



LifeStar Insurance plc

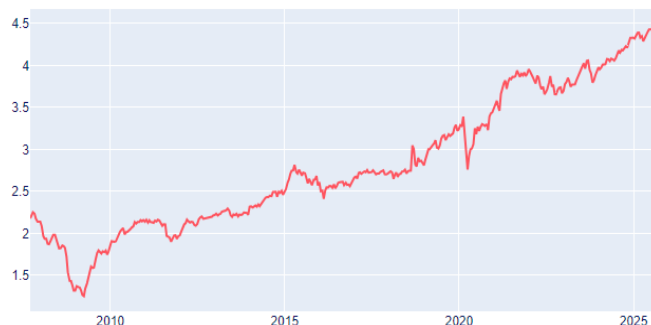
Balanced Managed Strategy

Factsheet

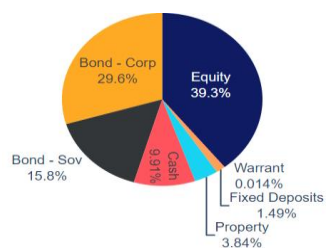
Investment Objectives

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

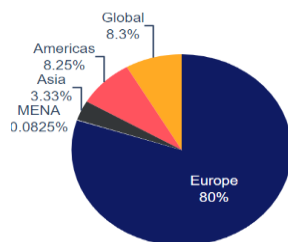
Performance history (€, net bid price)



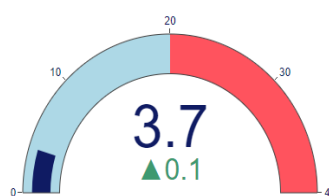
Asset class allocation



Regional allocation



12-month annualised volatility (%)



Sharpe Ratio



Top 5 holdings

Asset	% of NAV
Malta Government Bond	8.33%
3% D Foods Finance plc Sec Conv 2026-2030 Tranche 2020/1	7.47%
Bank of Valletta PLC	6.33%
Equinox III SLP-SIF March 2025	4.21%
Land & Buildings	3.84%

Top 5 countries

Country	% of NAV
Malta	51.12%
US	5.53%
UK	4.06%
Italy	2.99%
Japan	1.95%

Top 5 sectors

Sector	% of NAV
Financials	17.19%
Sovereign	15.81%
Retail	8.58%
Telecoms	7.96%
Real Estate	6.15%

As at 01.08.2025

Bid Price*	Offer Price*	Fund Size
€ 4.4922	€ 4.7168	€13.39m

*Prices are net of charges

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.

Historical Performance

Cumulative Performance

Launch Date: 17.09.2007
Launch Price: €2.3294

YTD	Last year	Last 3 years	Last 5 years	Since launch Net CAGR	Annualized* since launch
3.72%	7.53%	18.38%	39.51%	106.41%	4.14%

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

Calendar Year Performance

2024	2023	2022	2021	2020	2019
8.87%	7.55%	-6.47%	13.32%	7.72%	15.30%