

# Indexed Fixed Interest Fund Series H

Information is correct at 31st December 2014

## Fund Description








This is a passively managed fixed interest fund that aims to track the consensus allocation to fixed income in the Irish fund management industry.

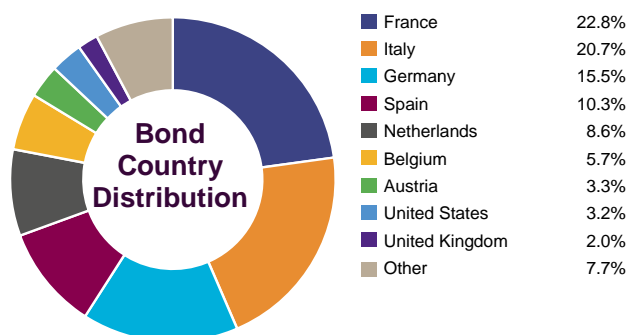
The fund matches the allocation that Irish managers make to bonds.

**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 average bond fund returns on a consistent basis
<b>Investment Style</b>	 Passive
<b>Size</b>	 €28.9 million
<b>Asset Mix</b>	 Bonds
<b>Number of Stocks</b>	 1,343
<b>Volatility / Risk</b>	 Medium
<b>Strategy Launch Date</b>	 31st December 1995



## Bond Portfolio Credit Quality

Rating	Fund
AAA	24.5%
AA1	18.2%
AA2	6.1%
AA3	2.7%
A1	2.0%
A2	4.8%
A3	5.2%
BBB1	3.1%
BBB2	31.8%
BBB3	1.5%

## Bond Sector Distribution

Industry	Fund
Sovereign	79.2%
Corporate	20.8%

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**  
IXH-NET-1214

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## Calendar Year Returns

	2010	2011	2012	2013	2014
<b>Fund*</b>	0.78%	3.09%	13.47%	0.58%	16.72%
<b>Benchmark**</b>	1.69%	3.92%	14.80%	1.74%	18.04%

## Performance as at 31/12/2014

	<b>Fund*</b>	<b>Benchmark**</b>
1 Month	1.35%	1.47%
3 Month	3.56%	3.83%
YTD	16.72%	18.04%
1 Year	16.72%	18.04%
3 Year p.a.	10.02%	11.29%
5 Year p.a.	6.71%	7.82%
Since launch p.a.***	0.00%	7.56%

## 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) = 27/04/2009  
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.



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