

IVALIFE Insurance Limited

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

INVESTMENT OBJECTIVES

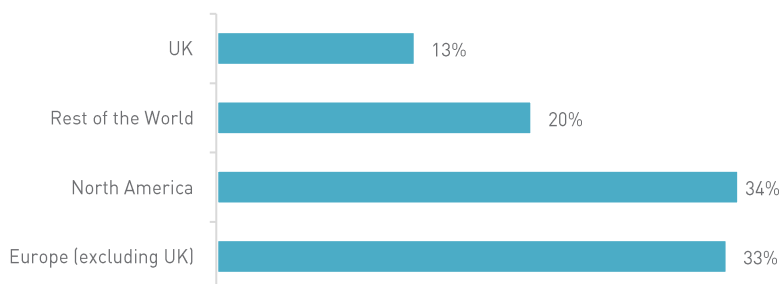
The IVALIFE Conservative Strategy seeks long-term total returns through a conservative investment strategy comprising predominantly fixed interest securities. The fixed interest securities will be geographically spread to ensure maximum diversification.

PORTFOLIO STRATEGY

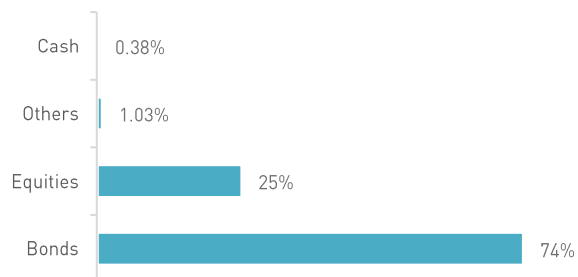
This IVALIFE Conservative Strategy invests in a select number of funds where the underlying assets are a mix of fixed interest instruments and equities. The strategy invests at least 75% of the underlying assets in fixed income instruments and up to 25% in equities. Up to 80% of the fixed income instruments are invested in investment grade corporate and sovereign bonds, in various countries with the remaining invested in High Yield fixed income instruments. The equity positions will focus on various developed countries and industries. The fixed income holdings allows for stable returns to be generated with the limited equity holdings allowing for a modest capital growth. Hedging is used to mitigate the risk of foreign exchange.

PORTFOLIO OVERVIEW AND PERFORMANCE¹

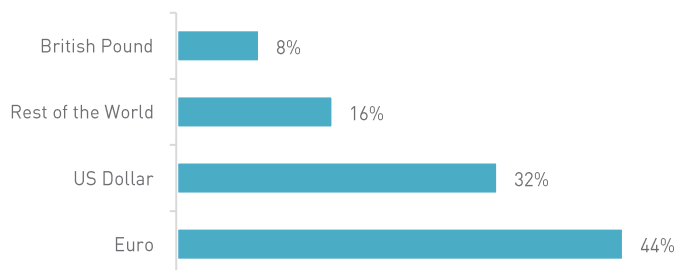
Geographic Breakdown



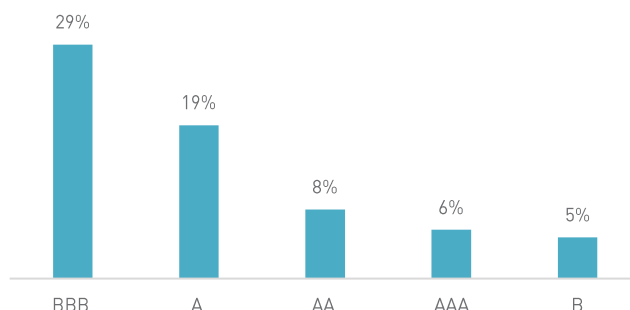
Asset Breakdown



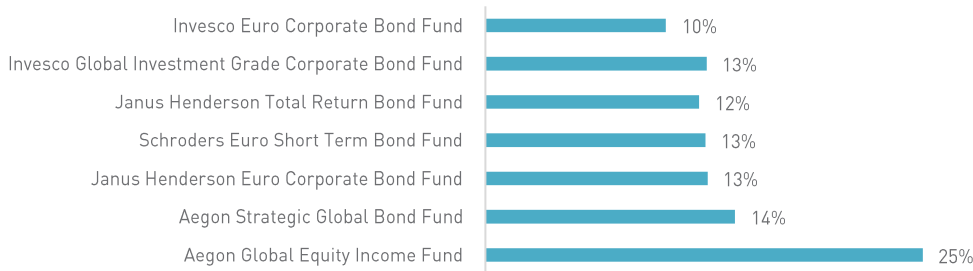
Underlying Currencies²



Top 5 - Credit Quality Breakdown³



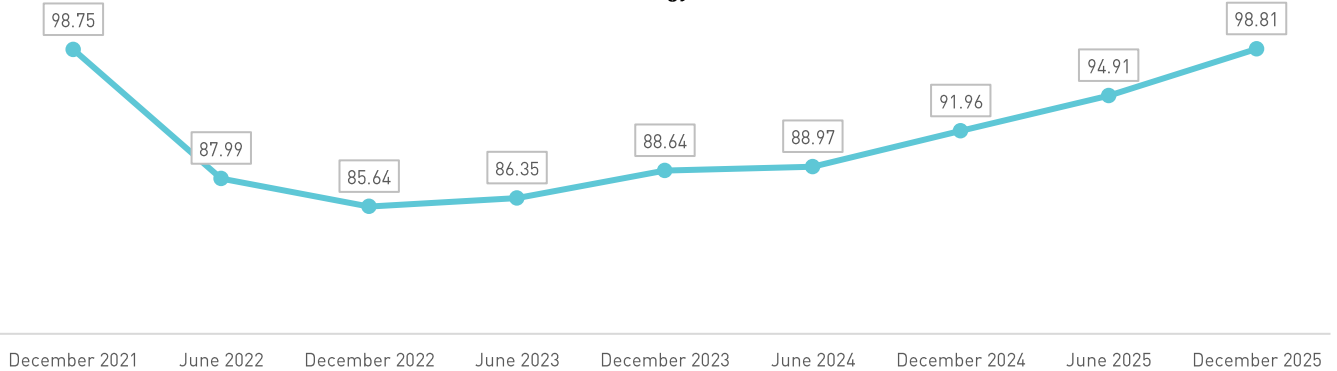
Holdings⁴



Standard Deviation
3.16%

Sharpe Ratio
-0.69

Conservative Strategy Performance (€)



Annualised Return	1-Year	3-Year	5-Year
	7.46%	4.89%	-0.24%

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 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 Conservative Strategy commenced in March 2023 and the performance shows the simulated returns using historic data.

²This 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.

⁴The 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.