

Multi Asset Portfolio (MAPS) 3

Information is correct at 31 July 2022

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 & Indexed Multi Strategy

RISK LEVEL

1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK				HIGH RISK

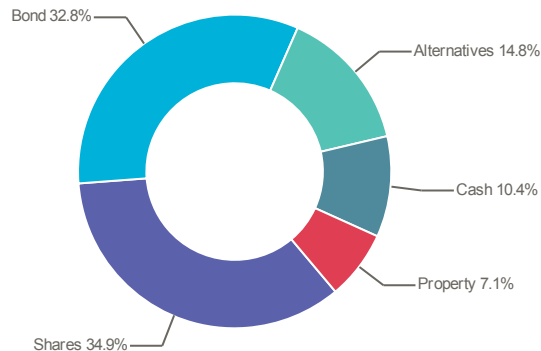
FUND DESCRIPTION

This fund is a mix of assets such as bonds, shares, property, cash and externally managed specialist funds. It also features several risk management strategies.

This is a low to medium risk fund, which aims to have a mix of lower risk assets such as cash and bonds and higher risk assets such as shares and property. Irish Life Investment Managers monitors and rebalances the fund regularly and may change the mix over time.

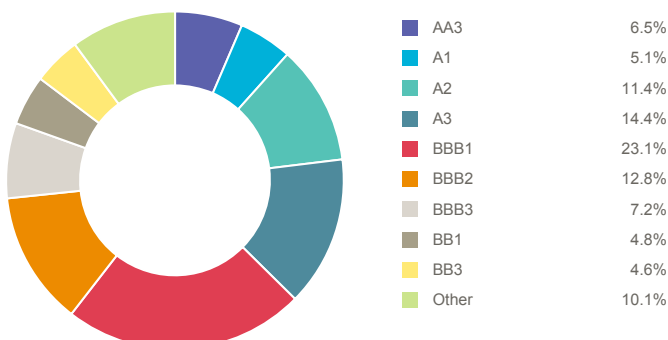
Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



SHARES	34.9%
Global Shares	24.9%
Global Low Volatility Shares	10.0%
BOND	32.8%
Corporate Bonds	19.8%
Emerging Market Bonds	8.5%
High Yield Bonds	4.5%
ALTERNATIVES	14.8%
CASH	10.4%
PROPERTY	7.1%

BOND PORTFOLIO CREDIT QUALITY



RESPONSIBLE INVESTING

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



- Responsible Investing
This is what we do
- ESG Framework
This is how we do it
- Sustainability
This is why we do it

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

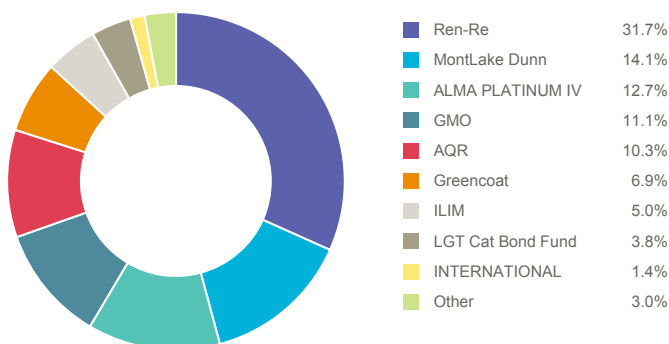
<https://www.ilim.com/responsible-investing/>

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.

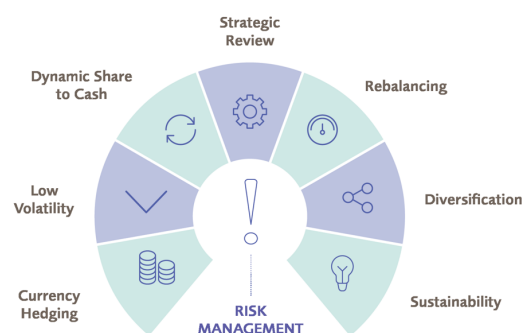
This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited.

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

ALTERNATIVES LISTED BY MANAGER



RISK MANAGEMENT STRATEGIES



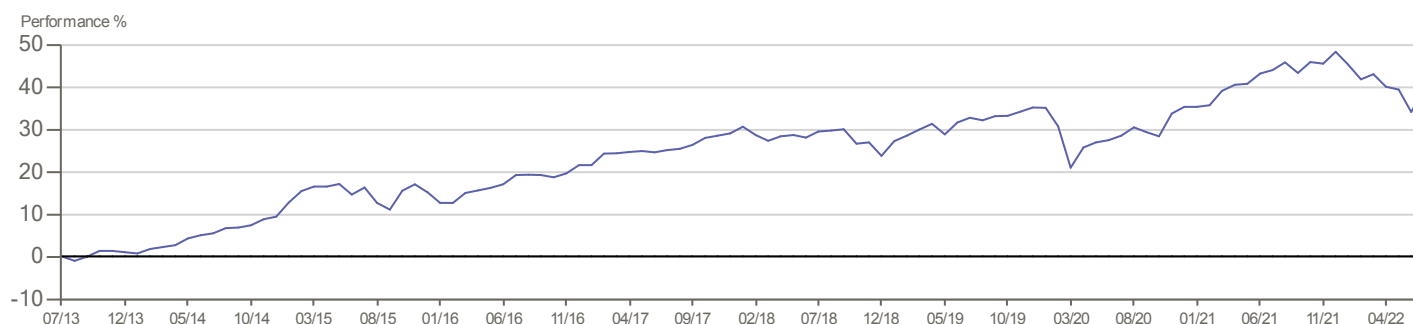
CALENDAR YEAR RETURN

	2016	2017	2018	2019	2020	2021	YTD
Fund	5.62%	6.14%	-4.09%	9.25%	0.07%	9.64%	-6.04%

PERFORMANCE AS AT 31/07/2022

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	3.94%	-0.50%	-3.25%	1.65%	2.18%	3.74%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.80%. Annual fund management charges are calculated and deducted based on the offer price of the fund. The unit price and value of the fund are always quoted after an allowance has been made for the fund management charge. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 09 Jul 2013; 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.

OVERALL 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.



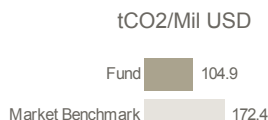
*A lower score indicates a lower level of unmanaged ESG risk and potential risk to the economic value.

ENVIRONMENTAL, SOCIAL & GOVERNANCE RISK SCORE

RISK SCORE*	FUND	MARKET BENCHMARK
Overall	19.5	21.0
Environmental	3.8	4.4
Social	8.5	9.1
Governance	7.1	7.4

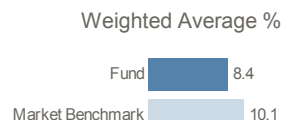
CARBON INTENSITY

Carbon intensity is a metric used to compare company emissions across industries. The absolute emissions are divided by total earnings with the figure expressed in tonnes of carbon dioxide equivalent per million USD of total earnings.



FOSSIL FUEL

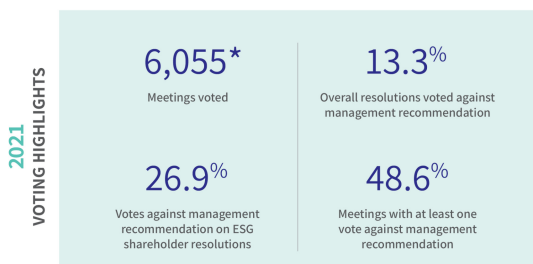
Fossil Fuel Involvement measures the percentage of earnings that companies get from thermal coal extraction, coal-based power generation, oil and gas production, oil and gas based power generation, and oil and gas related products and services.



Note: ESG risk scores and carbon metrics are currently calculated for Shares and Corporate Bonds only.

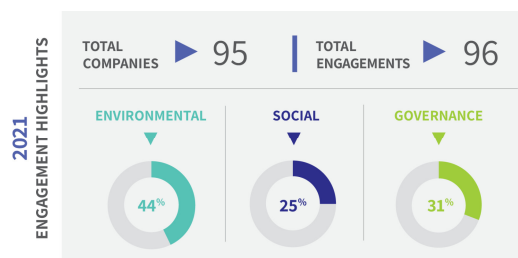
ACTIVE OWNERSHIP

We recognise and adhere to the principle of active ownership and exercise the right to vote on issues submitted for shareholder vote.



*out of 6,637 (91.2%)

Our active engagement policy promotes constructive engagement with investee companies to promote strong corporate governance and effect positive change relating to identified environmental, social and governance issues



More information on our Voting and Engagement policy and activity is available here <https://www.ilim.com/responsible-investing/active-ownership/>

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

- RISK MANAGEMENT PROVIDER OF THE YEAR Irish Pensions Awards 2021
- INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2020
- 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.irishlifecorporatebusiness.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.
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