

IVALIFE Insurance Limited

FACT SHEET - BALANCED STRATEGY AS AT 31/12/2025

INVESTMENT OBJECTIVES

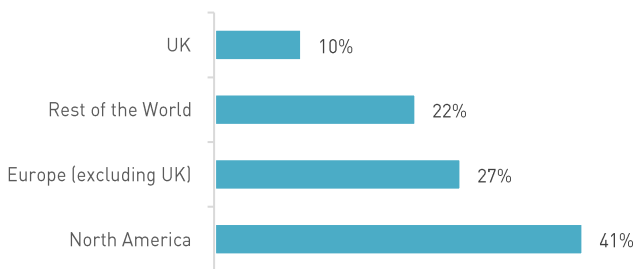
The IVALIFE Balanced Strategy seeks a balance between capital growth and long-term returns through a diversified portfolio of assets. This Strategy assets are spread over a wide array of geographical locations to ensure maximum diversification.

PORTFOLIO STRATEGY

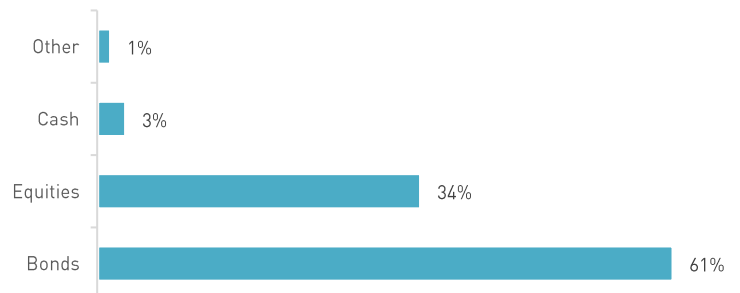
The IVALIFE Balanced Strategy takes a long-term strategic approach to asset allocation across different asset classes. This Strategy typically invests in a select number of funds where the underlying assets contain a mix of fixed interest instruments and equities. Up to 40% of the assets may be invested in equity funds with the remaining 60% of the assets of this Strategy invested in corporate and sovereign bonds in various countries and industries with a mix of both High Yield and Investment Grade. The fixed income holdings allows for stable returns to be generated with the equity holdings allowing for capital growth. Hedging is used to mitigate the risk of foreign exchange.

PORTFOLIO OVERVIEW AND PERFORMANCE¹

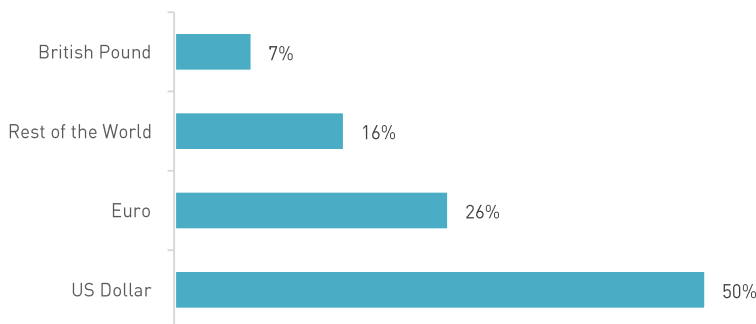
Geographic Breakdown



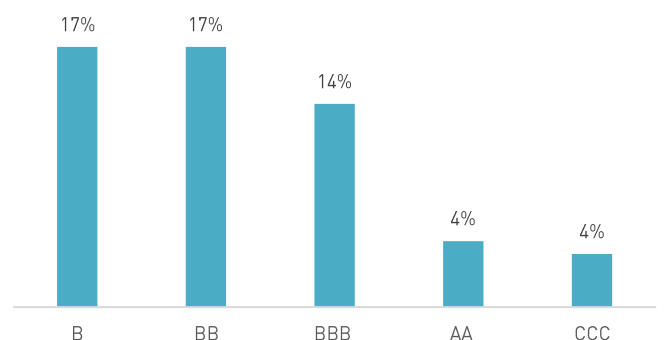
Asset Breakdown



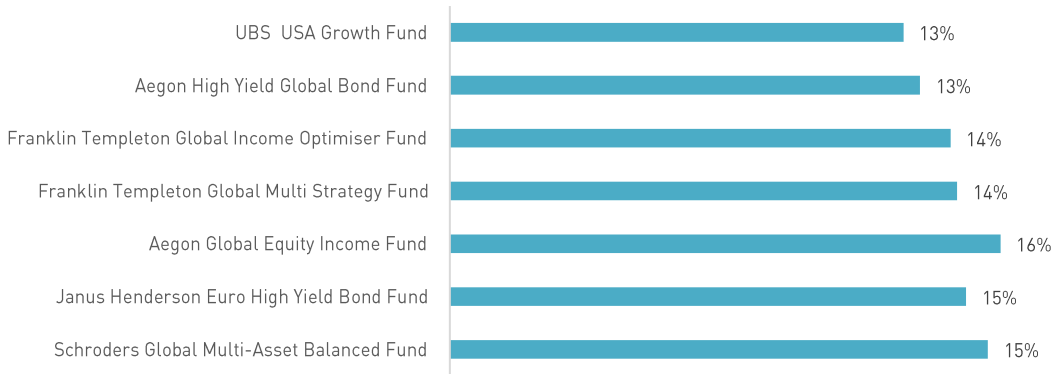
Underlying Currencies²



Top 5 - Credit Quality Breakdown³



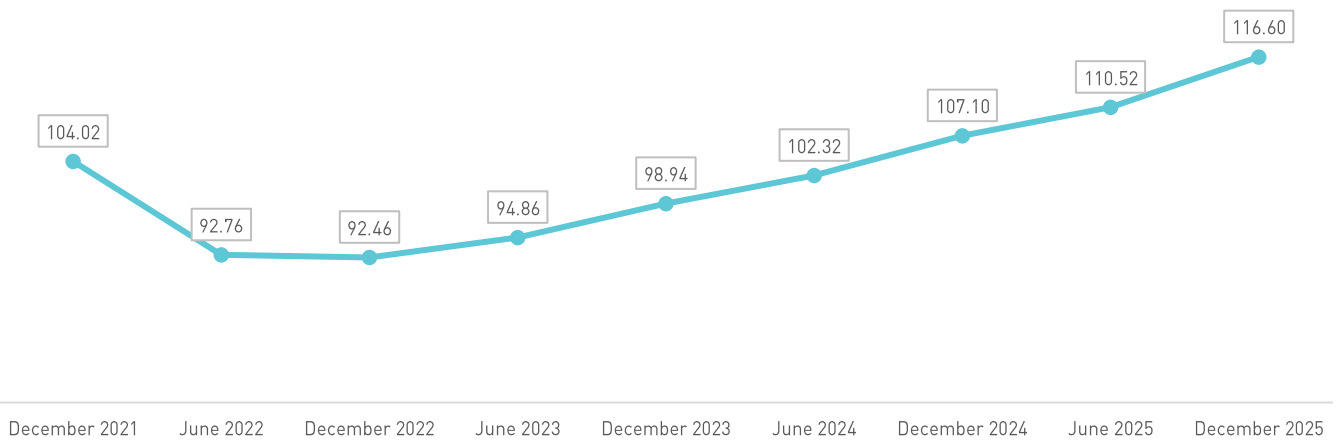
Holdings⁴



Standard Deviation
4.45%

Sharpe Ratio
0.27

Balanced Strategy Performance (€)



Annualised Return	1-Year	3-Year	5-Year
	8.87%	8.04%	3.12%

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 Documents and the Policy Booklet which may be provided upon request or downloaded from our website on www.iva.life.

¹ Performance is shown after deduction of underlying fund ongoing charges. Any entry and exit charges are excluded from the calculation. Movements 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. This graph represents the performance of a €100 investment at the start of the 5-year period ending December 2025. The IVALIFE Balanced Strategy commenced in March 2023 and the performance shows the simulated returns using historic data.

² This graph is reflective of the fund's underlying currency exposure and does not include the NAV hedge.

³ Credit Quality Breakdown is representative of fixed interest holdings.

⁴ The funds selected and allocations presented are correct as at the end of December 2025 and are subject to change based on the investment strategy adopted by IVALIFE Insurance Limited.

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.