

# HC Experienced Portfolio

Information is correct at 30th November 2013

## Fund Description

This fund currently invests 35% in world equities, 7.5% in commodities and 15% in the Strategic Asset Return Fund. The remainder of the fund is invested across assets including corporate bonds, emerging market and small cap equities.

The benchmarks for this fund are: FTSE® World Index Goldman Sachs Light Energy Index, GLSE199T Index USD in EUR Terms OECD Inflation

**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 perform in line with the underlying benchmarks

### Investment Style



Active & Indexed

### Asset Mix



Equity, Bonds and Alternatives

### Number of Stocks



3,021

### Volatility / Risk

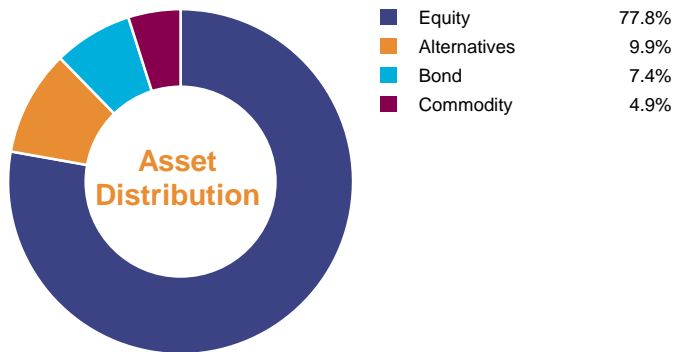


Level 5 on a scale of 1 - 7

### Strategy Launch Date



25th September 2012



## Bond Country Distribution (Top Ten)

Country	Fund
Ireland	32.8%
France	29.3%
Germany	19.4%
Italy	7.7%
Spain	4.8%
Netherlands	2.4%
Belgium	1.9%
Austria	1.1%
Finland	0.5%
Slovakia	0.2%

## Equity Sector Distribution

Sector	Fund
Basic Materials	6.1%
Consumer Goods	13.3%
Consumer Services	8.5%
Financials	20.9%
Health Care	6.3%
Industrials	11.3%
Oil & Gas	7.4%
Other	9.7%
Technology	9.0%
Telecommunications	4.7%
Utilities	2.7%



**Irish Life**

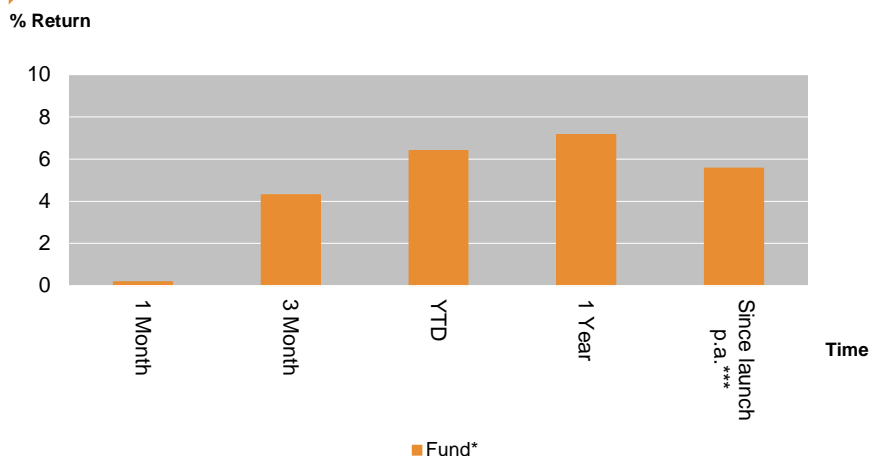
**Warning: This fund may be affected by changes in currency exchange rates.**

# HC Experienced Portfolio

## Performance as at 30/11/2013

	Fund*	Benchmark**
1 Month	0.19%	0.31%
3 Month	4.32%	4.66%
YTD	6.41%	7.52%
1 Year	7.16%	8.41%
Since launch p.a.***	5.58%	6.82%

## Performance chart



\* Fund returns are quoted before taxes and after a standard annual management charge of 1.05%. 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. It is developed and managed by Irish Life Investment Managers (ILIM) and designed by 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.**

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