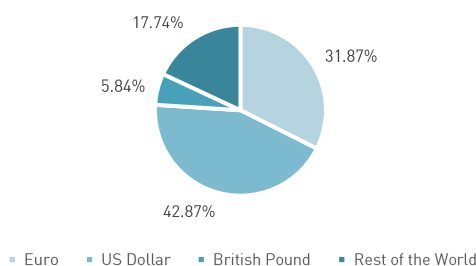
The IVALIFE Balanced Strategy seeks a balance between capital growth and long-term returns through a diversified portfolio of assets. This Strategy assets are spread over a wide array of geographical locations to ensure maximum diversification.

PORTFOLIO STRATEGY

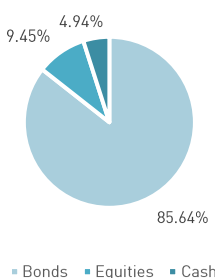
The IVALIFE Balanced Strategy takes a long-term strategic approach to asset allocation across different asset classes. This Strategy typically invests in a select number of funds where the underlying assets contain a mix of fixed interest instruments and equities. Between 75% and 90% of the assets of this Strategy are invested in corporate and sovereign bonds in various countries and industries, with a limited equity exposure to maintain stable returns and mitigate market movements. Hedging is used to mitigate the risk of foreign exchange. The IVALIFE Balanced Strategy aims to provide returns through a combination of income and capital growth whilst maintaining an element of capital preservation by investing in low to medium risk multi-asset funds.

PORTFOLIO OVERVIEW AND PERFORMANCE

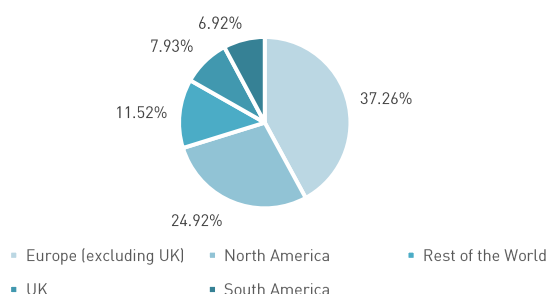
Major Underlying Currencies ¹



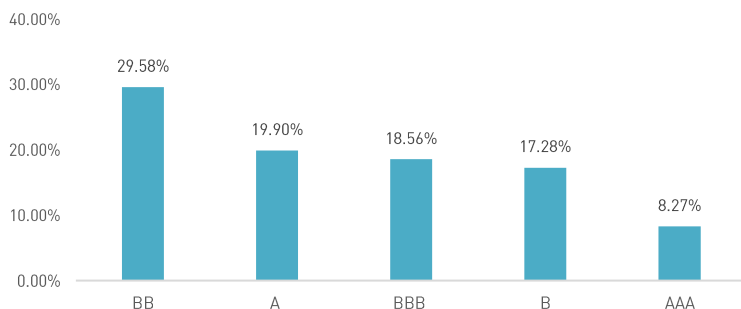
Asset Breakdown



Top 5 - Geographic Breakdown



Top 5 - Credit Quality Breakdown ²



Sharpe Ratio
-0.57

Standard Deviation
5.59%

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 This Currency Breakdown is reflective of the fund's underlying currency exposure and does not include the NAV hedge.

² Credit Quality Breakdown is representative of fixed interest holdings.

Performance is shown after deduction of underlying fund ongoing charges. Any entry and exit charges are excluded from the calculation. Changes 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.

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: Franklin Templeton, Janus Henderson and Schroders.