

Indexed Commodities Fund Series H

Information is correct at 31st December 2014

Fund Description







This fund invests in a broad range of commodities, for example energy, metals and agriculture.

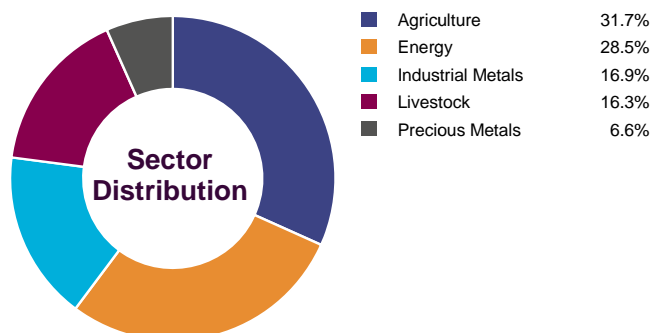
In the past, commodities have provided similar returns to shares for investors. However, commodities tend to perform at different times in the economic cycle. This makes them very attractive because they spread the investment and therefore the risk. The Indexed Commodities Fund currently tracks the Goldman Sachs Light Energy Total Return Index.

The fund is suitable for long-term investors who already have assets such as shares, property or bonds and are looking to invest in something new.

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

Fund Facts

Objective	 To perform in line with the the Goldman Sachs Light Energy Total Return Index
Investment Style	 Passive
Size	 €13 million
Asset Mix	 Alternatives
Volatility / Risk	 High
Strategy Launch Date	 31st August 2006



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
CIH-NET-1214

Indexed Commodities Fund Series H

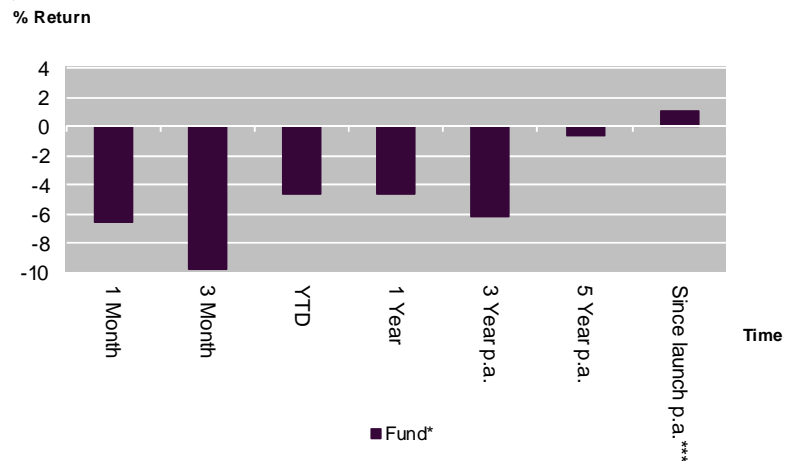
Calendar Year Returns

	2010	2011	2012	2013	2014
Fund*	24.73%	-5.73%	-1.64%	-12.11%	-4.59%
Benchmark**	25.72%	-4.15%	0.04%	-10.97%	-3.68%

Performance as at 31/12/2014

	Fund*	Benchmark**
1 Month	-6.61%	-6.55%
3 Month	-9.72%	-9.43%
YTD	-4.59%	-3.68%
1 Year	-4.59%	-3.68%
3 Year p.a.	-6.21%	-4.98%
5 Year p.a.	-0.61%	0.66%
Since launch p.a.***	1.06%	2.44%

Performance chart



* Fund returns are quoted before taxes and after a standard annual management charge of 1.30%. 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) = 24/07/2009
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.



Irish Life
CIH-NET-1214