

Guaranteed Fund

Pension

Snapshot	Objective		To match pension fund liabilities
	Style		Actively Managed
	Size		€500 million
	Asset Mix		Fixed-interest assets, Cash deposits and Equities
	Number of Stocks		2776
	Volatility/Risk		Very low risk

This is an actively managed fund, which invests in cash deposits, some equities and fixed-interest assets and is guaranteed not to fall in value.

Objective

- The fund aims to give investors the benefits of equity participation while at the same time guaranteeing that the value of their fund won't fall.

Operation

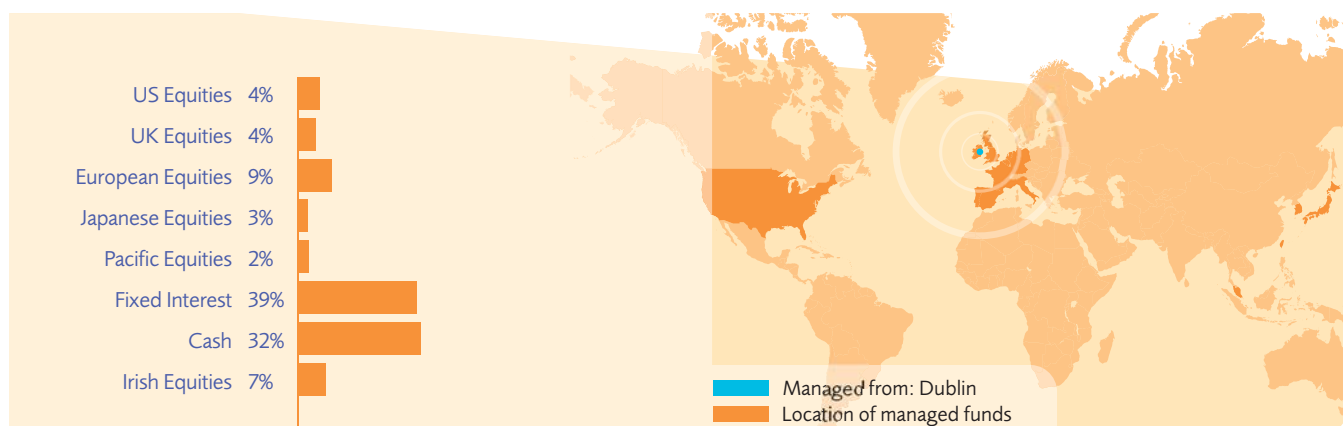
- Although the Guaranteed Fund does have an equity holding the majority of this fund is invested in cash deposits and fixed interest assets mainly in Ireland.
- The Guaranteed Fund is guaranteed not to fall in value, however where clients wish to switch their pension fund out of the Guaranteed Fund, Irish Life may reduce the value the customer receives (this reduction excludes retirement or if you change jobs).

Highlights



- A guaranteed rate is declared each year. This rate is the minimum return an investor would receive after fund management charges for that year. The rate for 2007 is 0.75%.

Asset Mix



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