

Infrastructure Equities Fund Series H

Information is correct at 31st December 2014

Fund Description

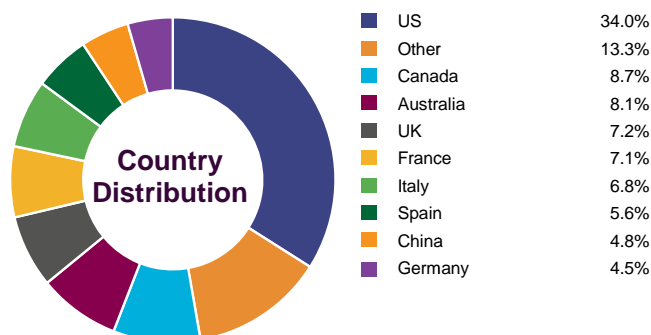
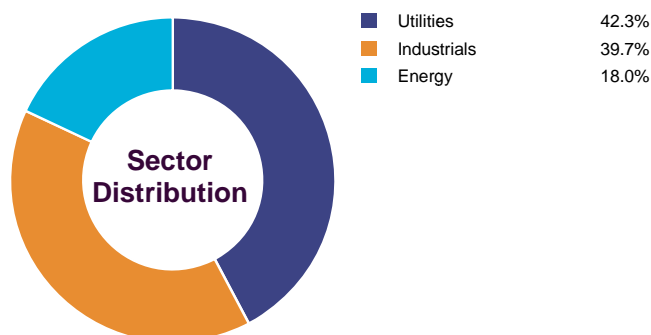
This fund provides exposure to companies from around the world that operate in the infrastructure sector. The infrastructure sector is composed of three distinct infrastructure clusters: utilities, industrials and energy. This fund tracks the performance of the S&P Global Infrastructure Index.

The fund invests in an Exchange Traded Fund (ETF) that purchases the equities of infrastructure companies.

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

Fund Facts

Objective	 To perform in line with the the S&P Global Infrastructure Index
Investment Style	 Passive
Asset Mix	 Equity
Volatility / Risk	 High
Strategy Launch Date	 4th May 2010



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 Lif Assurance plc. for life and pensions business.

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



Irish Life
EFH-NET-1214

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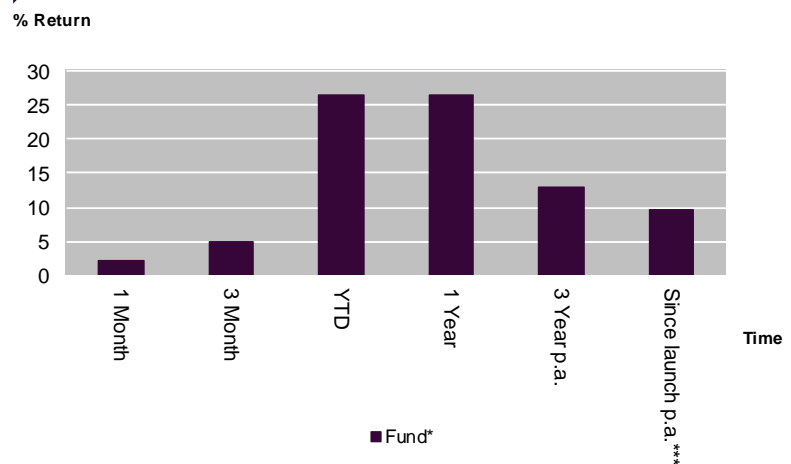
Calendar Year Returns

	2011	2012	2013	2014
Fund*	0.47%	6.39%	7.33%	26.42%
Benchmark**	-1.39%	5.34%	5.51%	24.08%

Performance as at 31/12/2014

	Fund*	Benchmark**
1 Month	2.13%	2.08%
3 Month	4.99%	4.70%
YTD	26.42%	24.08%
1 Year	26.42%	24.08%
3 Year p.a.	13.01%	11.30%
Since launch p.a.***	9.64%	7.60%

Performance chart



- * Fund returns are quoted before taxes and after a standard annual management charge of 1.60%. 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) = 04/05/2010
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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