


Diversified Cautious Fund (NEW)

Pension/Investment

Snapshot

Objective		To achieve moderate returns with low levels of volatility
Style		Indexed and Active
Size		€114,000
Asset Mix		Equities, Property, Bonds, Cash, Commodities, Forestry, Hedge Fund
No. of Stocks		2957
Volatility/Risk		Medium risk

Objective

- The aim of the fund is to produce consistent modest returns with low volatility.
- This fund is suitable for members who are close to retirement and wish to maintain a small exposure to equity markets while limiting volatility.

Operation

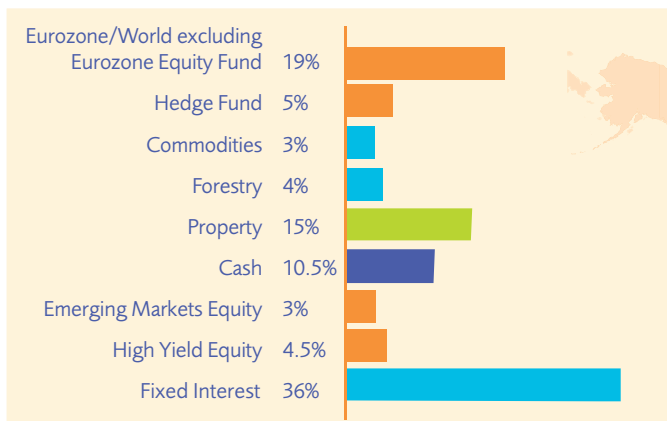
- This fund combines a traditional indexed equity fund with bonds and cash and the following alternative funds; The Indexed Emerging Markets Equity Fund, Indexed High Yield Equity Fund, Forestry Fund, Hedge Fund, Commodity Fund, and Property Funds (Europe and Ireland).
- Investors get exposure to both traditional equity managed markets on an indexed basis, as well as a wide variety of other assets classes, which are managed on an active basis

Highlights

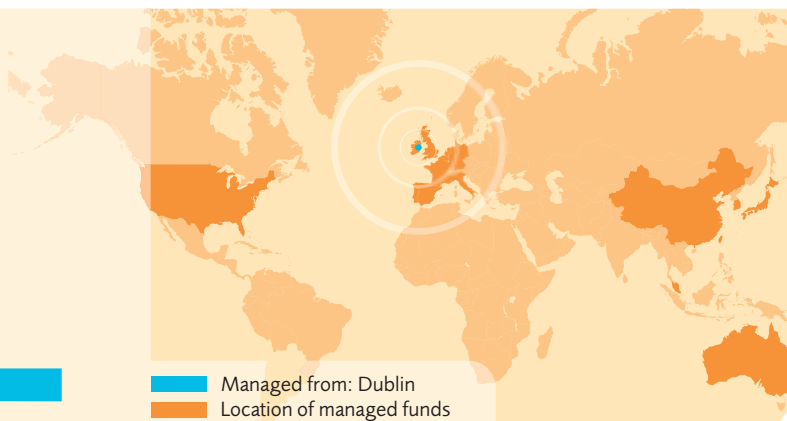


- This is part of an exciting new group of funds which has been added to our investment range. The new group includes the Diversified Cautious Fund, the Diversified Balanced Fund and the Diversified Growth Fund. These new funds, in addition to the extensive options already available, will provide a solution for all investment needs.

*Asset Mix



Geographical mix



Warning: Past performance is not a reliable guide to future performance. The value of your investments may go down as well as up. This fund may be affected by changes in currency exchange rates.

*Asset allocation is subject to change. Information correct as at 1 January 2009. Irish Life Assurance plc and Irish Life Investment Managers are regulated by the Financial Regulator.

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