




Pension Stability Fund

Information is correct at 31 August 2024

FUND FACTS

| | | |
|----------------------------------------------------------------------------------|-------------------------|------------------------------------------------------------------------------------|
|  | Objective | To achieve low returns with low levels of volatility in the investment performance |
|  | Investment Style | Indexed |
|  | Size | 222.5 million |

RISK LEVEL

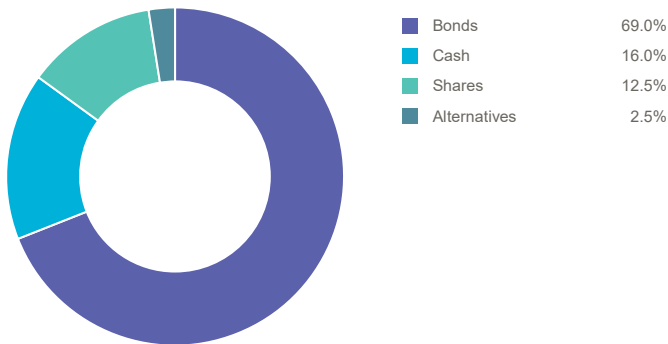
| | | | | | | |
|----------|---|-------------|---|---|-----------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| LOW RISK | | MEDIUM RISK | | | HIGH RISK | |

FUND DESCRIPTION

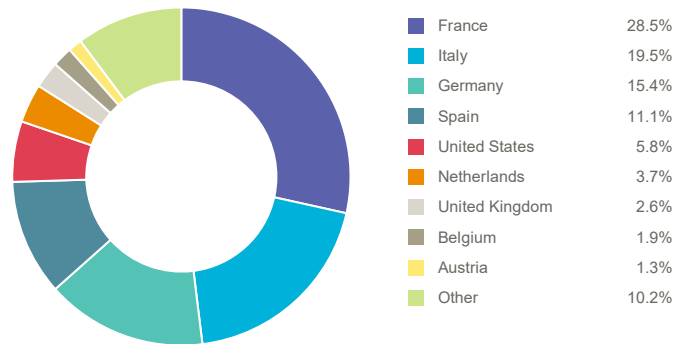
The Pension Stability Fund is mainly invested in bonds with the balance in equities, cash and alternative assets. There may be some limited movement between cash and equities depending on market conditions. This is a low risk fund. While there will be a low level of volatility in fund returns, there is also only a low potential for gains. It is suitable for investors who are close to retirement or have a low appetite for risk.

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

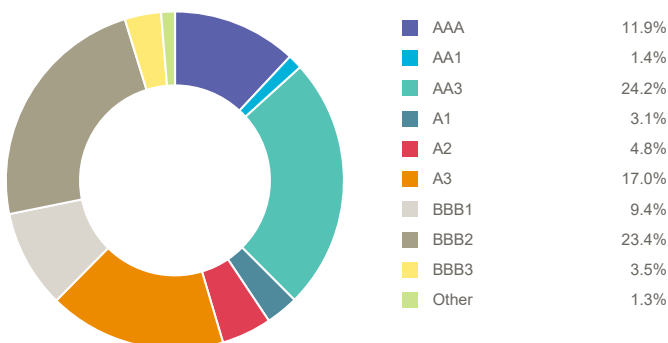
ASSET ALLOCATION



BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



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.

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.

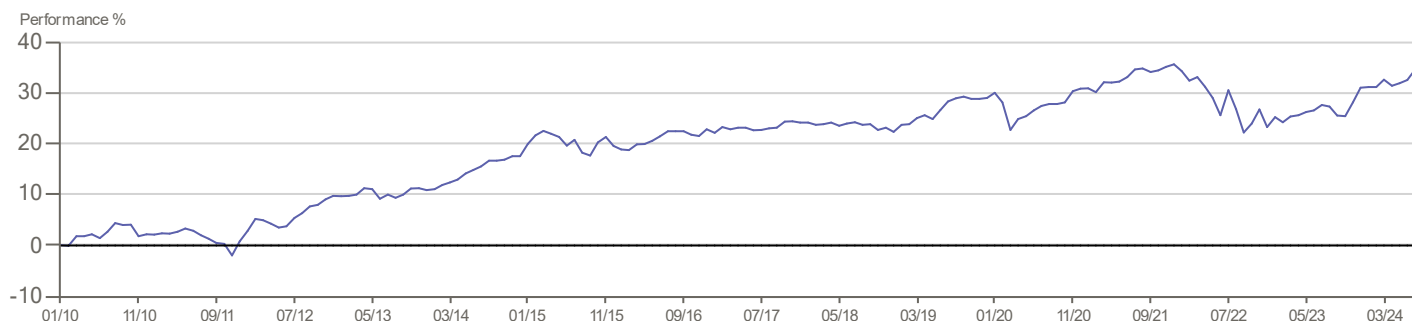
CALENDAR YEAR RETURN

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | YTD |
|-----------|--------|-------|-------|-------|--------|-------|-------|
| Fund | -1.45% | 5.47% | 1.39% | 3.67% | -9.14% | 6.33% | 2.90% |
| Benchmark | -0.92% | 6.17% | 3.42% | 4.31% | -8.90% | 7.45% | 3.43% |

PERFORMANCE AS AT 31/08/2024

| | 1 Month | 3 Month | 1 Year | 3 Year p.a. | 5 Year p.a. | 10 Year p.a. | Since Launch p.a. |
|-----------|---------|---------|--------|-------------|-------------|--------------|-------------------|
| Fund | 0.22% | 2.20% | 5.89% | 0.00% | 0.90% | 1.46% | 2.07% |
| Benchmark | 0.23% | 2.25% | 6.70% | 0.67% | 1.84% | 2.23% | 2.78% |

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.65%. 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) = 19 Jan 2010; 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.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:
 -INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2022
 -Irish Life Corporate Business won the Irish Pension Scheme of the Year award for the EMPOWER Master Trust 2022
 -EXCELLENCE IN DC AWARDS Irish Pensions Awards 2020 and 2021

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

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.
 Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.
 PSX-NET-0824

