

# HC Balanced Portfolio

Information is correct at 28th February 2015

## Fund Description

This fund invests in a broad range of assets - euro government and corporate bonds, and equities covering global, small cap and emerging markets. There will also normally be allocations to commodities, emerging market debt and other alternative investments with the aim of diversifying risk and enhancing returns.

Investors in this fund are looking for good long term investment returns through a varied portfolio, and are willing to accept a higher level of risk and volatility in asset values, particularly in the short term.

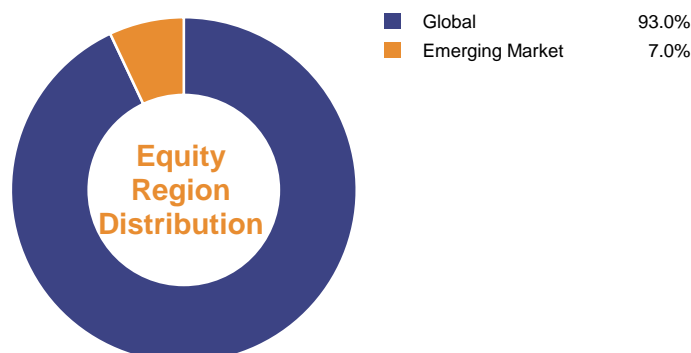
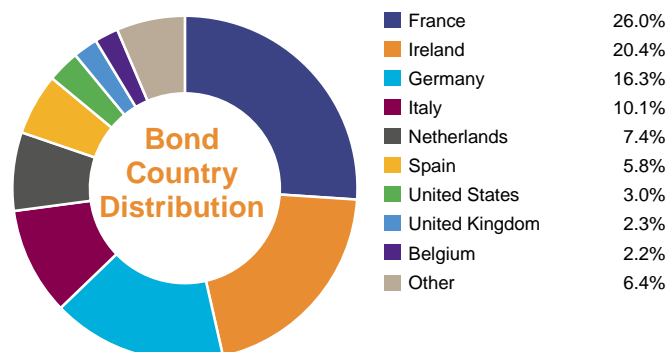
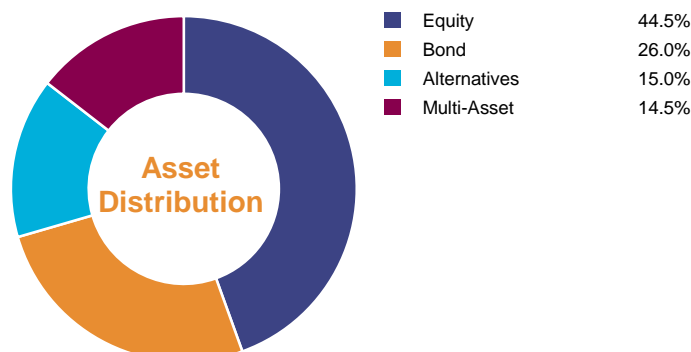
The fund uses the Dynamic Share to Cash model (DSC) to move money between Developed Market Shares and cash.

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

*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

|                             |   |
|-----------------------------|---|
| <b>Objective</b>            |  To achieve a balance of long term investment returns and risk |
| <b>Investment Style</b>     |  Active & Indexed  |
| <b>Size</b>                 |  €23.4 million   |
| <b>Asset Mix</b>            |  Equity, Bonds, Cash and Alternatives                          |
| <b>Number of Stocks</b>     |  3,741   |
| <b>Volatility / Risk</b>    |  Level 4 on a scale of 1 - 7                                   |
| <b>Strategy Launch Date</b> |  25th September 2012   |



## Equity Sector Distribution

| Sector             | Fund  |
|--------------------|-------|
| Basic Materials    | 3.3%  |
| Consumer Goods     | 8.8%  |
| Consumer Services  | 7.1%  |
| Financials         | 14.2% |
| Health Care        | 7.3%  |
| Industrials        | 8.0%  |
| Oil & Gas          | 4.8%  |
| Other              | 34.5% |
| Technology         | 7.3%  |
| Telecommunications | 2.5%  |
| Utilities          | 2.1%  |

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

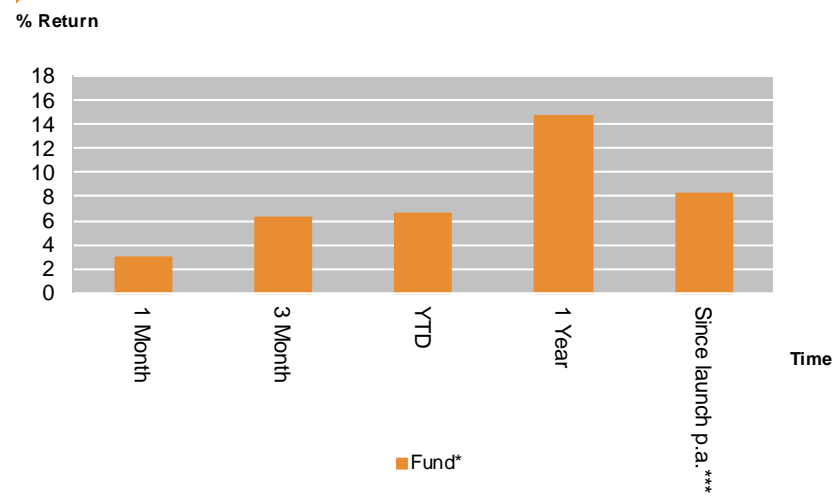


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## Performance Comparison

|                      | Fund*  | Benchmark** |
|----------------------|--------|-------------|
| 1 Month              | 2.89%  | 2.94%       |
| 3 Month              | 6.33%  | 6.56%       |
| YTD                  | 6.51%  | 6.68%       |
| 1 Year               | 14.69% | 15.89%      |
| Since launch p.a.*** | 8.30%  | 9.43%       |

## Performance Chart



\* Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. 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 and managed by Irish Life Investment Managers. It is developed together with 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.

To find out more about our fund range and to view the latest market and fund manager updates please visit [irishlife.ie](http://irishlife.ie)