

Indexed Inflation Linked Bond Fund Series H



Information is correct at 31st December 2014

Fund Description




This is a passively managed fixed interest fund that invests in index-linked bonds issued by governments in the eurozone. The return on these index linked bonds is linked to inflation in the eurozone so this fund aims to provide protection against inflation.

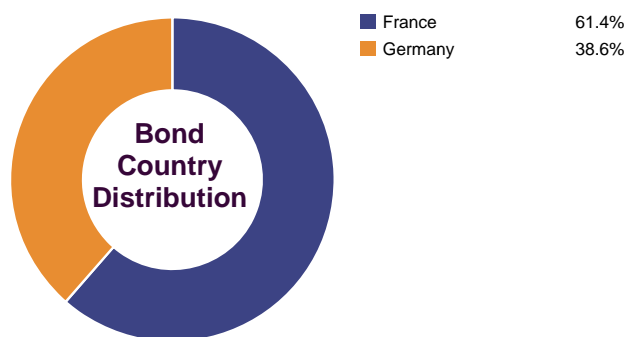
We invest in the same bonds as those of the Barclays Euro Inflation Linked Bond Index in the same weightings thereby removing manager selection risk, the risk of being with an investment manager who under performs.

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 benchmark
Investment Style	 Passive
Size	 €88.3 million
Asset Mix	 Bonds
Number of Stocks	 14
Volatility / Risk	 Medium
Strategy Launch Date	 13th December 2005



Bond Portfolio Credit Quality

Rating	Fund
AAA	38.6%
AA1	61.4%

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.

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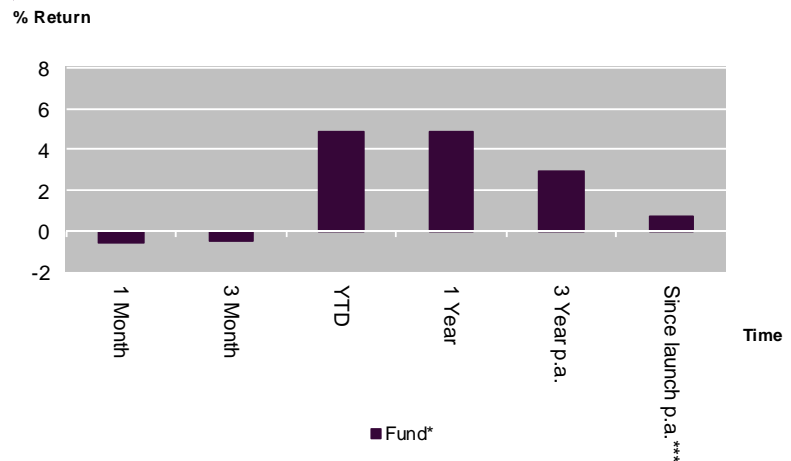
Calendar Year Returns

	2012	2013	2014
Fund*	9.66%	-5.13%	4.90%
Benchmark**	10.61%	-4.06%	5.91%

Performance as at 31/12/2014

	Fund*	Benchmark**
1 Month	-0.58%	-0.51%
3 Month	-0.48%	-0.29%
YTD	4.90%	5.91%
1 Year	4.90%	5.91%
3 Year p.a.	2.95%	3.97%
Since launch p.a.***	0.76%	1.75%

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) = 17/05/2011
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.