



Irish Life MAPS

MULTI-ASSET PORTFOLIOS

RANGE OF RETURNS

Each of the Irish Life Multi Asset Portfolio Funds (MAPS) has been developed to suit different attitudes to risk. These range from lower risk, Multi Asset Portfolio 2 (MAP2), which has a large percentage invested in cash and bonds to higher risk Multi Asset Portfolio 6 (MAP6), which is predominantly invested in shares.

CUSTOMER RISK RATING	2 CAREFUL	3 CONSERVATIVE	4 BALANCED	5 EXPERIENCED	6 ADVENTUROUS	7 VERY ADVENTUROUS
FUND NAME	MULTI ASSET PORTFOLIO 2	MULTI ASSET PORTFOLIO 3	MULTI ASSET PORTFOLIO 4	MULTI ASSET PORTFOLIO 5	MULTI ASSET PORTFOLIO 6	

As most of us know, investing in shares over long periods of time usually produces better returns than investing in cash or bonds. However, alongside these higher returns, investing in shares usually brings higher risk and the possibility that returns can vary considerably each year. Returns can even be negative over a given period of time, especially over shorter periods.

So while we might expect MAP6 to give a better return than MAP2 over long periods, we would also expect the returns on MAP6 to vary to a much greater extent than those on MAP2. The illustrations on the following pages show the possible returns your customer might expect over different time periods for each of the MAPS funds.

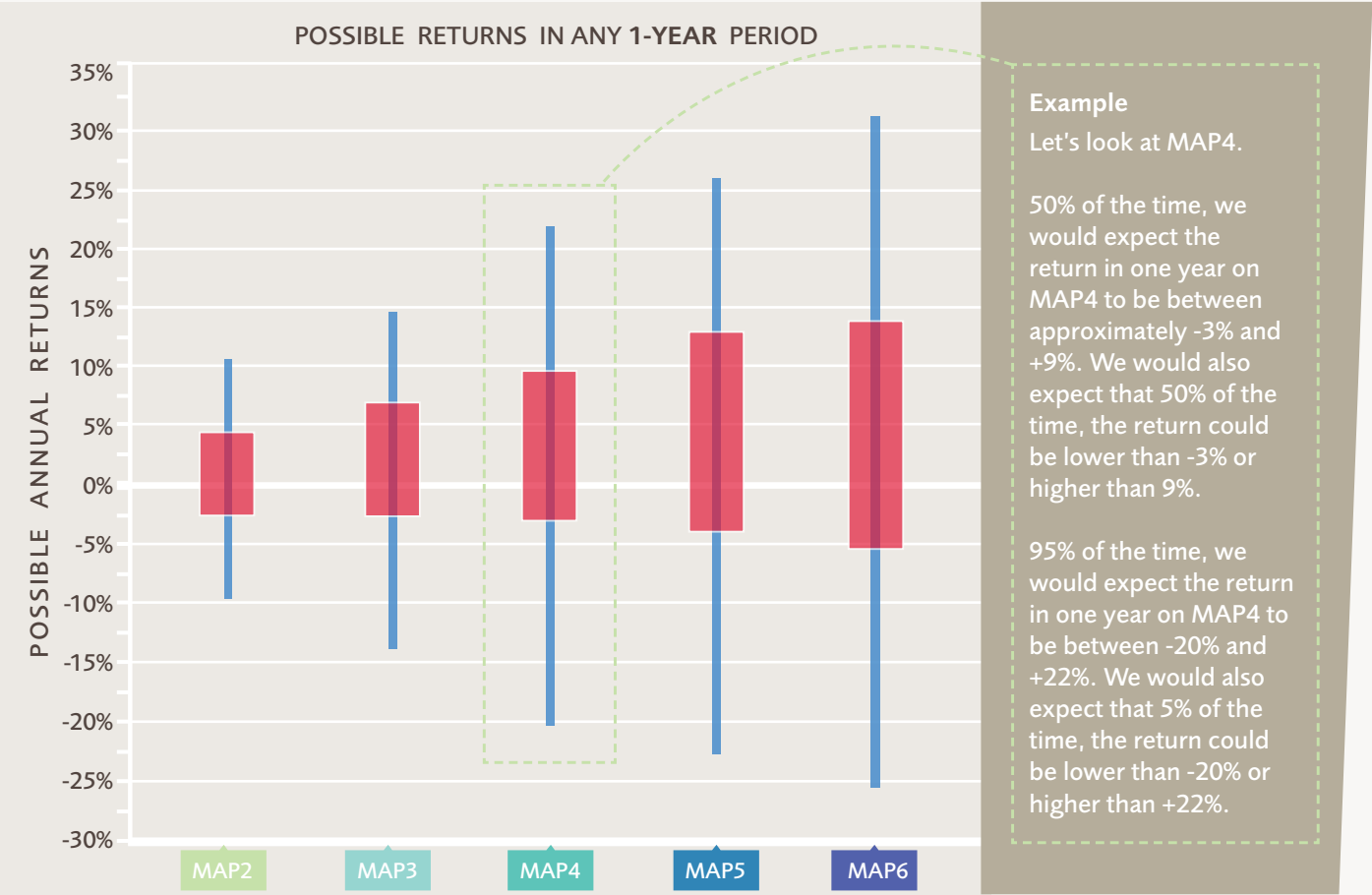


POSSIBLE RETURNS IN ANY 1-YEAR PERIOD

This first graph shows the range of possible returns your customer may expect in any **1-year** period for each of the Irish Life MAPS funds.

50% of the time, in any 1-year the return is expected to be within the range of the **red** bars shown. This means that 50% of the time the return could be higher or lower than the **red** bars shown.

95% of the time, in any 1-year , the return is expected to be within the range of the **blue** bars shown. This means that 5% of the time the return could be higher or lower than the **blue** bars shown.



The possible return numbers are produced by Irish Life Investment Managers (ILIM). The returns are calculated before taxes and allow for an annual management charge of 1.15% (1.05% for MAP6). The actual fund management charge and product charge will depend on their plan. Please see the Product Booklet or Fund Guide for details.

The bars show the possible range of returns 95% of the time, in any **1-year**. However, not all of the returns are equally likely to happen. In fact, returns closer to the middle of each illustration would be more likely than those at the extremes.

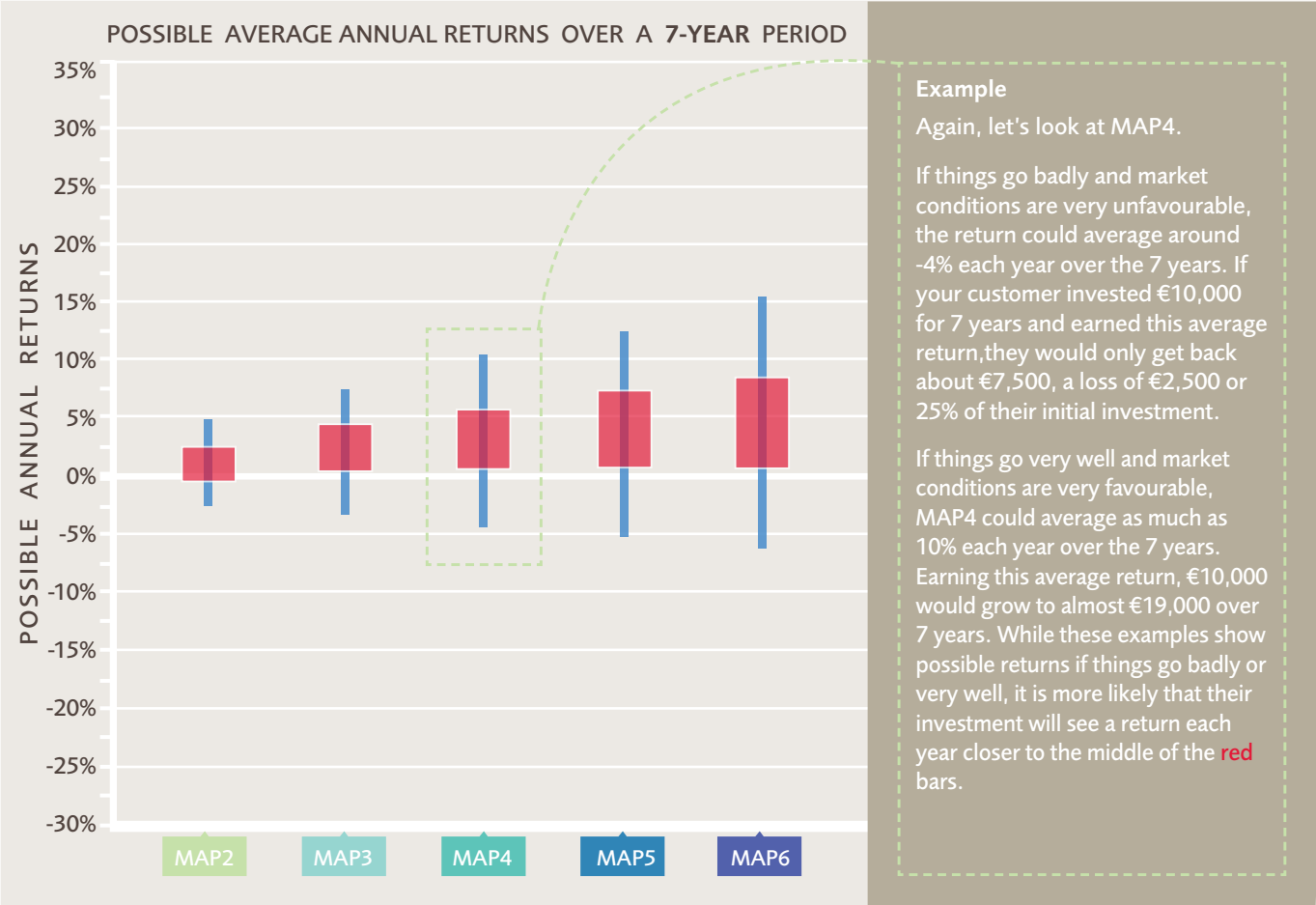
- Warning: If you invest in these funds you may lose some or all of the money you invest.
- Warning: The value of your investment may go down as well as up.
- Warning: These funds may be affected by changes in currency rates.
- Warning: Past performance is not a reliable guide to future performance.
- Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

POSSIBLE ANNUAL RETURNS OVER A 7-YEAR PERIOD

This graph shows the range of possible returns your customer may expect over a **7-year** period for each of the Irish Life MAPS funds.

50% of the time, the average yearly return over a 7-year period is expected to be within the range of the **red** bars shown. This means that 50% of the time the average yearly return could be higher or lower than the **red** bars shown.

95% of the time, the average yearly return over a 7-year period is expected to be within the range of the **blue** bars shown. This means that 5% of the time the average yearly return could be higher or lower than the **blue** bars shown.



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ABOUT IRISH LIFE INVESTMENT MANAGERS

Our investment managers are internationally recognised for their expertise, innovation and track record and are multi award winners:

- **2014 European Pension Award Winners –Best Equity and Best Passive Manager Awards.** The only Irish investment manager to win an award and the only manager in Europe to win 2 awards.
- **2014 Irish Pension Awards - Investment Manager of the Year.**
- **Taking care of over €40 billion of assets** for thousands of people across Ireland. Our investment managers know the needs of people in Ireland.
- **Over €3 billion of assets already using our multi asset portfolio strategies.** This is the amount we now look after for our retail and institutional clients using these strategies – showing how appealing these strategies are to investors.

All of which means your customers can be confident they are in good hands when you recommend Irish Life MAPS.

Our Investment Managers have developed this range of funds, from lower risk MAP2 through to higher risk MAP6 so that there should be a MAPS fund to suit all types of investors.

The Irish Life MAPS funds will be managed to their appropriate risk rating throughout. For example, MAP3 will be managed to a risk rating of 3 and your customer doesn't have to worry about switching funds, if their attitude to risk doesn't change. Our Investment Managers do this through:

- Continually monitoring and assessing the assets within each MAPS fund
- Rebalancing each MAPS fund on a quarterly basis
- Their innovative Dynamic Share to Cash (DSC) model
- An annual review of each MAPS fund.

For more information on Irish Life MAPS, rebalancing and the DSC please see the Product Booklet or Fund Guide.

HOW THE RANGE OF RETURNS ARE CALCULATED

Our Investment Managers have produced the numbers for the graphs in the previous two pages. They have produced these numbers using a combination of:

- Assumptions about future returns on the different assets within the Irish Life MAPS funds and
- Past investment returns on the different assets over different time periods

As with any forward-looking numbers, these are only estimates and the actual returns achieved on the investment may differ from those shown in the graphs.

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