

Balanced Portfolio



Irish Life

Information is correct at 28th February 2015

Fund Description

The majority of this fund's investments are in equities - developed and emerging markets and minimum volatility equities. There are additional allocations to alternative investments and fixed interest investments. The fixed interest investments include euro government bonds and corporate bonds.

Investors in this fund are looking for good investment growth over longer time periods and are comfortable with the investment risk associated with this which may mean falls in capital values over shorter time periods.

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.

Fund Facts

Objective



To achieve returns managed within a range of volatility suitable for balanced investors

Investment Style



Active & Passive Multi Strategy

Asset Mix



Equity, Bonds, Property, Cash and Alternatives

Volatility / Risk

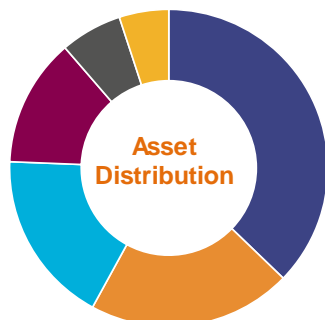


Medium

Strategy Launch Date



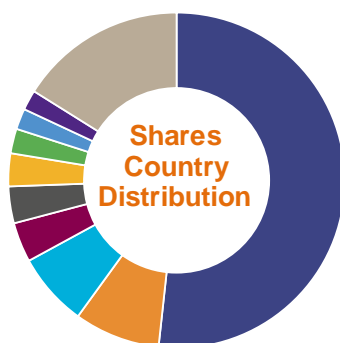
17th May 2013



Developed Market Shares	37.2%
Low Volatility Shares	20.7%
Alternative	17.7%
Bonds	13.1%
Property	6.3%
Emerging Market Shares	5.0%



GMO	60.0%
AMUNDI	15.0%
Blackrock	15.0%
Pimco	10.0%



United States	51.7%
Japan	8.3%
United Kingdom	7.1%
Switzerland	3.8%
Germany	3.5%
France	3.2%
Canada	2.4%
Hong Kong	2.0%
Australia	1.9%
Other	16.1%

Top Ten Equity Holdings

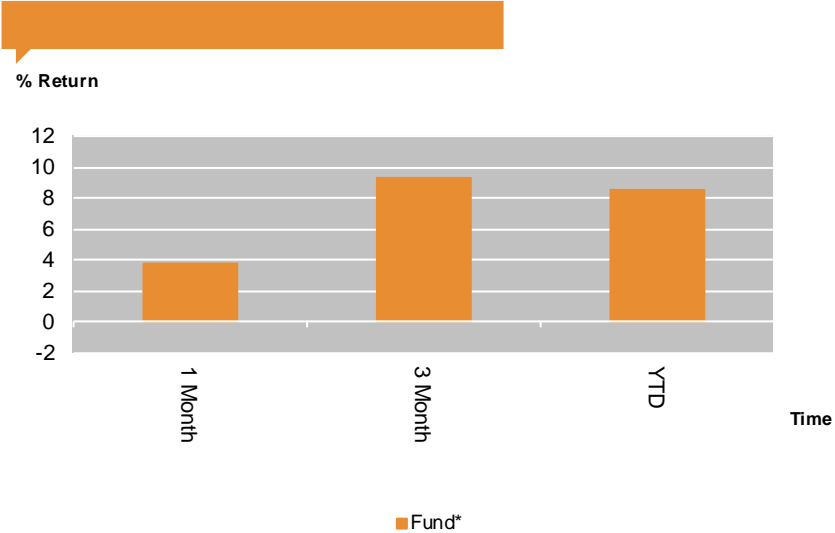
Stock Name	Fund
APPLE INC	1.9%
EXXON MOBIL CORP	1.0%
MICROSOFT CORP	0.9%
JOHNSON & JOHNSON	0.7%
WELLS FARGO & CO	0.7%
GENERAL ELECTRIC CO	0.7%
NESTLE SA	0.6%
NOVARTIS AG	0.6%
PROCTER & GAMBLE CO/THE	0.6%
JPMORGAN CHASE & CO	0.6%

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. External asset managers may change over time. Funds that are managed by external asset managers are subject to incentive fees. Part of this fund may borrow to invest in property.

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

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	Fund*
1 Month	3.78%
3 Month	9.31%
YTD	8.47%



* Fund returns are quoted before taxes and after a standard annual management charge of 1.10%. The fund management charge and product charges will vary depending on the terms and conditions of your contract

Launch Date (for the series used in the above performance illustration) = 03/10/2014
Source: Irish Life Investment Managers

This fund is provided by Irish Life Assurance plc and managed by Irish Life Investment Managers.

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

