

FDC Conservative Portfolio



Irish Life

Information is correct at 28th February 2015

Fund Description

This fund invests primarily in cash and bonds. The bonds include government, corporate and emerging market fixed interest investments.

The fund also has a smaller allocation to global equities and other assets such as alternative investments.

Investors in this fund accept that capital growth may be low in return for lower risk of capital loss.

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.

This fund may borrow to invest. While borrowing increases the level of risk within the fund it also provides an opportunity to increase the investment return.

Fund Facts

Objective



To achieve a low level of capital growth with low risk of capital loss

Investment Style



Active & Indexed

Asset Mix



Equity, Bonds, Cash and Alternatives

Number of Stocks



2,617

Volatility / Risk

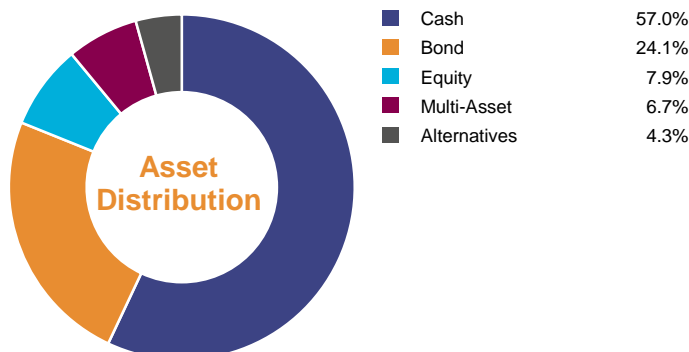


Level 2 on a scale of 1 - 7

Strategy Launch Date



12th June 2014



Deposits Held With

Counterparties	Country
BNP PARIBAS	France
Bank of Tokyo-Mitsubishi UJF Ltd.	Japan
Credit Industriel	France
ING Bank	Netherlands
Mizuho Corporate Bank Ltd	Japan
Pohjola Bank plc	Finland
Rabobank	Netherlands
Standard Chartered Bank	United Kingdom
Sumitomo Mitsui Banking	Japan
Svenska Handelsbanken	Sweden

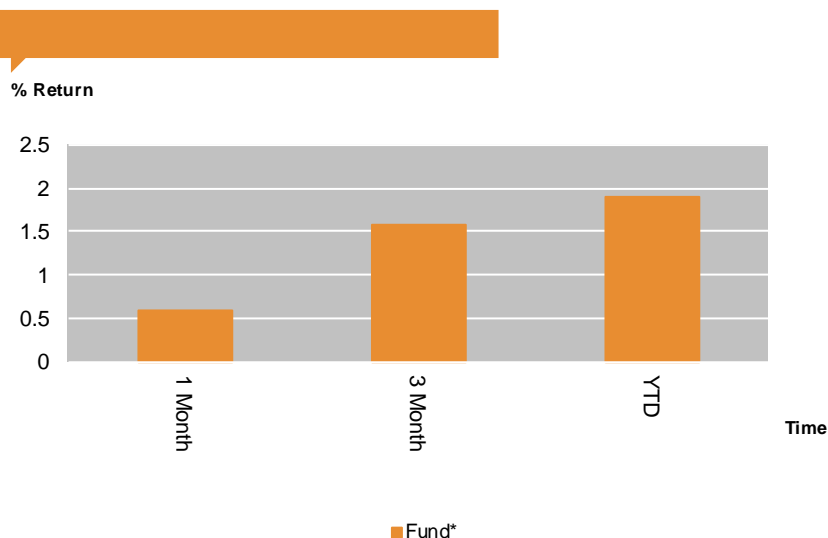
Top 5 Funds

Fund	
Global Cash	57.0%
ILIM Strategic Asset Return	11.0%
ILIM Indexed Emerging Market Debt	7.5%
Blackrock BGF Euro Short Duration	7.4%
ILIM Indexed Inflation Linked Bond Fund	5.1%

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

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	Fund*	Benchmark**
1 Month	0.59%	0.57%
3 Month	1.59%	1.66%
YTD	1.90%	1.92%



- * Fund returns are quoted before taxes and after a standard annual management charge of 1.10%. 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) = 12/06/2014
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 FDC 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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