

HC Experienced Portfolio

Information is correct at 28th February 2015

Fund Description

This fund invests mainly in higher risk assets such as the global, emerging market and small cap equity markets. To provide diversification, there may also be smaller allocations to euro government, corporate and indexed linked bonds, emerging market debt, and alternative investments such as commodities.





Investors in this fund aim to achieve higher investment returns and are comfortable accepting the risk of capital loss and significant price volatility in the short term to achieve this goal.

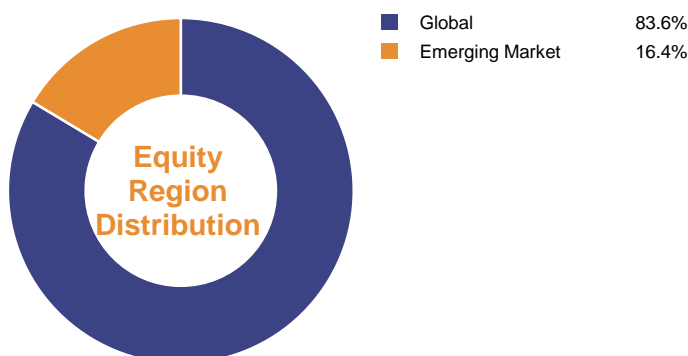
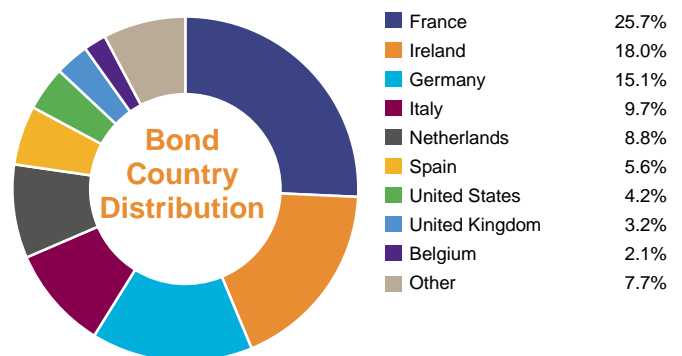
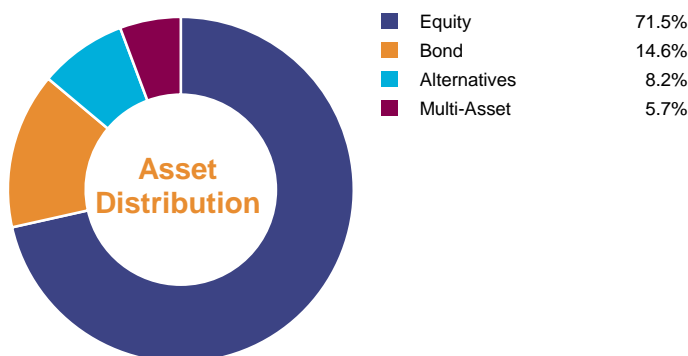
The fund uses the Dynamic Share to Cash model (DSC) to move money between Developed Market Shares and cash.

Warning: If you invest in this product you may lose some or all of the money you invest.

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

Fund Facts

Objective	 To achieve high investment returns from a mix of asset classes
Investment Style	 Active & Indexed
Asset Mix	 Equity, Bonds and Alternatives
Number of Stocks	 3,740
Volatility / Risk	 Level 5 on a scale of 1 - 7
Strategy Launch Date	 25th September 2012



Equity Sector Distribution

Sector	Fund
Basic Materials	4.5%
Consumer Goods	11.9%
Consumer Services	9.3%
Financials	19.1%
Health Care	9.2%
Industrials	10.7%
Oil & Gas	6.3%
Other	12.9%
Technology	9.7%
Telecommunications	3.6%
Utilities	2.8%

Warning: This fund may be affected by changes in the currency exchange rates.

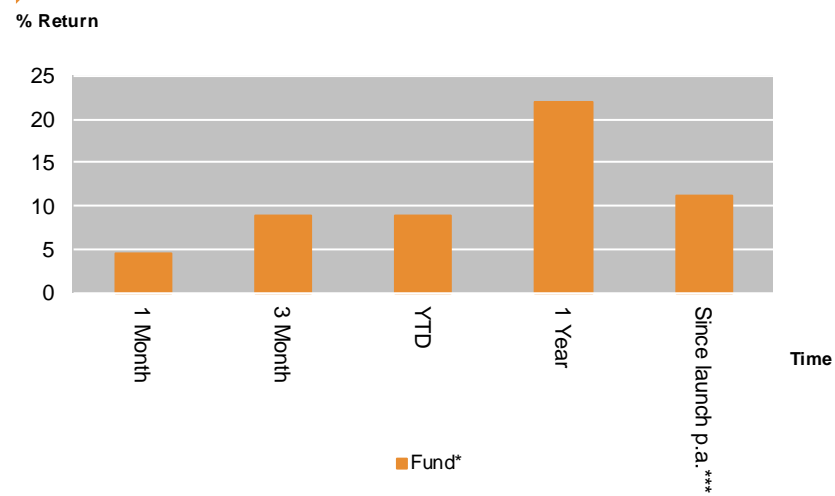


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Table: Performance Comparison

	Fund*	Benchmark**
1 Month	4.45%	4.48%
3 Month	8.86%	9.15%
YTD	8.95%	9.21%
1 Year	22.04%	23.32%
Since launch p.a.***	11.20%	12.43%

Figure: Performance Over Time



* Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. The fund management charge and product charges will vary depending on the terms and conditions of your contract

** Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

*** Launch Date (for the series used in the above performance illustration) = 25/09/2012
Source: Irish Life Investment Managers

This fund is provided by Irish Life Assurance plc and managed by Irish Life Investment Managers. It is developed together with HC to meet the needs of a specific client risk profile.

Warning: Past Performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit irishlife.ie