LifeStar

LifeStar Insurance plc **Balanced Managed Strategy**

Factsheet

Investment Objectives

The Balanced Fund seeks long-term total returns through a moderately risky investment strategy invested in both fixed income and equity securities.

Portfolio Strategy

The Balanced Fund takes a long-term strategic approach to asset allocation across different asset classes, consistent with its objectives. The fund typically invests primarily in local and foreign bonds, equities, and other investment vehicles investing in bonds and equities, such as funds. The Balanced Fund asset allocation reflects the Manager's market outlook and may hold high cash levels from time to time due to operational reasons.

Bid Price*

€ 4.3701

As at 01.02.2025

Fund Size

€10.99m

Launch Date: 17.09.2007

Launch Price: €2.3294

Offer Price*

€ 4.5886

*Prices are net of charges

Historical Performance

Cumulative Performance

YTD	Last year	Last 3 years	Last 5 years	Since launch Net CAGR	Annualized* since launch
0.90%	9.94%	12.13%	33.23%	100.80%	4.09%

*The annualised rate shows the average return per year since the fund's launch

Calendar Year Performance

2023	2022	2021	2020	2019	2018
7.55%	-6.47%	13.32%	7.72%	15.30%	3.20%

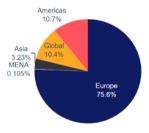
Asset class allocation



Top 5 holdings

Asset	% of NAV
Malta Government Bond	10.11%
Bank of Valletta PLC	6.85%
iShares EUR Govt Bond 20yr Target Duration UCITS ETF	4.32%
4% Cablenet Communication Systems pls Unsecured Bond 20230 EUR	3.83%
Medserv Plc	3.18%

Regional allocation



Top 5 countries

Country	% of NAV
Malta	47.78%
US	7.46%
UK	4.64%
Italy	3.55%
Romania	2.05%

12-month annualised	Sharpe	
volatility (%)	Ratio	
²⁰ 3.3 ▲0.1 40	3.05	

Top 5 sectors

Sector	% of NAV
Sovereign	19.51%
Financials	19.16%
Telecoms	9.47%
Real Estate	7.90%
Energy	7.15%

Past performance is not a guide to future returns. The above information is not to be construed as investment advice. Your decision should be based on the full details of the Key Information Document, which can be provided upon request or downloaded from our website www.lifestarinsurance.com. LifeStar Insurance plc (C29086) is authorised by the MFSA to carry out Long Term Business of Insurance under the Insurance Business Act, Cap 403 of the Laws of Malta.

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Performance history (€, net bid price)