Irish Life

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Quarterly Report Q2 2026

Irish Life MAPS®

The Irish Life Multi Asset Portfolio Funds (MAPS) are available on a range of products provided by Irish Life Assurance and are managed by our investment manager, Irish Life Investment Managers (ILIM).

MAPS funds qualify as 'Article 8' under the Sustainable Finance Disclosure Regulation (SFDR).

Helping people build better futures

WELCOME

At Irish Life Assurance, we understand that our customers' financial objectives and attitudes to risk are personal to their circumstances. We worked closely with Irish Life Investment Managers, our award-winning appointed investment managers, to create our Multi-Asset Portfolios (MAPS), which cater to different risk profiles. The funds are suitable for longer-term investors and are rebalanced every quarter to ensure alignment with risk preferences. MAPS can be accessed via our pension, investment and savings plans.

- This update discusses key themes driving markets in the second quarter of 2026 and highlights how each of the funds performed.
- We also explain the asset mix within each fund and outline how ILIM manages risk across the range.

ILIM is a signatory of the UN supported Principles for Responsible Investments. We manage the assets entrusted to us by our clients responsibly, with the objective of delivering longer term sustainable returns.

MAPS funds qualify as 'Article 8' under the Sustainable Finance Disclosure Regulation (SFDR). For more on ILIM's investment approach see **www.ilim.com/responsible-investing**

Warning: If you invest in these funds, you may lose some, or all, of the money you invest.

Warning: The value of your investment may go down as well as up.

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

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Market and Irish Life MAPS® Overview

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MARKET SUMMARY AND IRISH LIFE MAPS® FUND PERFORMANCE

Q2 2026 was shaped by the easing of the Iran-driven energy shock, a major equity market rally and increasing market expectations of higher interest rates from key central banks.

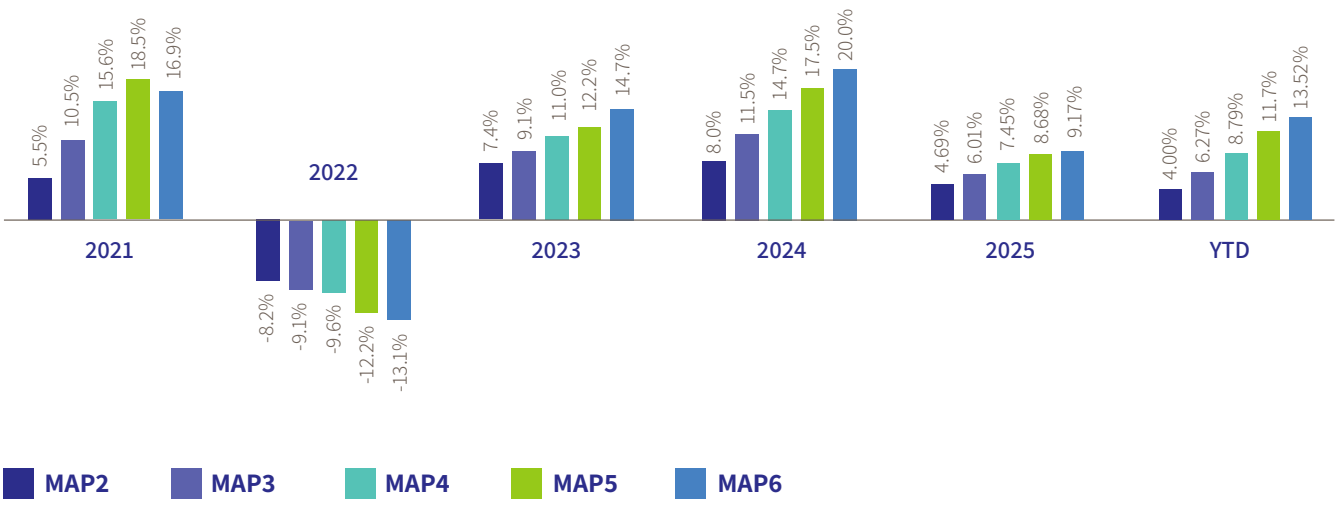
Global equities gained in April and May, led by US growth stocks and artificial intelligence (AI)-exposed markets such as Korea and Taiwan. Stocks were more muted in June as profit taking in technology and semiconductors, as well as a firmer stance from the US Federal Reserve (the Fed), made investors more cautious. Inflation pressures remained elevated, particularly in the US and Europe, but the fall in oil prices led markets to expect less extensive inflation impacts in the eurozone. Against this backdrop, investors priced a "higher-for-longer" rate environment: the Fed kept rates steady, while the European Central Bank (ECB) opted for a hike.

MAPS – AIMING TO DELIVER RISK MANAGEMENT AND SMOOTHER RETURNS OVER THE LONG TERM

Our MAPS funds are built on the belief that diversification offers investors a potentially smoother journey and that risk management aims to reduce the impact of the various ups and downs in the underlying investments. Each of our five MAPS funds invests in a range of assets, reflective of its risk profile. These include shares, bonds, property, cash and external managers/alternatives. You'll find a full explanation of these asset classes on pages 13–20.

In the table below and on the following page, you can see the individual calendar year returns on each of the five Irish Life MAPS funds, and the annualised return over the last one, three, five and seven years as well as since launch (17 May 2013) to the end of the second quarter of 2026. Irish Life MAPS is a long-term investment – we would always advise caution when looking at fund performances over time periods of less than five years.

Calendar Year Return



Source: 'Moneymate'. Gross returns shown to 30 June 2026 ('Moneymate'), before any fund management charge.

Warning: Past performance is not a reliable guide to future performance.

Performance as at 30 June 2026

	1 year	3 year p.a*	5 year p.a*	7 year p.a*	10 year p.a*
MAP2	7.71%	7.00%	3.43%	3.31%	3.28%
MAP3	12.16%	9.40%	5.32%	5.26%	5.14%
MAP4	17.06%	11.90%	7.35%	7.20%	6.93%
MAP5	22.29%	14.26%	8.38%	8.58%	8.38%
MAP6	25.58%	16.05%	9.07%	9.71%	9.54%

Source: 'Moneymate'. Gross returns shown to 30 June 2026 ('Moneymate'), before any fund management charge. Launch date: 17 May 2013. *per annum.

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MARKET SNAPSHOT



Equities

Global equities, as represented by the MSCI All Country World Index (ACWI), rebounded strongly and rose by 15.3% (16.0% in euro terms) in Q2, driven by powerful gains in April and May as ceasefire announcements, hopes that the Strait of Hormuz would reopen, strong first-quarter earnings and renewed enthusiasm around the AI theme supported stocks. Markets trod water in June as profit taking in technology and semiconductor stocks – and a more aggressive Federal Reserve stance – left global indices broadly flat for the month.

The MSCI USA gained 15.3% (16.2% in euros), led by large-capitalisation growth stocks and AI-exposed names, with robust earnings and resilient economic data driving share prices higher despite the drag from inflation and expectations of more restrictive interest rates. The MSCI Europe ex-UK rose 14.4% (14.4% in euros). European equities participated in the global rally but lagged the US and emerging markets earlier in the quarter due to the continent's greater exposure to the energy shock and the ECB's shift towards more restrictive policy. European stocks then benefited more meaningfully in June from falling energy prices and improving sentiment.

Emerging markets outperformed, rising 24.2% (25.1% in euros), reflecting exceptional strength in Korea and Taiwan, where high levels of AI and semiconductor spending remained the dominant drivers of performance. Risk appetite stayed supported despite bouts of volatility linked to shifting Federal Reserve expectations and ongoing – albeit diminishing – geopolitical uncertainty.

Bonds

The ICE Bank of America 5+ Year Euro Government bond index increased 2.4% in Q2 as the retreat in oil prices and softer growth sentiment helped German 10-year Bund yields fall to 2.86%, even as the ECB adopted a tougher stance and delivered its first rate hike in almost three years.

Earlier in the quarter, lingering inflation concerns and expectations of higher interest rates saw German Bund yields edge up to 3.19%. But ceasefire progress, the US–Iran memorandum of understanding and sharply lower energy prices reduced the inflation shock and prompted some ECB Governing Council members to argue for a more measured approach to rate hikes. This resulted in a rally in longer-dated euro government bonds, reversing earlier moves and supporting total returns.

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Source: Irish Life Investment Managers (ILIM), 30 June 2026.

IRISH LIFE MAPS® ASSET SPLIT

There are five Irish Life MAPS funds to suit different attitudes to risk. The table below shows the strategic asset mix for each of the funds. As you can see, the lower-risk Multi Asset Portfolio 2 (MAP2) has a very high percentage in bonds and cash, which are traditionally less volatile assets. The higher-risk MAP6 is mainly invested in shares, which are traditionally more volatile than bonds or cash but have, in the past, given better long-term returns.

Irish Life strategic MAPS asset allocation

Asset class	MAP2	MAP3	MAP4	MAP5	MAP6
Indexed Developed Market Equities	2.00%	7.00%	18.50%	44.00%	58.50%
Low Volatility Equities (DM)	4.50%	9.00%	11.00%	0.00%	1.00%
Global Equities (DSC)	10.00%	16.50%	16.50%	11.50%	6.50%
Indexed EAFE Equities	2.00%	4.00%	7.00%	8.75%	10.60%
Indexed Emerging Market Equities (EM)	0.50%	1.50%	3.50%	7.75%	10.00%
Low Volatility Equities (EM)	0.50%	1.00%	1.50%	0.00%	0.00%
Indexed Small Cap Equities	0.50%	1.00%	2.00%	3.00%	4.00%
Systematic Core Global Equity Fund	0.00%	0.00%	0.00%	5.00%	5.00%
EQUITIES	**20.00%**	**40.00%**	**60.00%**	**80.00%**	**95.60%**
Indexed Euro Government Bonds	21.50%	10.00%	7.00%	0.00%	0.00%
Indexed Euro Corporate Bonds	14.00%	5.50%	2.50%	0.00%	0.00%
Global Aggregate Bonds	9.00%	9.00%	0.00%	0.00%	0.00%
Global High Yield Bonds	3.00%	4.00%	3.50%	3.00%	0.00%
Emerging Market Debt (Local & Hard Currency)	2.50%	5.00%	5.00%	3.00%	0.00%
BONDS	**50.00%**	**33.50%**	**18.00%**	**6.00%**	**0.00%**
Alternatives	12.00%	12.00%	12.00%	5.00%	0.00%
Infrastructure	3.00%	3.00%	3.00%	2.00%	0.00%
Property	5.00%	6.50%	6.50%	6.50%	4.00%
Cash	10.00%	5.00%	0.50%	0.50%	0.40%
TOTAL	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Source: ILIM, 30 June 2026. Global Equities (DSC) use the Dynamic Share to Cash model – see page 11 for more details.

The table above shows the strategic asset mix before any Dynamic Share to Cash (DSC) or tactical movements (where applicable). ILIM rebalances the fund back to this mix on a quarterly basis. For the latest actual Irish Life MAPS fund mixes, which allow for any tactical asset allocation (TAA) or DSC changes, for example, see the relevant MAPS fund factsheet at **www.irishlife.ie**.

ILIM will continue to monitor and review these assets and may change them over time.

MAPS funds qualify as "Article 8" under the Sustainable Finance Disclosure Regulation (SFDR). For more on ILIM's investment approach, please refer to **www.ilim.com/responsible-investing**.

Among other characteristics, the Fund aims to promote environmental, social & governance characteristics, including enhanced exposure to more sustainable companies and a better alignment to the low carbon transition economy

GRESB (Global Real Estate Sustainability Benchmark) investment approach can be used alongside SFDR (Sustainable Finance Disclosure Regulations) for Property and Infrastructure funds. For more please refer to **www.ilim.com/responsible-investing**.

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Irish Life MAPS® Risk Management Strategies

Helping people build better futures

IRISH LIFE MAPS® RISK MANAGEMENT STRATEGIES

Irish Life MAPS® Diversification

As we've demonstrated, each of the Irish Life MAPS funds is diversified across a range of asset types – shares, bonds, property, cash and external managers/alternatives.

Within each of these different asset types, there is even more diversification. For example, within shares, there are allocations to Global Shares and Low Volatility Shares; within bonds, there are allocations to Corporate, Government, High Yield and Emerging Markets with comprehensive levels of diversification also seen within each of MAPS' other asset allocations.

The diversification contained in each asset class is shown in more detail on pages 13–20.

This level of diversification aims to ensure that the performance of the funds is not dependent on any one asset type, sector, geographical region, investment manager or investment style. Removing this dependence aims to produce a smoother investment journey over the longer term.

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Regular Reviews

ILIM undertakes a regular review of Irish Life MAPS, evaluating the current asset and manager allocations to ensure they always represent 'ILIM's best thinking' and capabilities with respect to achieving long-term risk and performance objectives.

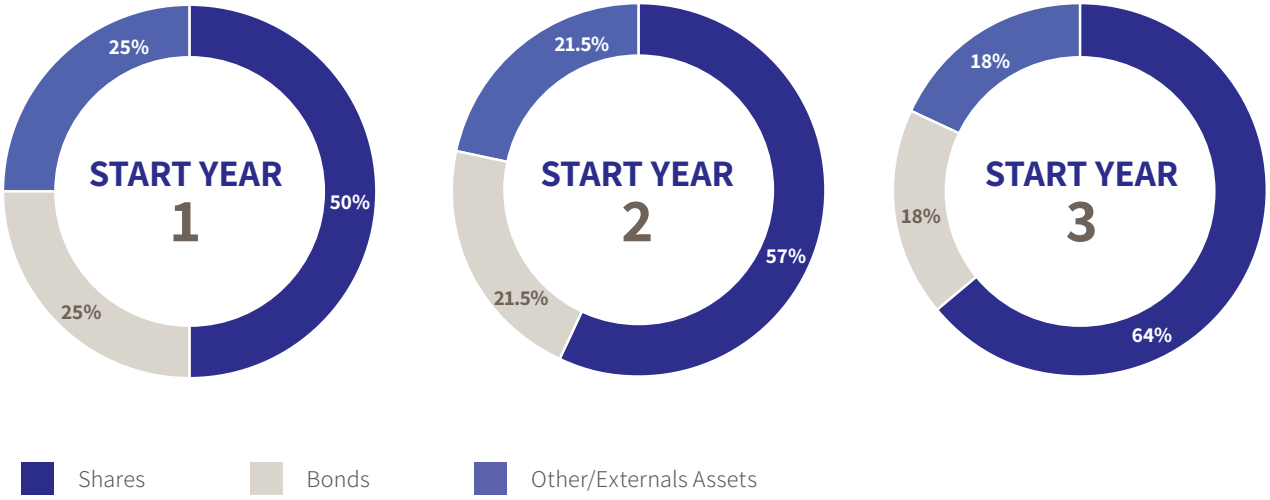
The process takes into account the short, medium and long-term expected outlook for investment markets, with a view to optimising the strategic asset allocation mix. Typically in these reviews, ILIM is looking for opportunities to either enhance risk management and/or increase the expected fund returns. This process involves reviewing investment opportunities such as new managers, asset classes, strategies, geographies, developments in quantitative research and simulating how best to incorporate any prospective changes into the existing funds allowing for the complexity, time, cost and benefit of doing so before then implementing the best solutions within MAPS.



IRISH LIFE MAPS® RISK MANAGEMENT STRATEGIES

Rebalancing

As investment managers, it's ILIM's job to ensure that the level of risk you are exposed to within MAPS is in line with the indicated risk profile for each MAPS fund, over time.



We start with this pie chart, which shows a fund with 50% in shares, 25% in bonds and 25% in other assets/external managers.

If, over the course of a year, shares grew in value by 20%, while bonds and other assets/external managers both fell in value by 10%, then, **without rebalancing**, the second pie chart shows the new split of the fund. Here, 57% of the fund is now invested in shares.

If the same thing happened again, we would end up with nearly two-thirds of the fund invested in shares. This fund mix may no longer be suitable for someone who originally chose an allocation of 50% in shares, 25% in bonds and 25% in cash.

This change in asset split can be avoided by regularly rebalancing the fund to ensure that it stays in line with its intended split. ILIM rebalances each of the MAPS funds every three months, which means that the asset mix in each fund will not drift significantly over time. ILIM also reviews the funds each year and, as part of this review, ensures that the risk ratings remain the same. This means that you don't have to worry about a fund becoming a higher or lower risk rating than the one originally invested in.

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IRISH LIFE MAPS® RISK MANAGEMENT STRATEGIES

Dynamic Share to Cash Model

Each Irish Life MAPS fund uses the innovative DSC (Dynamic Share to Cash) model on the DSC Global Shares portion of each fund. The DSC is a quantitative model that has been developed by ILIM which uses a number of factors, across three broad categories, shown below. DSC aims to reduce the amount invested in shares and increase the amount in cash when it identifies greater potential for stock market falls. It is important to note that the DSC looks at long-term movements and trends in the market. It is not designed to react to one-off or short-term jumps or shocks.

The DSC signal was -0.49 at the end of Q1 2026 and ended Q2 2026 at -0.13. The DSC strategy started Q2 2026 with a target equity weight of 81%. As the signal increased, two re-risks took place to a traded equity weight of 92.8%, where the last traded level remained through to the end of the quarter.

The factors include:

	MARKET MOMENTUM VARIABLE ▼	VALUATIONS ▼	GLOBAL MACROECONOMICS ▼
OBJECTIVE	Take account of trends in shares	Take account of long-term valuation of shares	Take account of the influence of global economics on shares
INDIVIDUAL FACTORS	Moving average crossover signal	Long-term share values Earnings quality Earnings yield Earnings revisions	Real Gross Domestic Product (GDP) growth rate Bond yield curve slope Energy price levels
Q2 2026 UPDATE	The Technical group's contribution strengthened and shifted to positive territory due to higher contributions from both Equity Market Momentum and Moving Average Cross factors.	The Fundamental group's contribution weakened as a result of lower contributions from the Long Run Value, Earnings Yield and Earnings Quality factors.	The Macro group's contribution strengthened due to higher contributions from the Slope and Risk Index factors.
Q2 2026 INDICATOR	+	-	+

Based on how these factors move over time, DSC will decide how much of each Irish Life MAPS fund to invest in Global Shares and how much to invest in cash. ILIM will regularly monitor and review these factors.

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IRISH LIFE MAPS® RISK MANAGEMENT STRATEGIES

Currency hedging

ILIM uses a systematic currency hedging process within the Irish Life MAPS range. The proprietary strategy aims to limit the negative impact foreign currency moves can have on investment returns.

STRATEGY

The strategy aims to reduce the risk of experiencing negative returns from foreign currency moves. This is achieved by hedging significant non-euro currency exposure when it is beneficial to do so.

HOW IT WORKS

ILIM uses a systematic approach to identify key factors (valuations, market momentum, etc) that, when combined, aim to indicate when it is beneficial to hedge foreign currency exposure.

KEY BENEFITS

This strategy contributes to MAPS smoother investment journey by mitigating the risk of loss which can occur from moves in foreign currency valuations.



▶ FOR GLOBAL LOW VOLATILITY SHARES SEE PAGE 14

▶ FOR OPTION STRATEGY SEE PAGE 19

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What does Irish Life MAPS® invest in?

Asset Classes Explained

Helping people build better futures

ASSET CLASSES EXPLAINED

1 SHARES

DSC Global Shares/Global Shares*

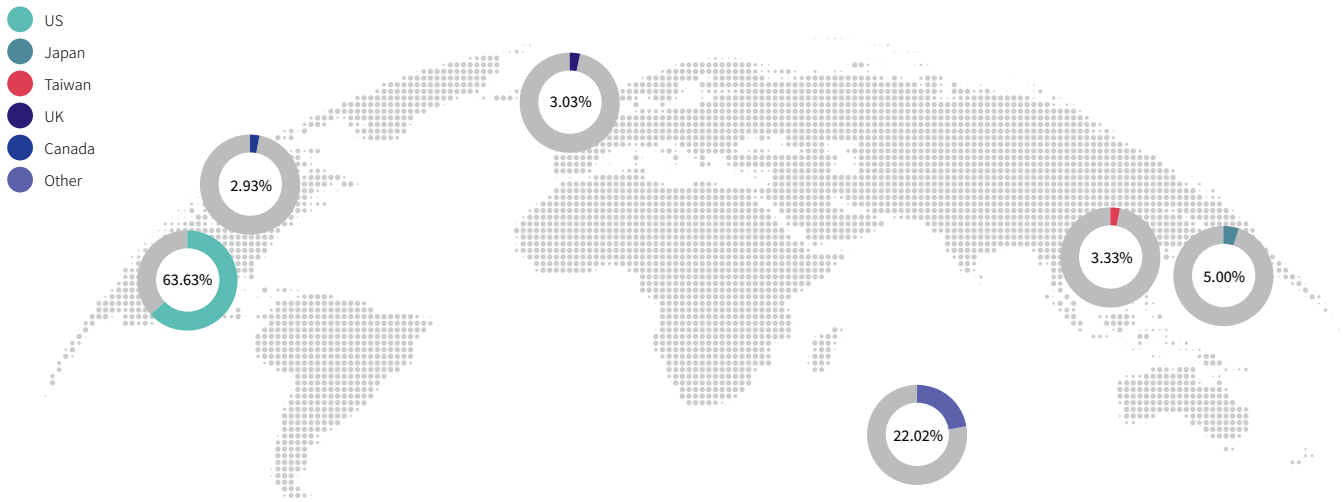
DSC Global Shares and Global Shares track the performance of a large, customised, global share index.

ILIM uses its DSC (Dynamic Share to Cash) model (explained on page 11) on the DSC Global Shares allocation while the Global Share allocation remains fully invested, providing the optimal mix for achieving MAPS objectives.

Global Shares includes c.10% in Emerging Market Shares.

For the percentage of Global Shares in each Irish Life MAPS fund, see the latest factsheet on **www.irishlife.ie**.

The geographic split of the index is illustrated below:



This information is correct as at 30 June 2026

RISK MANAGEMENT STRATEGIES

Global Low Volatility Shares*

Using a detailed, quantitative strategy, ILIM chooses shares from a broad global share index which not only have shown lower volatility in the past but which are also screened for other indicators, such as value, momentum, etc. c.200 shares make up the Global Low Volatility Shares fund.

For the percentage of Low Volatility Shares in each Irish Life MAPS fund, see the latest factsheet on **www.irishlife.ie**.

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Low Volatility Shares weight compared to the global share index

Sector	Global Low Volatility
Information Technology	-4.6%
Industrials	-5.8%
Consumer Discretionary	-1.6%
Telecommunication Services	-1.2%
Materials	0.0%
Utilities	0.0%
Energy	0.4%
Financials	0.1%
Consumer Staples	1.0%
Real Estate	4.0%
Health Care	7.6%

EMERGING MARKET LOW VOLATILITY SHARES

Using a detailed, quantitative strategy, ILIM chooses shares from a broad emerging markets share index which not only have shown lower volatility in the past but which are also screened for other indicators, such as value, momentum etc. c200 shares make up the Emerging Markets Low Volatility Shares fund.

Low Volatility Shares weight compared to the emerging market shares index:

Sector	EM Low Volatility
Information Technology	-10.3%
Industrials	-0.7%
Consumer Discretionary	0.0%
Telecommunication Services	2.5%
Materials	-3.7%
Utilities	0.7%

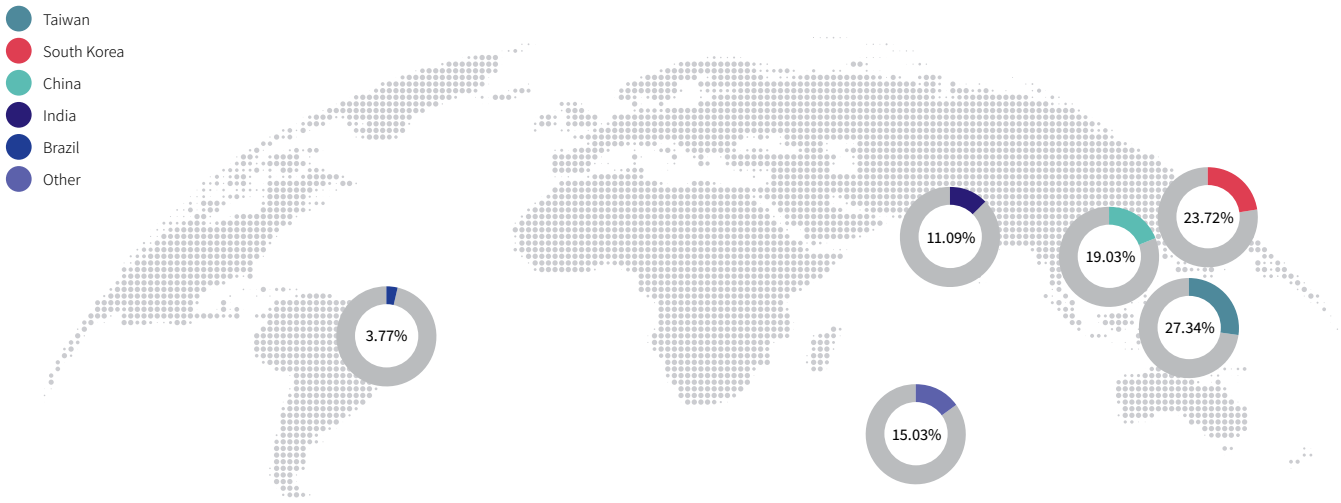
Sector	EM Low Volatility
Energy	-0.3%
Financials	3.7%
Consumer Staples	3.9%
Real Estate	1.0%
Health Care	3.2%

Emerging Market Shares

ILIM tracks the performance of a broad emerging markets share index. Emerging Market Shares includes over 1,400 individual companies, which operate in 26 different markets across the emerging markets.

For the percentage of emerging market shares in each Irish Life MAPS fund, see the latest factsheet on **www.irishlife.ie**

The geographic split of the index is illustrated below:



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ASSET CLASSES EXPLAINED

2 BONDS

Government Bonds

- ILIM currently tracks the performance of a recognised and leading government bond index to provide exposure to shorter-dated government bonds.
- Within the bond allocation, ILIM chooses the proportion to invest in government bonds and has discretion in relation to the index that is tracked.

The geographic split of the index is illustrated below:

Country	Weight
Austria	3.3%
Belgium	3.4%
Bulgaria	0.1%
Croatia	0.3%
Cyprus	0.1%
Estonia	0.0%
Finland	1.5%
France	25.2%
Germany	21.9%
Greece	0.7%
Ireland	1.2%
Italy	22.3%
Latvia	0.2%
Lithuania	0.3%
Luxembourg	0.1%
Netherlands	3.4%
Portugal	1.6%
Slovakia	0.5%
Slovenia	0.3%
Spain	13.5%

This information is correct as at 30 June 2026.

Corporate Bonds

- ILIM currently tracks the performance of a recognised and leading corporate bond index to provide exposure to corporate bonds.
- Within the bond allocation, ILIM chooses the proportion to invest in corporate bonds and has discretion in relation to the index that is tracked.

The sector split of the index is illustrated below:

Sector	Weight
Automotive	6.0%
Banking	29.2%
Basic Industry	2.5%
Capital Goods	3.4%
Consumer Goods	6.1%
Energy	2.2%
Financial Services	6.3%
Healthcare	6.1%
Insurance	4.2%
Leisure	0.8%
Media	1.8%
Real Estate	6.2%
Retail	2.7%
Services	1.2%
Technology & Electronics	2.6%
Telecommunications	4.8%
Transportation	4.1%
Utility	9.9%

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Emerging Market Bonds*

- ILIM currently tracks the performance of recognised and leading emerging-market bond indices, both local and hard currency (denominated in US dollars), to provide exposure to emerging-market bonds.
- Within the bond allocation, ILIM chooses the proportion to invest in emerging-market bonds and has discretion in relation to the indices that are tracked.

The geographic split of the local currency index is illustrated below:

Country	Weight
Poland	9.82%
Mexico	7.60%
Malaysia	9.99%
Thailand	9.20%
Brazil	8.25%
South Africa	8.49%
Indonesia	6.84%
China	7.62%
India	7.76%
Czech Republic	7.27%
Romania	3.50%
Colombia	3.38%
Hungary	4.01%
Peru	2.29%
Other	3.98%

This information is correct as at 30 June 2026.

High Yield Bonds

- ILIM currently tracks the performance of a recognised and leading high-yield bond index to provide exposure to emerging-market bonds.
- The high-yield bond allocation is currently sub-advised by an external manager.

The geographic split of the index is illustrated below:

Country	Weight
United States	65.4%
United Kingdom	6.1%
France	6.3%
Canada	3.8%
Italy	3.8%
Germany	3.7%
Japan	2.2%
Netherlands	1.8%
Spain	1.3%
Sweden	0.9%
Greece	0.4%
Australia	0.6%
Portugal	0.4%
Denmark	0.5%
Other	2.8%

This information is correct as at 30 June 2026.

Global Aggregate Bond Fund

ILIM tracks the performance of a global aggregate bond index which holds both regional and global fixed income securities (bonds), including developed and emerging market investment grade bonds.



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ASSET CLASSES EXPLAINED

3 EXTERNAL MANAGERS/ALTERNATIVES

ILIM recognises the need to incorporate alternative strategies within the Irish Life MAPS funds. ILIM complements its own alternative strategies with an active pipeline of external and alternative managers that bring diverse performance and at the right price. The external manager/alternative allocation is monitored and adapted on an ongoing basis, as ILIM's fund managers feel appropriate to best achieve MAPS' investment objectives. ILIM monitors performance and may choose to change the allocation to external managers or the target allocation within the external manager allocation, as deemed appropriate. ILIM may also choose to replace, add or remove external managers as opportunities arise and market conditions change.

ILIM's infrastructure shares and options strategy, along with strategies from eight leading managers, are currently held within each Irish Life MAPS fund. The percentage allocated to external managers/alternatives varies for each MAP and can be found in the Asset Split section of this update or on the latest factsheet, at **www.irishlife.ie**.

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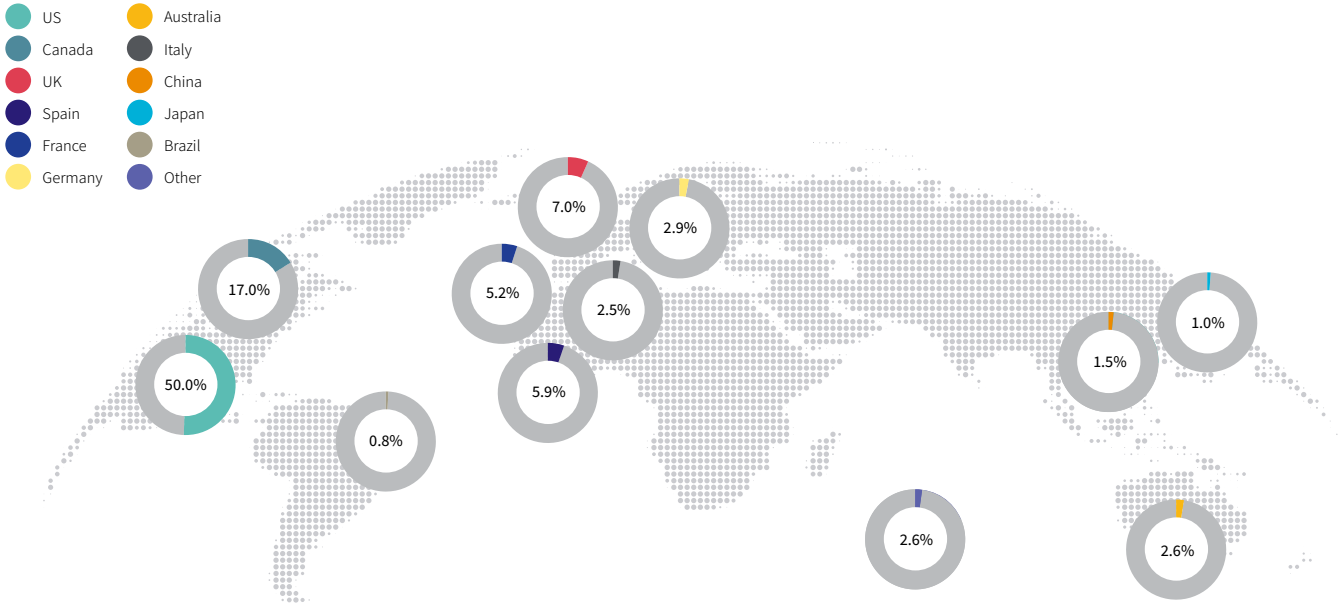
Managers	Assets Managed	Fund Names
GMO Source: GMO	$ 77.4 billion (31 March 2026)	GMO Real Return Fund
AQR Source: www.aqr.com	$207.1 billion (31 March 2026)	AQR Style Premia, AQR Alt Trends
Dunn Capital Management Source: Performance Reports	$1.7 billion (31 March 2026)	Montlake Dunn WMA
MidOcean Source: www.midoceanpartners.com	$11 billion (31 March 2026)	DB Platinum MidOcean Fund
RenaissanceRe Source: Bloomberg Terminal	$14.2 billion (31 March 2026)	RenRe Medici Fund
LGT Capital Partners Source: www.lgtcp.com	$121.2 billion (31 March 2026)	LGT ILS Cat Bond Fund
Greencoat Renewables Plc. Source: Bloomberg Terminal	€0.8 billion (31 March 2026)	Greencoat Renewables Plc.
International Public Partnerships Source: Bloomberg Terminal	£2.4 billion (31 December 2025)	INPP Plc.
Ruffer Source: Ruffer	£18.9 billion (31 March 2026)	Ruffer Total Return International
Amundi Source: Amundi	€ 2,830 billion (31 March 2026)	Amundi Physical Gold ETC

INFRASTRUCTURE AND LISTED INFRASTRUCTURE SHARES

- ILIM invests in IFM physical infrastructure fund which invests in real assets, such as airports, toll roads, railways, ports, water, gas and many others.
- ILIM also tracks the performance of a large global infrastructure shares index.
- There are 100 individual company shares represented, investing in sectors such as airports, toll roads etc.
- These infrastructure shares come mainly from developed market economies, but also some emerging markets.

For the percentage of infrastructure shares in each Irish Life MAPS fund, see the latest factsheet on **www.irishlife.ie**.

The geographic split of the index is illustrated below:



This information is correct as at 30 June 2026.

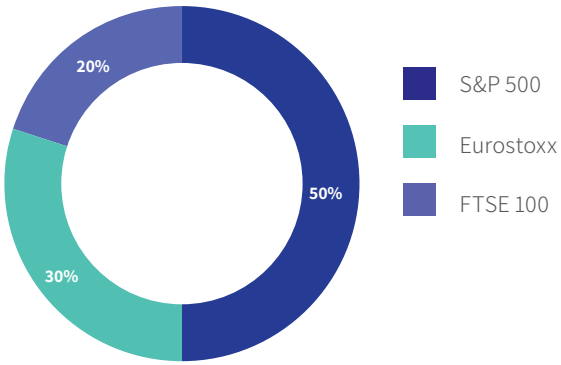
RISK MANAGEMENT STRATEGIES

Option Strategy

- The option strategy provides an alternative source of share market returns. It has a low correlation with the performance of global shares and therefore provides a diversified source of share-market-derived returns.
- The option strategy currently sells 'put' options on a monthly basis. This provides downside protection if markets fall (relative to direct global share market exposure), for which the funds are paid a fee.

This information is correct as at 30 June 2026.

Percentage split of the underlying indices on which the options are taken



ASSET CLASSES EXPLAINED

4 PROPERTY*

Each Irish Life MAPS fund currently invests in commercial property through an allocation to ILIM's Pension Property fund, in the form of offices, retail and industrial property. You can see the split between these areas and the funds' top five holdings below. More information on this part of the property allocation at the end of June 2026 is also shown below. ILIM also added extra property diversification through a small exposure to residential property via an investment in the private rented sector (PRS) and an exposure to European commercial property via ILIM's EREF European Property fund.





1. Cadenza
2. 1 George's Quay
3. 13-18 City Quay
4. 2 Grand Canal Square
5. 70 St. Stephen's Green

NAV	GAV
€1.02bn	€1.32bn

TOTAL VALUE OF PROPERTY FUND

79 INDIVIDUAL PROPERTY ASSETS

LEASED TO OVER 300 TENANTS

FEATURES A BROAD MIX OF COMMERCIAL PROPERTY, WITH EXPOSURE TO OFFICES, RETAIL AND INDUSTRIAL PROPERTIES.

The information is correct as at 30 June 2026. For the percentage of property invested in each MAP Fund, please see the factsheet on **www.irishlife.ie**.

Warning: If you invest in these funds, you may lose some, or all, of the money you invest.

Warning: The value of your investment may go down as well as up.

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

Irish Life



ILIM's Credentials

Helping people build
better futures

ILIM'S CREDENTIALS



ILIM currently manages €176 billion of assets (as at 30/06/2026) from clients including private investors and leading Irish and international companies. By investing in one of these funds through an Irish Life Assurance pension, savings or investment plan, you will benefit from ILIM's experience and expertise.

Irish Life Assurance chooses ILIM to manage its MAPs fund range as it is a multi-award winner, recognised internationally for its expertise, innovation and track record:

European Pensions AWARDS 2019 WINNER Passive Manager of the Year

GRESB REAL ESTATE ★★★★★ 2025

Irish Pensions AWARDS 2019 WINNER Investment Manager of the Year

Irish Pensions AWARDS 2020 WINNER Investment Manager of the Year

Irish Pensions AWARDS 2021 WINNER Risk Management Provider of the Year

European Pensions AWARDS 2018 WINNER Passive Manager of the Year

KPMG Irish Independent PROPERTY INDUSTRY EXCELLENCE AWARDS 2019 PROPERTY INVESTMENT/

Irish Pensions AWARDS 2022 WINNER Investment Manager of the Year

Irish Pensions AWARDS 2023 WINNER Property Manager of the Year

Irish Pensions AWARDS 2024 WINNER Investment Manager of the Year

IRISH LIFE MAPS®

- Choice is offered across a range of funds
- Aims for smoother returns over the long term
- Risk management aims to keep returns on track
- Peace of mind through regular reviews
- Available across our pension, investment and savings plans



Warning: The value of your investment may go down as well as up.

Warning: If you invest in these funds, you may lose some, or all, of the money you invest.

Warning: These funds may be affected by changes in currency exchange rates.

For more details please see **www.irishlife.ie/investments** or contact your financial broker or financial adviser.

Irish Life

Keyridge Asset Management Limited, trading as Irish Life Investment Managers is regulated by the Central Bank of Ireland.
Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland

ILA 10636 (REV 06-26)