

Global Consensus Fund Series H

Information is correct at 31st December 2014

Fund Description








This fund is based on an approach which combines the wisdom of the main investment managers in Ireland. The fund invests in assets similar to those in the Consensus Fund. Ireland's most popular fund but with no specific allocation to equities or property in Ireland.

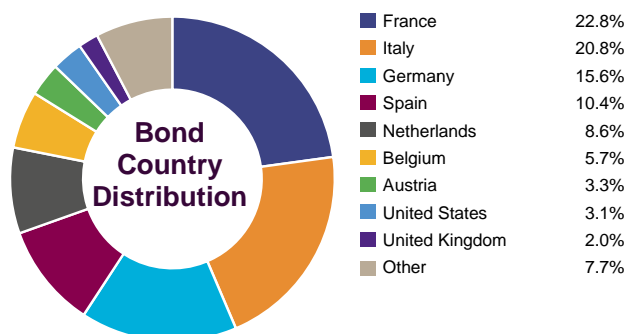
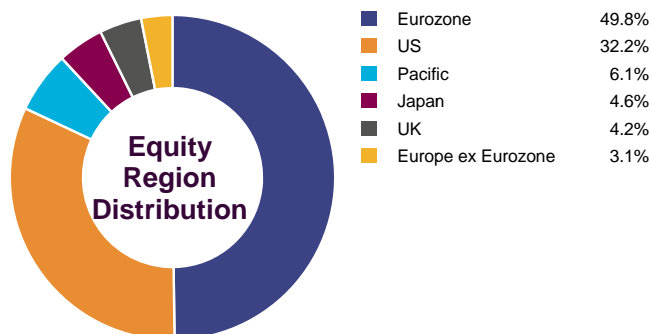
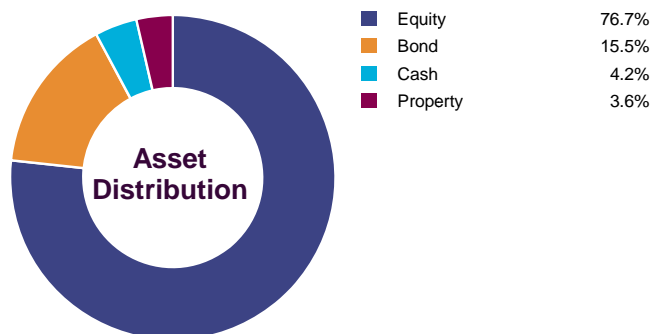
The fund matches the investment that the main investments that the main investment managers in Ireland make in global shares, property, bonds and cash.

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 perform in line with the Average Managed Fund without any specific allocation to Irish or property shares.
Investment Style	 Active
Size	 €150.8 million
Asset Mix	 Equity, Bonds, Property and Cash
Number of Stocks	 3,919
Volatility / Risk	 High
Strategy Launch Date	 14th April 2009



Bond Portfolio Credit Quality

Rating	Fund
AAA	24.7%
AA1	18.3%
AA2	6.1%
AA3	2.7%
A1	2.0%
A2	4.7%
A3	5.2%
BBB1	3.0%
BBB2	31.9%
BBB3	1.5%

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance plc. for life and pensions business.

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



Irish Life
CGH-NET-1214

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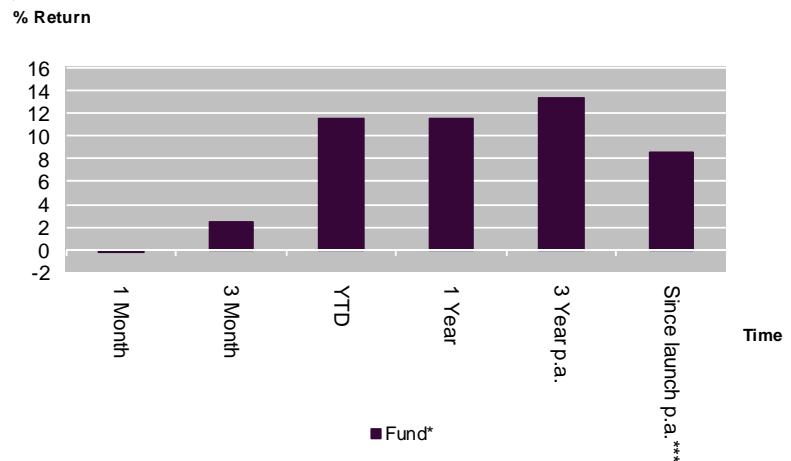
Calendar Year Returns

	2011	2012	2013	2014
Fund*	-6.56%	12.94%	15.45%	11.54%
Benchmark**	-5.50%	14.22%	16.83%	12.84%

Performance as at 31/12/2014

	Fund*	Benchmark**
1 Month	-0.14%	-0.07%
3 Month	2.40%	2.71%
YTD	11.54%	12.84%
1 Year	11.54%	12.84%
3 Year p.a.	13.29%	14.60%
Since launch p.a.***	8.57%	9.78%

Performance chart



- * Fund returns are quoted before taxes and after a standard annual management charge of 1.00%. 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) = 25/06/2010
Source: 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.

Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance, plc, for life and pensions business.
Allied Irish Banks, p.l.c. is regulated by the central bank of Ireland.
Irish Life Investment Managers is regulated by the central bank of Ireland.
Irish Life Assurance plc is regulated by the central bank of Ireland.



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