

# BALANCED RISK STRATEGY

## STRATEGY FACTS

**Fund administrator:**  
Irish Life

**Base Currency:**  
Euro

**Geography of Investment:**  
Global

**Management Style:**  
Mixture of Active and  
Passive

**Key Points:**

This strategy is a medium to high risk strategy available on **CONNECT**, which pursues a high potential return with a lower level of risk than a high equity strategy.

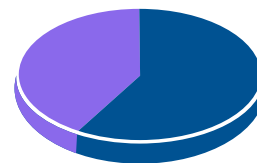
### Strategy Objective

Provide similar return to equities but with less volatility of returns over the long term. This is a medium to high risk strategy which can have medium to high levels of volatility. It is most suitable for long term investment.

The strategy aims to reduce the likelihood of extreme investment shocks by diversifying across a range of performance-seeking asset classes. Some of the underlying Funds use an ESG (Environmental, Social & Governance) methodology in their investment approach.

This fund is for members who want to take more investment risk through their savings career in order to seek higher returns.

### Asset allocation



**Strategy**

Dynamic Share to Cash All World	58%
Lower Risk	42%

### Investment Performance

	Q2 2022	1 Year	3 Years (p.a.)	5 Years (p.a.)
Fund*	-7.3%	-5.0%	4.2%	4.6%

Inception Date 13/08/13

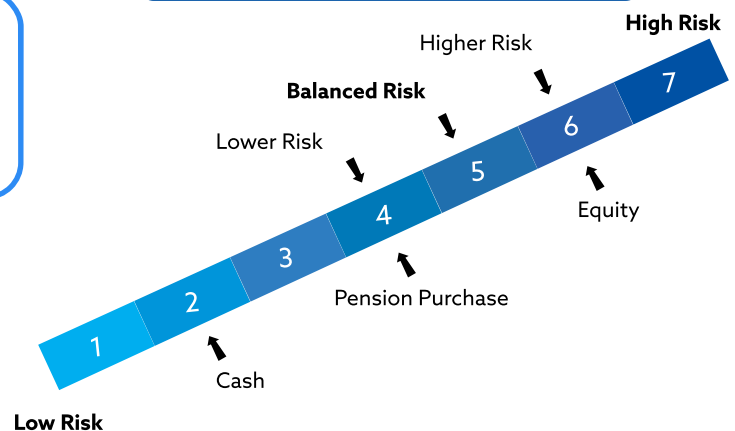
The **Balanced Risk Strategy** gross return for the quarter was -7.3%. The strategy is invested in a well-diversified range of assets.

Global equity markets fell sharply in Q2, with investors facing challenging market conditions with uncertainty over rising interest rates, inflation and slower economic growth. The 'Dynamic Share to Cash' Strategy, which can move between equities and cash based on a quantitative model, started Q2 at 100% equity exposure but this was reduced over the quarter to 65% by end June.

Longer-dated AAA-rated Eurozone government bond prices fell sharply, with yields rising, over Q2. In attempts to combat rising inflation, Central Banks continued to implement interest rate rises, with the ECB expected to increase its rates in July.

The Lower Risk Strategy invests in a wide range of assets in order to reduce volatility and it dynamically changes asset allocation as valuations change.

### Comparative Risk



### Underlying Managers



**Important information**

\*Returns shown are gross of annual charges. The value of investments may go down as well as up and the return of your investment is not guaranteed. Fluctuations in financial markets, currencies and other risks may cause fluctuations in the value of investments. Any fund objective or target should not be considered as a guarantee of performance of any fund. Derivatives may also be used for efficient portfolio management purpose.

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