

FDC Balanced Conservative Portfolio



Information is correct at 28th February 2015

Fund Description

This fund invests in a broad mix of low-risk assets such as cash and fixed interest bonds and higher growth investments in European and global equities, property and other assets such as alternatives.








Investors in this fund are aiming for modest investment returns and as a consequence accept some risk and the possibility of capital loss, particularly in the short term.

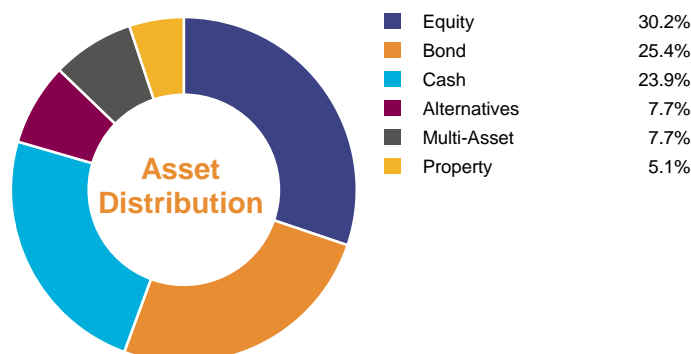
Warning: If you invest in this product you may lose some or all of the money you invest.

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.

This fund may borrow to invest. While borrowing increases the level of risk within the fund it also provides an opportunity to increase the investment return.

Fund Facts

Objective		To achieve a balance of investment returns and capital protection
Investment Style		Active & Indexed
Size		€6.9 million
Asset Mix		Equity, Bonds, Property, Cash and Alternatives
Number of Stocks		2,690
Volatility / Risk		Level 3 on a scale of 1 - 7
Strategy Launch Date		12th June 2014



Top 5 Funds

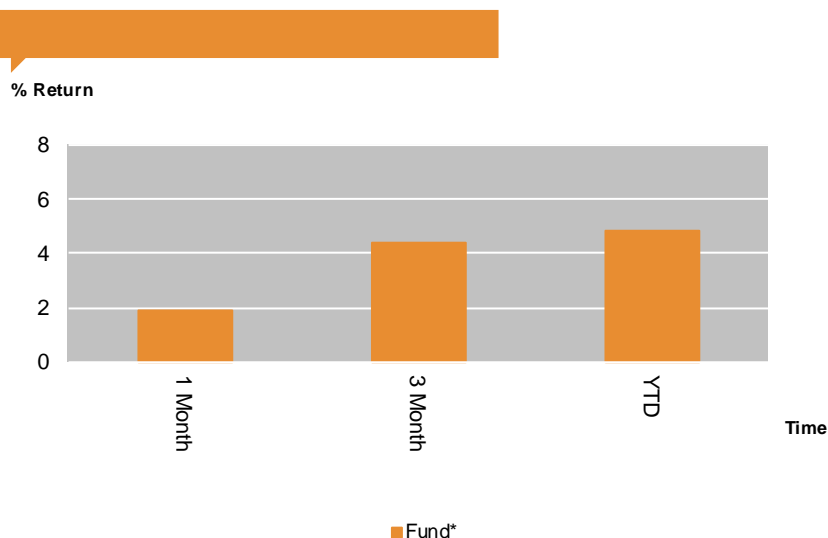
Fund

Global Cash	23.9%
ILIM Strategic Asset Return	12.7%
ILIM Indexed Emerging Market Debt	7.3%
Blackrock BGF Euro Short Duration	7.3%
Bluebay Investment Grade Bond	5.9%

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

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	Fund*	Benchmark**
1 Month	1.92%	2.03%
3 Month	4.42%	4.55%
YTD	4.84%	5.02%



- * Fund returns are quoted before taxes and after a standard annual management charge of 1.25%. 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) = 12/06/2014
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 FDC 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.

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