

HC Conservative Portfolio

Information is correct at 30th November 2013

Fund Description

This fund currently invests 22.5% in Eurozone government bonds, 15% in cash, 15% in world equities and 15% in the Strategic Asset Return Fund. The remainder of the fund is invested across a range of assets including corporate bonds, commodities and emerging market and small cap equities.

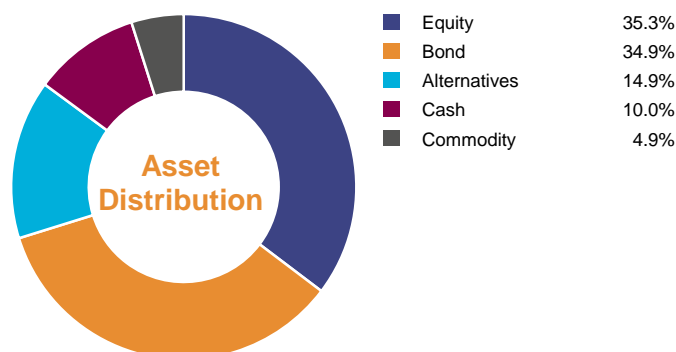
Some of the main benchmarks of the fund are: 3 Month Euribid Merrill Lynch EMU > 5 Year Government Bonds Barclays Capital Euro Government EMU HICP linked All Maturities Index Merrill Lynch EMU Large Cap Non Sovereign Index FTSE World Index MSCI Emerging Markets Index MSCI World Minimum Volatility Index MSCI World Small Cap Index JPM Government Bond Index - Emerging Markets Index Global Core Goldman Sachs Light Energy Index, GLSE199T Index USD in EUR Terms OECD Inflation

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 underlying benchmarks
Investment Style	 Active & Indexed
Size	 €6.7 million
Asset Mix	 Equity, Bonds, Cash and Alternatives
Number of Stocks	 3,773
Volatility / Risk	 Level 3 on a scale of 1 - 7
Strategy Launch Date	 25th September 2012



Bond Country Distribution (Top Ten)

Country	Fund
France	32.6%
Germany	19.5%
Italy	13.0%
Ireland	8.9%
Spain	8.8%
Netherlands	7.8%
Belgium	3.2%
Austria	2.1%
United Kingdom	2.1%
United States	2.0%

Equity Sector Distribution

Sector	Fund
Basic Materials	5.9%
Consumer Goods	13.5%
Consumer Services	10.3%
Financials	21.7%
Health Care	8.9%
Industrials	12.3%
Oil & Gas	8.3%
Other	2.4%
Technology	9.5%
Telecommunications	4.0%
Utilities	3.1%

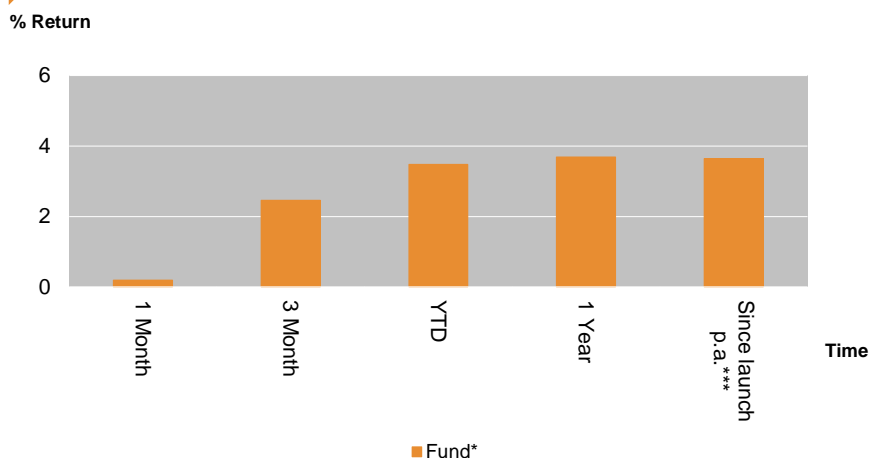
Warning: This fund may be affected by changes in currency exchange rates.

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Performance as at 30/11/2013

	Fund*	Benchmark**
1 Month	0.19%	0.23%
3 Month	2.46%	2.70%
YTD	3.48%	4.33%
1 Year	3.69%	4.66%
Since launch p.a.***	3.64%	4.60%

Performance chart



* Fund returns are quoted before taxes and after a standard annual management charge of 1.05%. 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) = 25/09/2012

Source: Irish Life Investment Managers

This fund is provided by Irish Life assurance plc. It is developed and managed by Irish Life Investment Managers (ILIM) and designed by HC 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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