

HC Adventurous Portfolio

Information is correct at 28th February 2015

Fund Description

This fund invests almost entirely in global, small cap and emerging market equities, with allocations to other assets such as commodities and emerging market and corporate debt.

Investors in this fund are looking for high potential investment returns and accept a high level of price volatility and risk, especially 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

Objective



To achieve high investment returns over the long term from a focused investment strategy

Investment Style



Indexed

Asset Mix



Equity, Bonds and Alternatives

Number of Stocks



3,591

Volatility / Risk

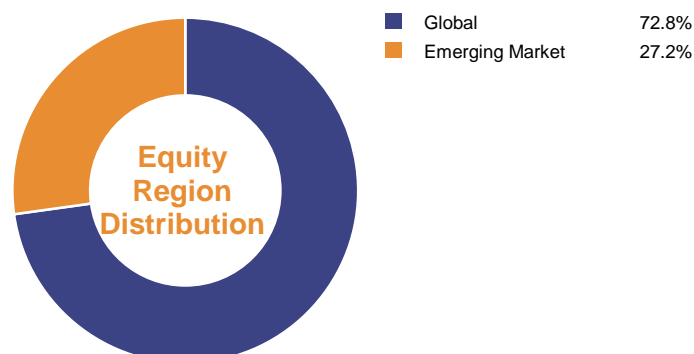
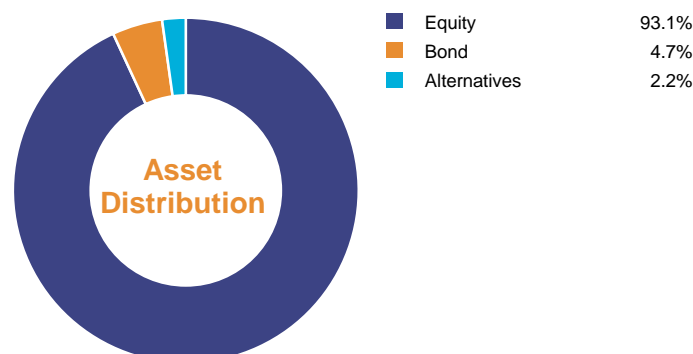


Level 6 on a scale of 1 - 7

Strategy Launch Date



25th September 2012



Top Ten Equity Holdings

Stock Name	Fund
APPLE INC	1.5%
SAMSUNG ELECTRONICS CO LTD	1.1%
TSMC	0.9%
EXXON MOBIL CORP	0.7%
TENCENT HOLDINGS LTD	0.7%
MICROSOFT CORP	0.7%
CHINA MOBILE LTD	0.7%
JOHNSON & JOHNSON	0.6%
WELLS FARGO & CO	0.5%
GENERAL ELECTRIC CO	0.5%

Equity Sector Distribution

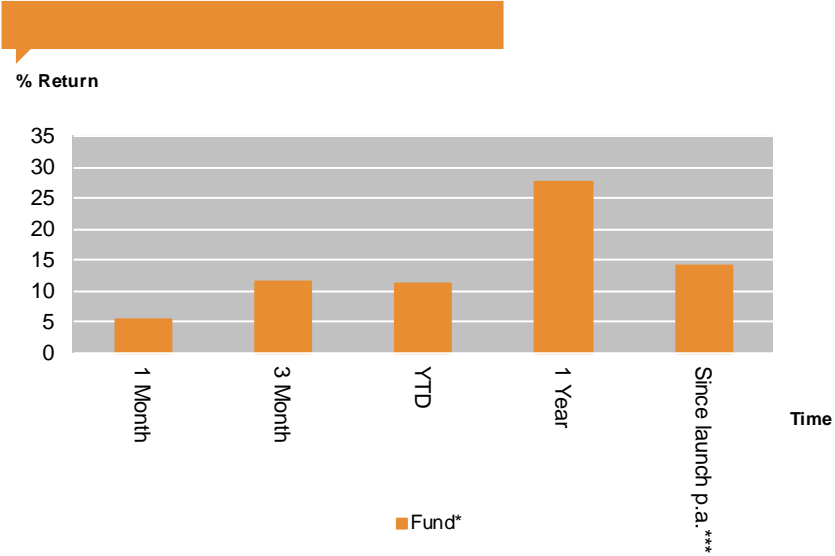
Sector	Fund
Basic Materials	4.9%
Consumer Goods	12.9%
Consumer Services	9.3%
Financials	20.6%
Health Care	8.7%
Industrials	11.3%
Oil & Gas	6.4%
Other	8.4%
Technology	10.3%
Telecommunications	4.3%
Utilities	2.9%

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



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	Fund*	Benchmark**
1 Month	5.28%	5.33%
3 Month	11.61%	11.86%
YTD	11.25%	11.52%
1 Year	27.67%	29.10%
Since launch p.a.***	14.21%	15.53%



* 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) = 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