




Consensus Cautious Fund

Pension/Investment

Snapshot	Objective		To give a mid range level of managed fund returns with lower levels of volatility
	Style		Indexed
	Size		€218,182
	Asset Mix		Equities, Bonds, Property, Cash
	Number of Stocks		2736
	Volatility/Risk		Medium risk

The Consensus Cautious Fund is a managed fund, where 65% of the assets are invested in the Consensus Fund and 35% track the performance of shorter term eurozone government gilts.

Objective

- The aim of the consensus portion is to provide access to the performance of the Consensus Fund while offering a greater risk level.
- The aim of including European Bonds is to track the performance of shorter term government bonds.

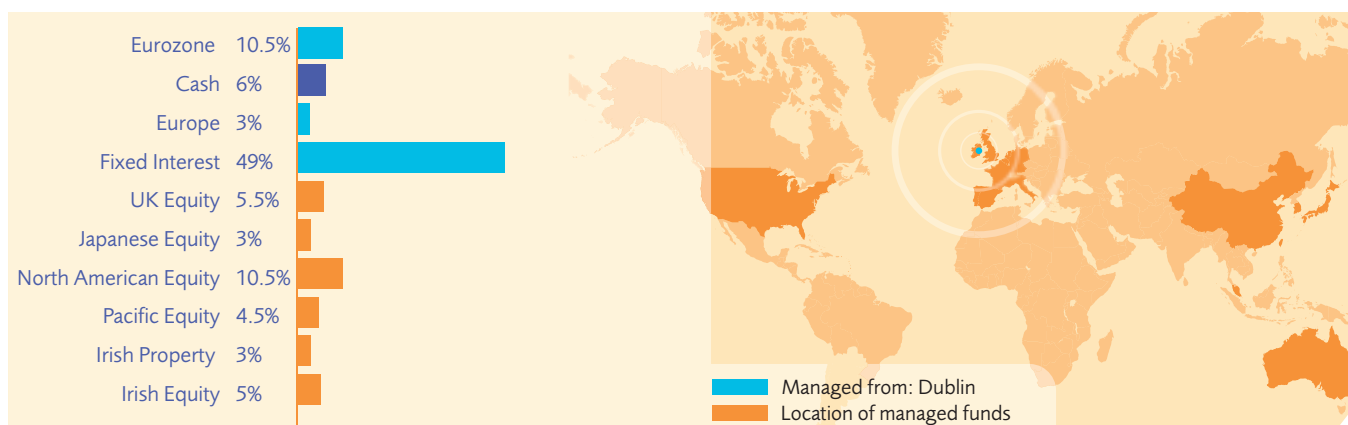
Operation

- 65% of the consensus cautious management aims to consistently perform in line with the average pension managed fund.

Suitability

- This is suitable for customers who are interested in a reduced element of risk.

*Asset Mix



Warning: Past performance is not a reliable guide to future performance. The value of your investments may go down as well as up. This fund may be affected by changes in currency exchange rates.

*Asset allocation is subject to change. Information correct as at 1 January 2009. Irish Life Assurance plc and Irish Life Investment Managers are regulated by the Financial Regulator.