

MyPortfolio Builder was developed based on the Irish life fund rating methodology however we absolutely understand that you may use alternative methodologies. In recognition of that, MyPortfolio Builder shows both Irish Life and ESMA fund ratings. The dual rating systems are seen throughout the journey in the screens, in the report and summaries. Our aim was that Adviser who use alternative methodologies can still benefit from using MyPortfolio Builder.

ESMA rating are shown for all funds

You can filter funds by ESMA ratings

Fund Name	AMC	ESG	Risk	ESMA	Allocation
★ Setanta Income Opportunities Fund Series H	1.00%		4	4	35
★ Amundi Real Assets Target Income Series H	1.60%		4	5	20
★ Amundi Multi-Asset Sustainable Future Series H	1.55%	🌳	3	4	45 ✓
Totals:	1.37%		3		100%

ESMA Information on this screen can also be included in the report.

Adding the performance chart to your report can be done at the report builder stage.

You can select to display the fund range with or without ESMA rating dependent on your preference

Report View

YOUR FUND SPLIT



The pie chart and table below sets out the fund options for your investment along with relevant information on charges and volatility ratings. We illustrate the weighting across the funds where more than one is included.

%	FUND	TOTAL CHARGE ¹	ESG RATING ²	IL RISK RATING	ESMA RISK RATING ³
35%	Active Managed Fund H	1.00%		IL4	4
32%	Setanta Equity Dividend Fund Series H	1.00%		IL6	5
18%	Amundi Real Assets Target Income Series H	1.60%		IL4	5
15%	Amundi Global ESG Ecology Equity Series H	1.65%		IL6	6
100%	WEIGHTED TOTAL AT OUTSET ¹	1.21%	-	IL5	-

INVESTOR DESCRIPTION FOR YOUR PORTFOLIO VOLATILITY

You take an active interest in exploring your investment options and are very familiar with how different types of investments work. In particular you accept the fact that investment markets move up and down in value but offer excellent opportunities for growth over the long-term. You have good experience of investing money in assets, such as property and shares - for example, you may have bought them directly or own funds that invest in them. When it comes to managing your retirement fund, in order to get a very good potential return, you are willing to invest in options that can have significant levels of ups and downs over time.



- The weighted totals at outset are estimates based on the split of payments into your chosen funds at the start of your plan. This weighted total may vary over time depending on the performance of your funds and any changes to your fund mix. This could impact on the total charge applying and the risk rating of your portfolio.
- The Total Charges shown above combine the yearly Fund Charge and any Plan Charges that may apply. The Fund Charge is deducted daily and is reflected in the fund price. Plan Charges are taken as a percentage of your fund value and deducted from your plan monthly. Please see the Product Booklet, Terms & Conditions and Fund Guide for full information on charges.
- EU Sustainable Finance Disclosures Regulation (SFDR) legislation aims to support consumer understanding of sustainability risks by categorising investment funds according to the following criteria: Article 6 - funds with no explicit consideration of sustainability aspects as part of the investment process ("No green tree"); Article 8 - funds which promote environmental or social characteristics (although not exclusively) and which invest in companies that follow good governance practices ("One green tree"); Article 9 - funds which have either sustainable investment or reduction in carbon emissions as their objective ("Two green trees").
- Funds can be risk rated using alternative methods that also use a low 1 to high 7 point scale but that differ from the Irish Life volatility scale IL1-IL7 in calculation and the interval between the rating points. The European Securities and Markets Authority (ESMA) risk rating methodology reviews annualised volatility over the last 5 years and the ESMA ratings on the fund(s) are included above for information purposes.

ESMA rate is displayed

ESMA rating description is shown

Fund Range Appendix

FUND RANGE



IRISH LIFE RISK RATING (IL1)	ESMA	Fund Name	ESMA
Davy Global Brands Fund Series H	6	Amundi European Equity Conservative Series H	6
Global Cash Fund Series E - Lifestyling only	1	Amundi Global ESG Ecology Equity Series H	6
IRISH LIFE RISK RATING (IL2)	ESMA	Consensus Equity Fund H	6
Indexed Euro Short Dated Bond Fund Series H	2	Davy Global Alpha Fund Series H	6
Multi Asset Portfolio 2 Series H	3	Dynamic Global Equity Fund Series H	5
Retirement Portfolio 2 Series H	3	Fidelity Global Prop Shares H	6
IRISH LIFE RISK RATING (IL3)	ESMA	Fidelity World Fund Series H	6
Amundi Absolute Return Multi-Strategy Series H	3	Global Opportunities Fund H	6
Amundi Global Aggregate Bond Series H	3	Global Select Fund H	6
Amundi Multi-Asset Sustainable Future Series H	4	Indexed Commodities H	5
Diversified Cautious Fund H	3	Indexed Ethical Global Equity Fund Series H	5
Indexed Euro Corporate Bond I	3	Indexed Euro Prop Share Fund E	6
Indexed Inflation Linked Bond Fund Series H	4	Indexed European Equity H	6
Multi Asset Portfolio 3 Series H	4	Indexed Japanese Equity Fund H	6
Multi-Manager Target Return Fund Series H	3	Indexed North American Equity H	6
Protected Consensus Markets Fund Series H	4	Indexed Technology Fund Series H	6
IRISH LIFE RISK RATING (IL4)	ESMA	Indexed UK Equity H	6
Active Managed Fund H	4	Indexed World Equities Series H	6
Amundi Real Assets Target Income Series H	5	Infrastructure Equities Fund Series H	6
Consensus Cautious Fund I	4	Multi Asset Portfolio 6 Series H	5
Diversified Balanced Fund H	4	Pension Property Fund H1 (Irish Prop IS)	5
Fidelity MASD Fund Series H	4	Setanta Equity Dividend (EXHIGHYIELD) Fund Series H	5
Indexed Fixed Interest H	3	Setanta Equity Dividend Fund Series H	5
Multi Asset Portfolio 4 Series H	4	Setanta Global Equity Fund Series H	6
Pension Protection Fund H	4	Setanta Global Focus Fund Series H	6
Setanta Balanced Dividend Fund Series H	4	UK Property Fund H	3
Setanta Income Opportunities Fund Series H	4	IRISH LIFE RISK RATING (IL7)	ESMA
IRISH LIFE RISK RATING (IL5)	ESMA	Fidelity China Fund H	6
Consensus Fund Series H	5	Fidelity EMEA Fund Series H	6
Diversified Growth Fund H	5	Fidelity India China Fund H	6
Global Consensus Fund Series H	5	Fidelity India Fund H	6
Multi Asset Portfolio 5 Series H	5	Indexed Emerging Market Equity Fund Series H	6
Property Portfolio Fund H	3	Indexed Irish Equity H	6
Setanta Managed Fund Series H	5	Indexed Pacific Equity H	5
IRISH LIFE RISK RATING (IL6)	ESMA	UNRATED	ESMA
Amundi Euroland Equity Small Cap Series H	6	Davy Conservative Income and Growth Fund H	3

ESMA rating description is shown in the overall fund range appendix