

Indexed Irish 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 ISEQ Index thereby achieving Irish 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

Objective	 To perform in line with the Irish stock market
Investment Style	 Passive
Size	 €48.7 million
Asset Mix	 Equity
Number of Stocks	 55
Volatility / Risk	 High
Strategy Launch Date	 31st December 1995



Top Ten Equity Holdings

Stock Name	Fund
CRH PLC	21.0%
RYANAIR HOLDINGS PLC	18.6%
KERRY GROUP PLC	12.3%
BANK OF IRELAND	11.6%
ARYZTA AG	7.9%
SMURFIT KAPPA GROUP PLC	6.0%
PADDY POWER PLC	4.2%
GLANBIA PLC	3.1%
KINGSPAN GROUP PLC	2.8%
DRAGON OIL PLC	2.2%

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
EIH-NET-1214

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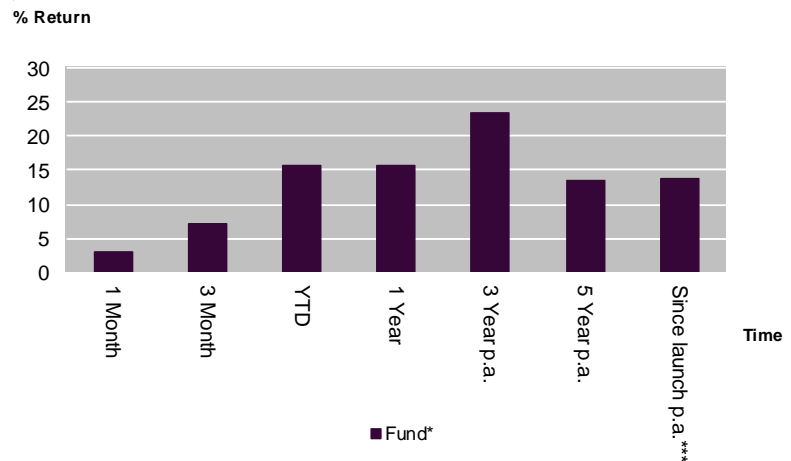
Calendar Year Returns

	2010	2011	2012	2013	2014
Fund*	-1.40%	1.70%	19.63%	35.69%	15.76%
Benchmark**	-0.08%	2.65%	20.46%	35.79%	16.83%

Performance as at 31/12/2014

	Fund*	Benchmark**
1 Month	3.01%	3.02%
3 Month	7.22%	7.32%
YTD	15.76%	16.83%
1 Year	15.76%	16.83%
3 Year p.a.	23.38%	24.07%
5 Year p.a.	13.50%	14.40%
Since launch p.a.***	13.79%	14.54%

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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