





Take the easier route for your pensions and investments

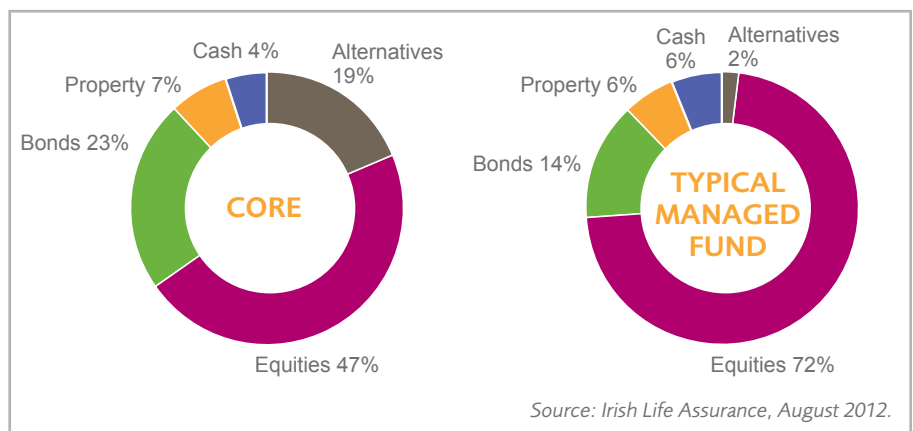
With CORE your money is spread over a wider range of different types of assets. Put simply the aim is to give you a smoother investment journey than a typical managed fund over the long term.

Objective		To generate a real return with a lower volatility than equities or the average managed fund.
Investment Style		Active
Asset Mix		Equity, Bonds, Commodities, Cash, Volatility and Alternatives
Volatility / Risk		Medium

3 Great reasons to invest in CORE:

1. Smoother investment journey

CORE is a medium risk fund that has a well balanced fund mix, blending shares and bonds with alternative assets. By spreading your investment into this wide range of assets, you're less exposed to any falls that may take place from time to time in any single asset. CORE has a much greater level of diversification than the typical managed fund which can be seen from the pie charts below.



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

2. Good growth potential

As around half of your investment is in shares, your investment will still have strong potential to grow over the long term. While most of the shares will be invested on a global basis (tracking the FTSE World Index), the fund will also seek to benefit from smaller tactical equity exposures where we currently see good value.

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

3. Re-balancing

We will re-balance the mix of assets regularly to maintain the current target mix shown above. This prevents the fund from becoming over-exposed to an asset following a sustained period of strong growth. For example, if shares perform strongly, we will take some of the profits from that portion and buy more of the other assets with those profits. The fund managers have the flexibility to amend the target mix to respond to exceptional market conditions.

Warning: The value of your investment may go down as well as up.

Why Irish Life for Investments

Ireland's Number 1 investment manager

We are Ireland's Number 1 Investment Manager when it comes to the amount of money we manage for people in Ireland. Currently we manage more than €32 billion of assets.

Continued strong investment flows

Irish Life Investment Managers received €2.8 billion in new investments in 2011 - up 12% on 2010 (Source: Irish Life Investment Managers, February 2012). So even though we are the market leaders, we're consistently continuing to grow our market share.

Wide range of investment options

Investment solutions for all needs. We have an extensive range of investment options from deposits right through to specialist equity funds. We are leaders in Ireland at delivering innovative risk management solutions across a range of multi asset funds.

World leading managers including Fidelity, Davy, Henderson Global Investors, Abbey Capital, GMO, PIMCO, Amundi, Hermes are available on our platform.

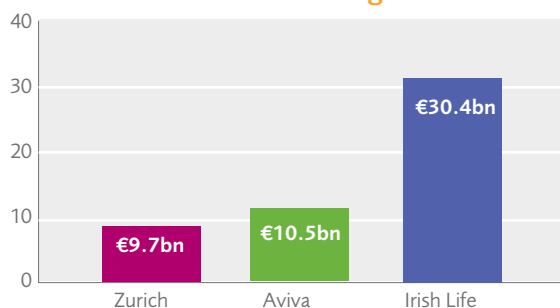
Dedicated tools to help build portfolios

On Bline, our dedicated online broke website, you can access ready made portfolios by risk rating. Simply complete the risk questionnaire and suggested portfolios are built using the range of funds available on the Irish Life platform.

Portfolio builder on Bline



Ireland's Number 1 - Assets Under Management



The table above shows the assets under management for the investment managers of the above companies 31/12/2011.

Source: Irish Association of Investment Managers