

# Indexed European Equity Fund Series H



Information is correct at 31st December 2014

## Fund Description

This is a passively managed equity fund that aims to track the FTSE® Europe (excluding UK) Index thereby achieving European market equity returns on a consistent basis.

We achieve this by investing in the same equity stocks as those of the index in the same weightings. This removes the risk of poor stock choice.

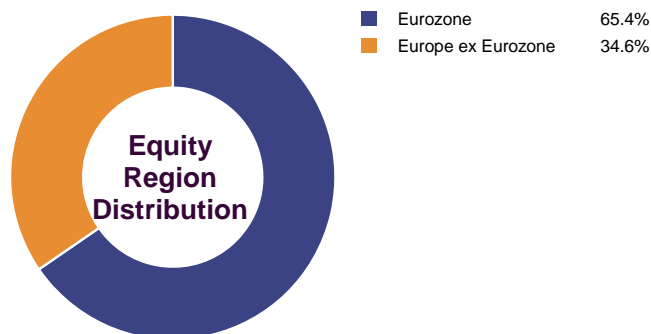
This fund is suitable for investors who will accept the ups and downs that come with investing completely in equities in order to improve potential return.

**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 perform in line with the European stock market
<b>Investment Style</b>	Passive
<b>Size</b>	€62 million
<b>Asset Mix</b>	Equity
<b>Number of Stocks</b>	451
<b>Volatility / Risk</b>	High
<b>Strategy Launch Date</b>	30th June 1999



## Equity Sector Distribution

Sector	Fund
Basic Materials	8.2%
Consumer Goods	18.4%
Consumer Services	5.8%
Financials	23.3%
Health Care	13.1%
Industrials	14.0%
Oil & Gas	4.3%
Other	0.2%
Technology	4.1%
Telecommunications	4.2%
Utilities	4.3%

## Top Ten Equity Holdings

Stock Name	Fund
NESTLE SA	4.1%
NOVARTIS AG	3.8%
ROCHE HOLDING AG	3.3%
BAYER AG	2.0%
BANCO SANTANDER SA	1.9%
SANOFI	1.8%
TOTAL SA	1.8%
ANHEUSER-BUSCH INBEV NV	1.6%
SIEMENS AG	1.6%
NOVO NORDISK A/S	1.4%

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**  
EUH-NET-1214

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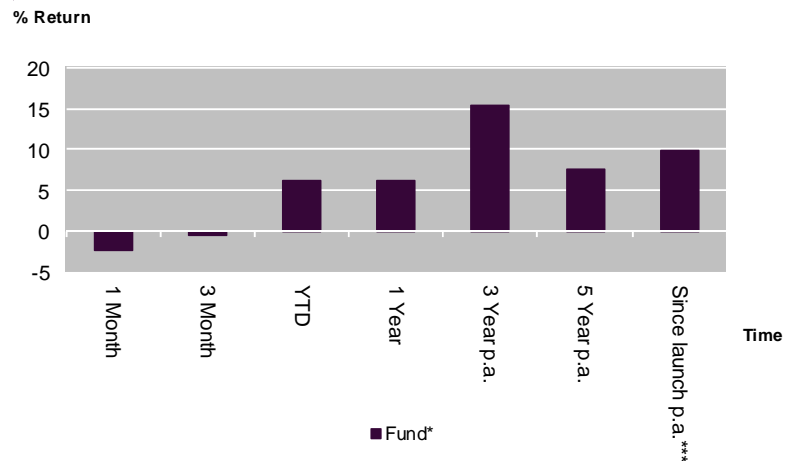
## Calendar Year Returns

	2010	2011	2012	2013	2014
<b>Fund*</b>	8.29%	-13.40%	19.89%	20.58%	6.11%
<b>Benchmark**</b>	9.65%	-12.51%	21.34%	22.04%	7.38%

## Performance as at 31/12/2014

	<b>Fund*</b>	<b>Benchmark**</b>
1 Month	-2.34%	-2.25%
3 Month	-0.36%	-0.12%
YTD	6.11%	7.38%
1 Year	6.11%	7.38%
3 Year p.a.	15.32%	16.70%
5 Year p.a.	7.54%	8.81%
Since launch p.a.***	9.84%	11.11%

## 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) = 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.



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