

# Pensions & Investments



February, 2013



**Controlling Risk**



Journey from cash is starting

Inflation is on the prowl

Deposit Rates are falling

## Capital Protection



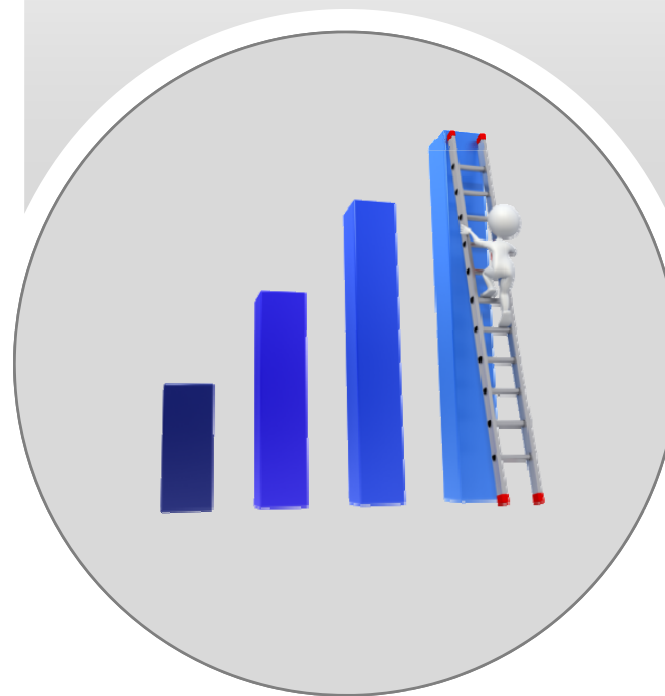
## Controlling Risk

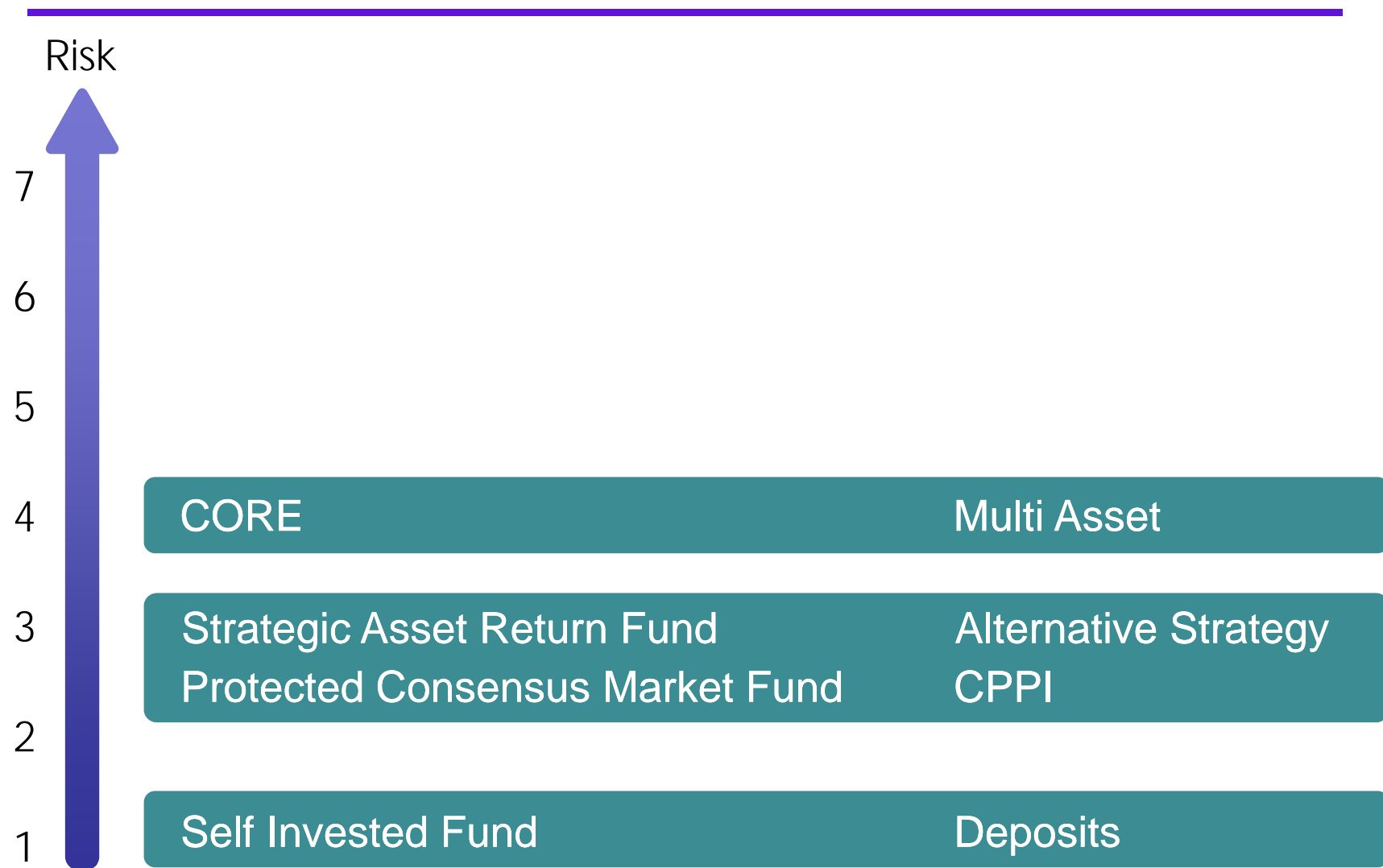


Create  
Expectation



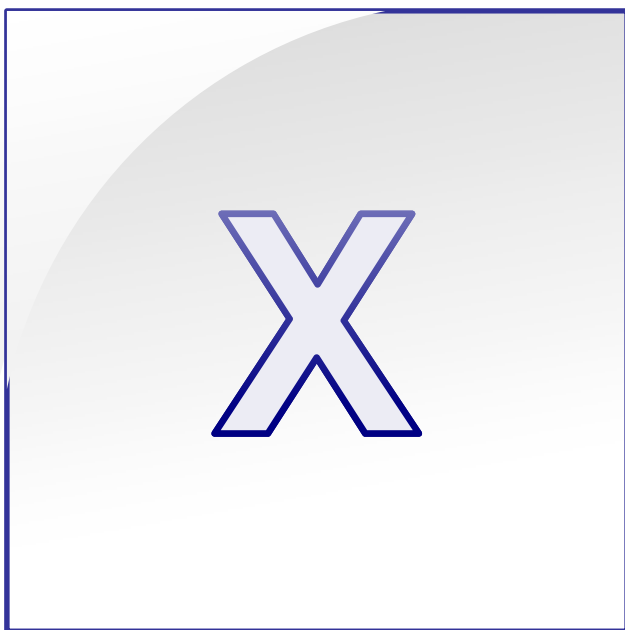
Fund delivers  
to expectation





## Protected Consensus Markets Fund

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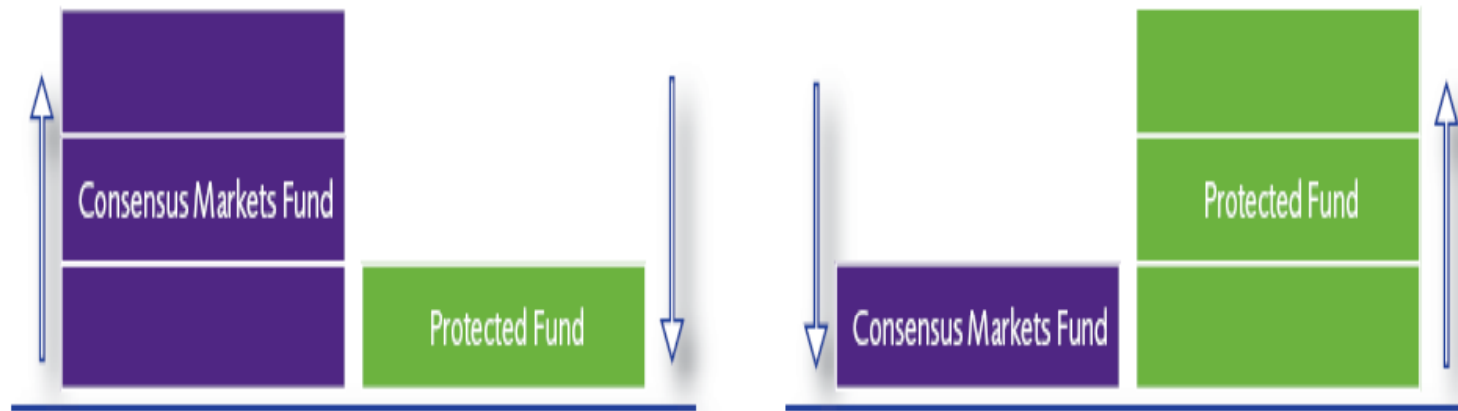
Highest Multiplier



Daily Lock In

## Dynamic Model

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100% in growth fund

# Is it an issue?

## YES

- Standalone Product
- No Access
- No Flexibility

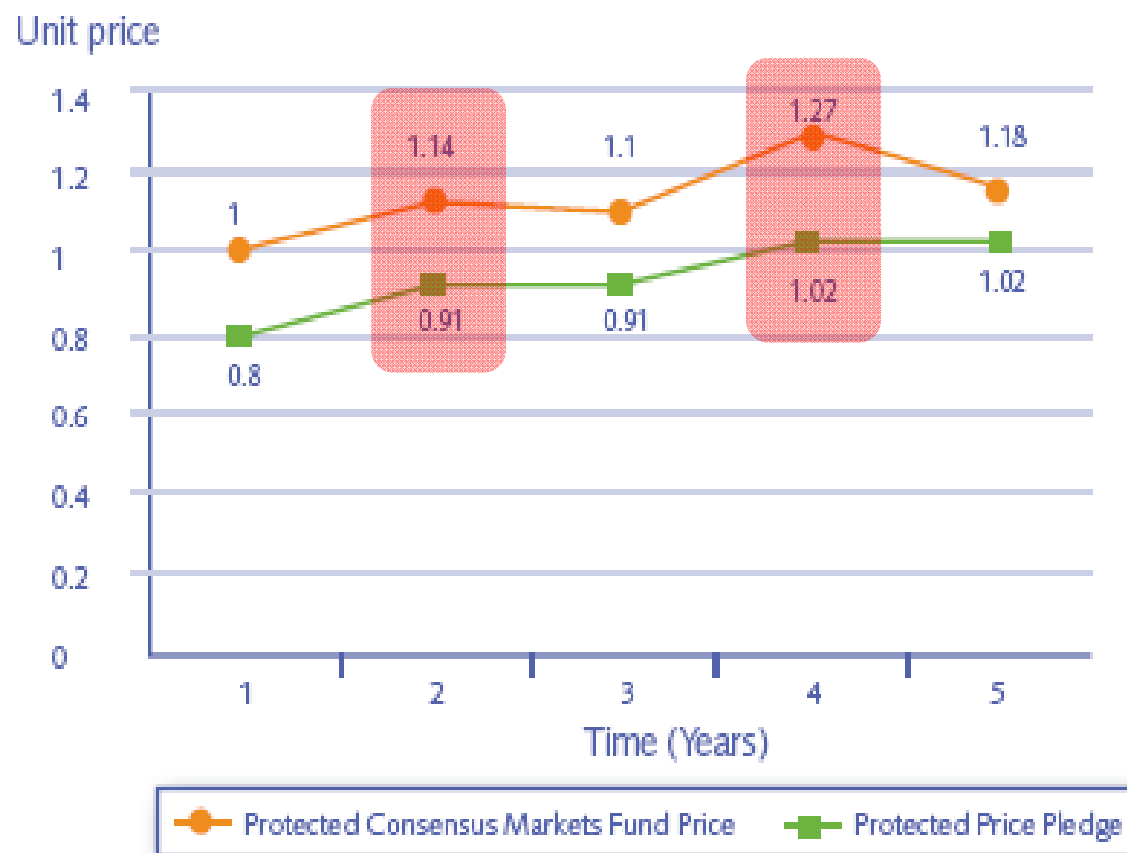
## No

- Daily access
- Inside the wrapper
- Limits downside



## Price Pledge – 80% of Highest Unit Price daily

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Performance Report - 14/02/2012 To: 14/02/2013

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Name	Perf	Rank
Irish Life Protected Consensus Markets Fd Ser D (PMD)	7.400%	1
New Ireland Protected Assets Fund S4	3.892%	2
Friends First Protected Equity Plus Fund S2	2.488%	3
Zurich Life Protected Dynamic G	-0.860%	4
Zurich Life Protected Balanced Fund	-1.142%	5
Zurich Life Protected International Eq G	-1.550%	6

Presented by: MoneyMate Limited

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**4%pa**

**1**

**88%**



# Strategic Asset Return Fund

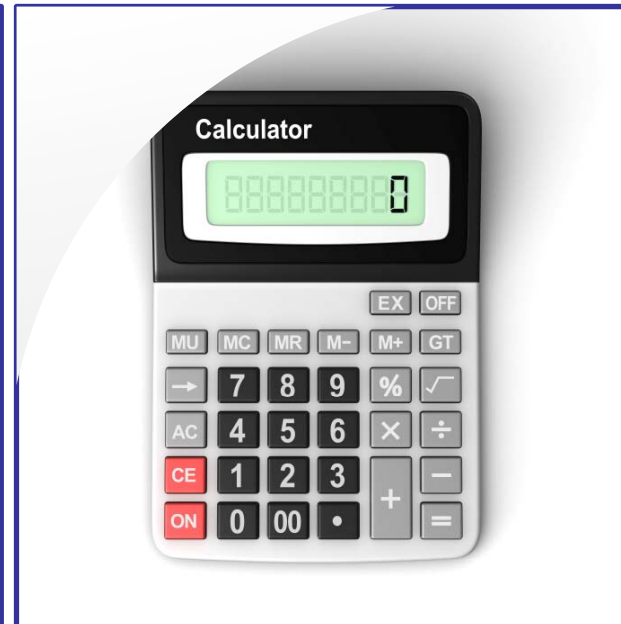
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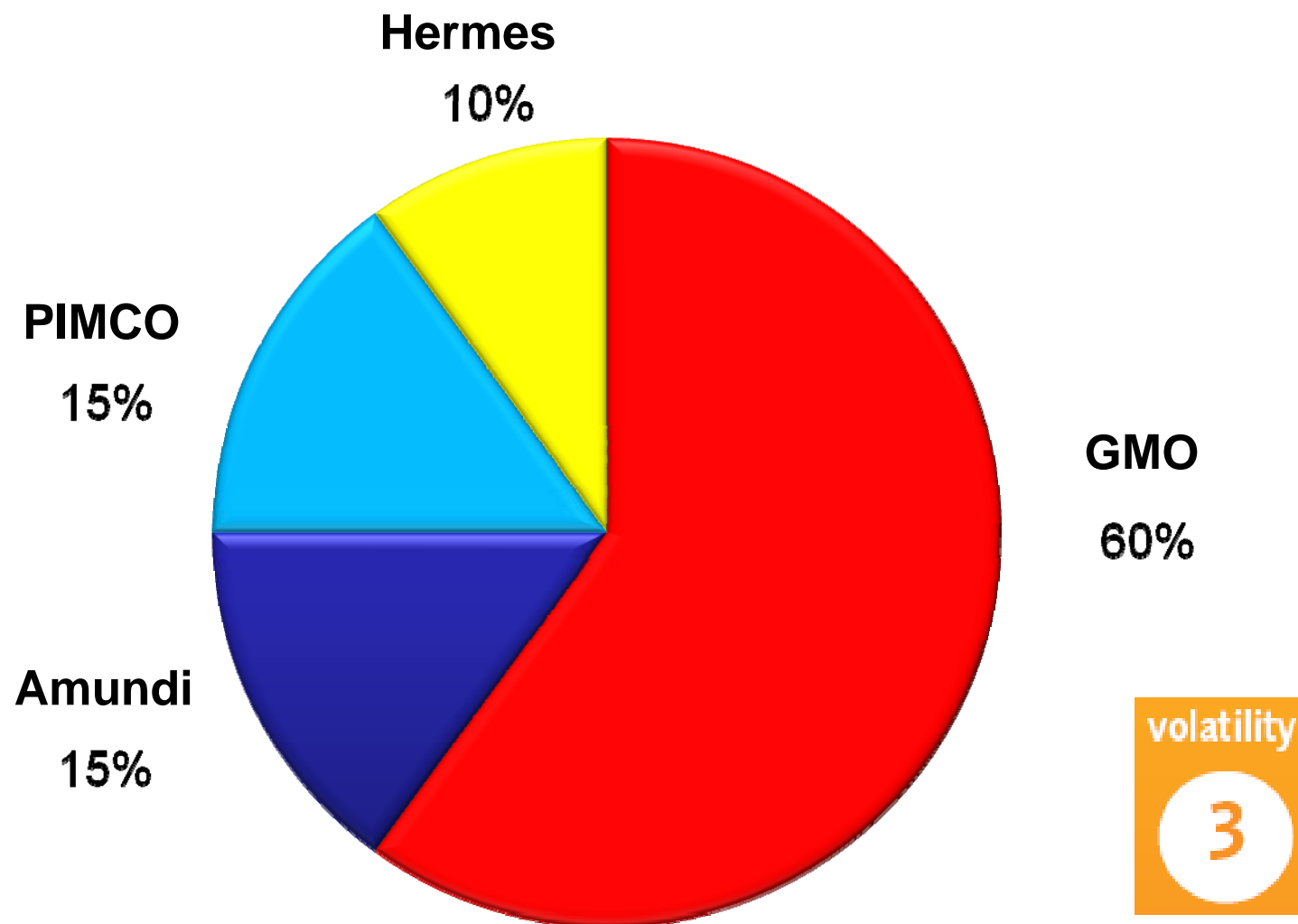
4 World class  
Investment  
Managers



Multi Asset,  
Multi Strategy

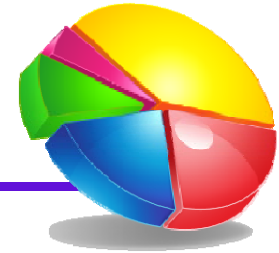


Competitive  
TER



# The manager strategies

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- **GMO - Multi asset strategy:**

Used to generate a significant portion of overall returns. Highly diversified and actively managed

- **PIMCO - Total return bond fund:**

Diversifier

Volatility management

- **Amundi - World Equity Volatility:**

Global volatility equity fund

Diversifier

- **Hermes – Long/short Commodity Fund:**

Ability to make money as commodity prices rise or fall

## Short term performance – LOW Volatility

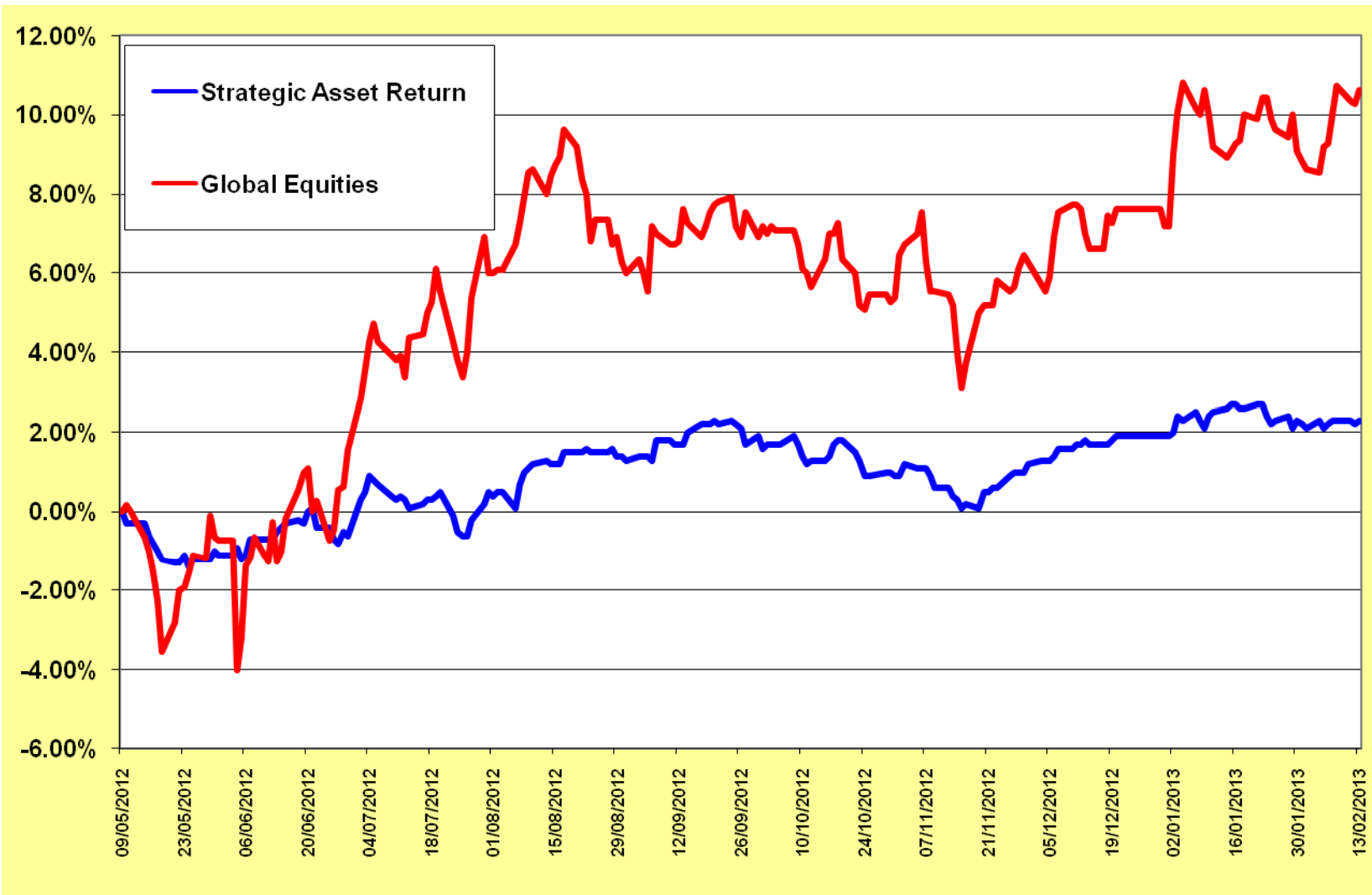
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	Volatility	Max Drawdown	Return
<b>SARF</b>	3.08%	-2.15%	2.30%
<b>CORE</b>	4.76%	-2.55%	7.01%
<b>Avg Active Mgd</b>	7.51%	-3.15%	11.06%
<b>Global Equities</b>	9.87%	-5.98%	10.65%

Source: Irish Life, data run from launch of SARF 09/05/2012 – 14/02/2013

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## Performance – LOW Volatility

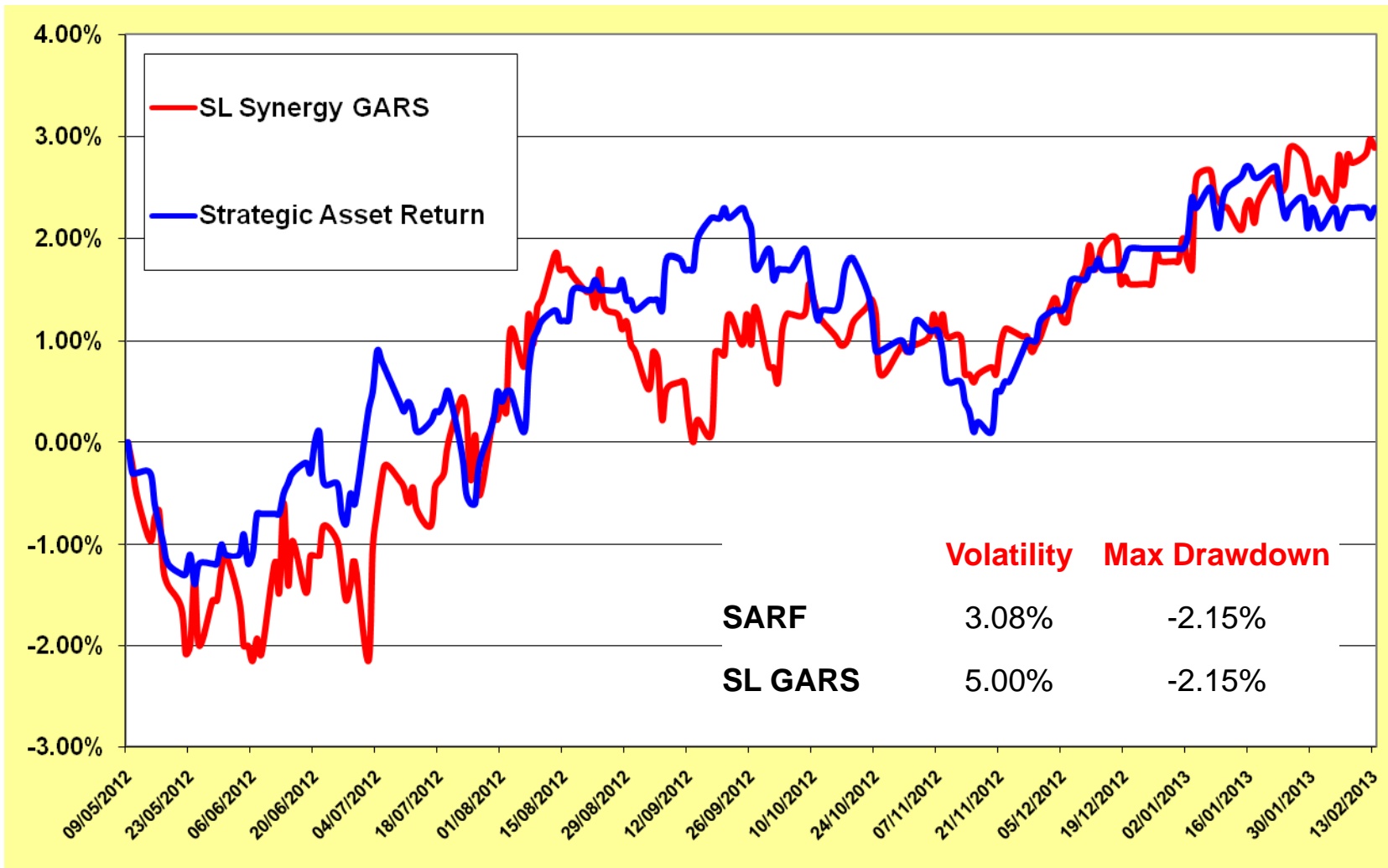


Source: Irish Life, 09/05/2012 – 14/02/2013

15.



# Performance



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**2.3%**



**Unique**

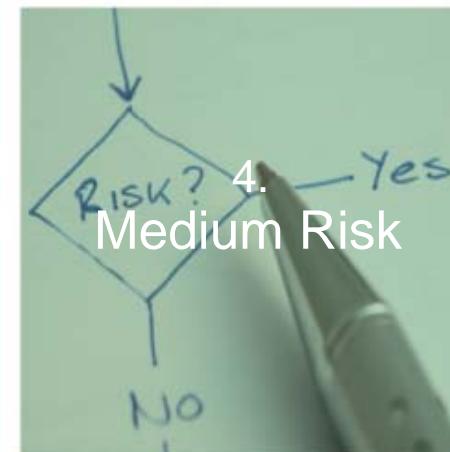


**Real  
Return**



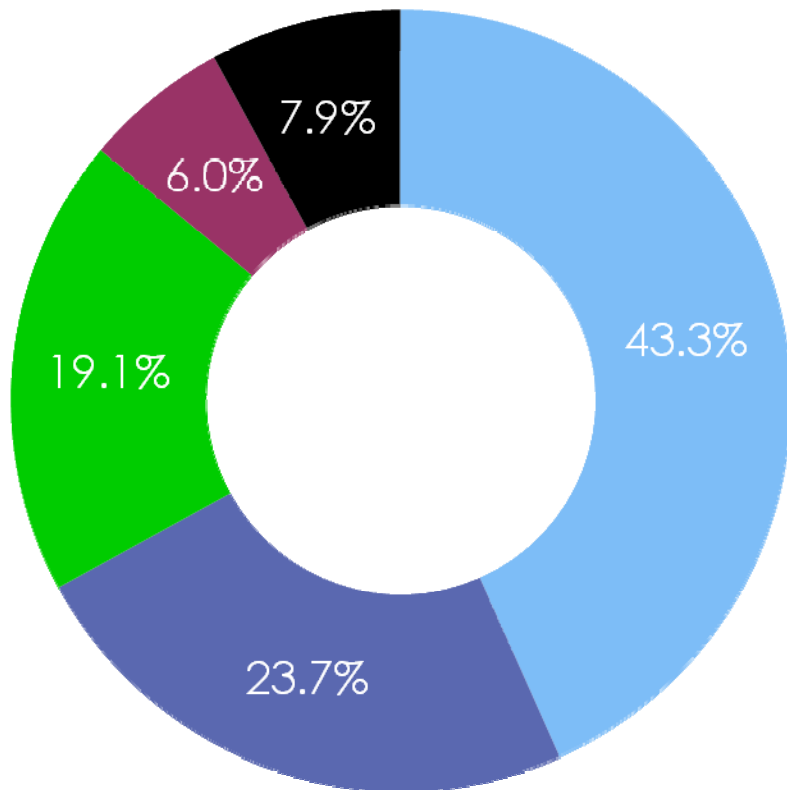
# CORE 4 Building Blocks

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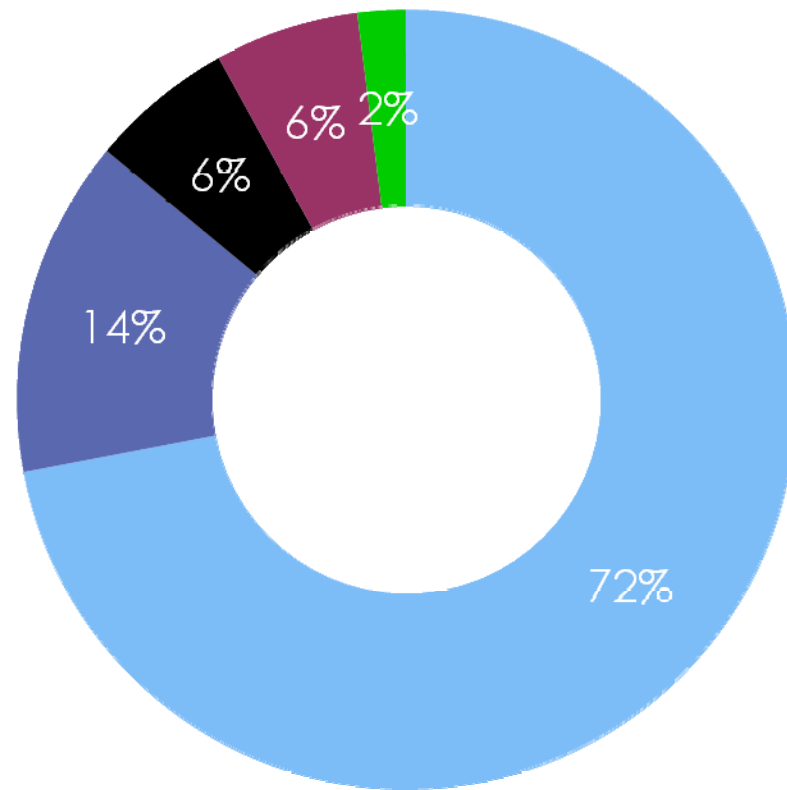


# CORE Asset Mix

CORE



Managed Fund



Equities

Bonds

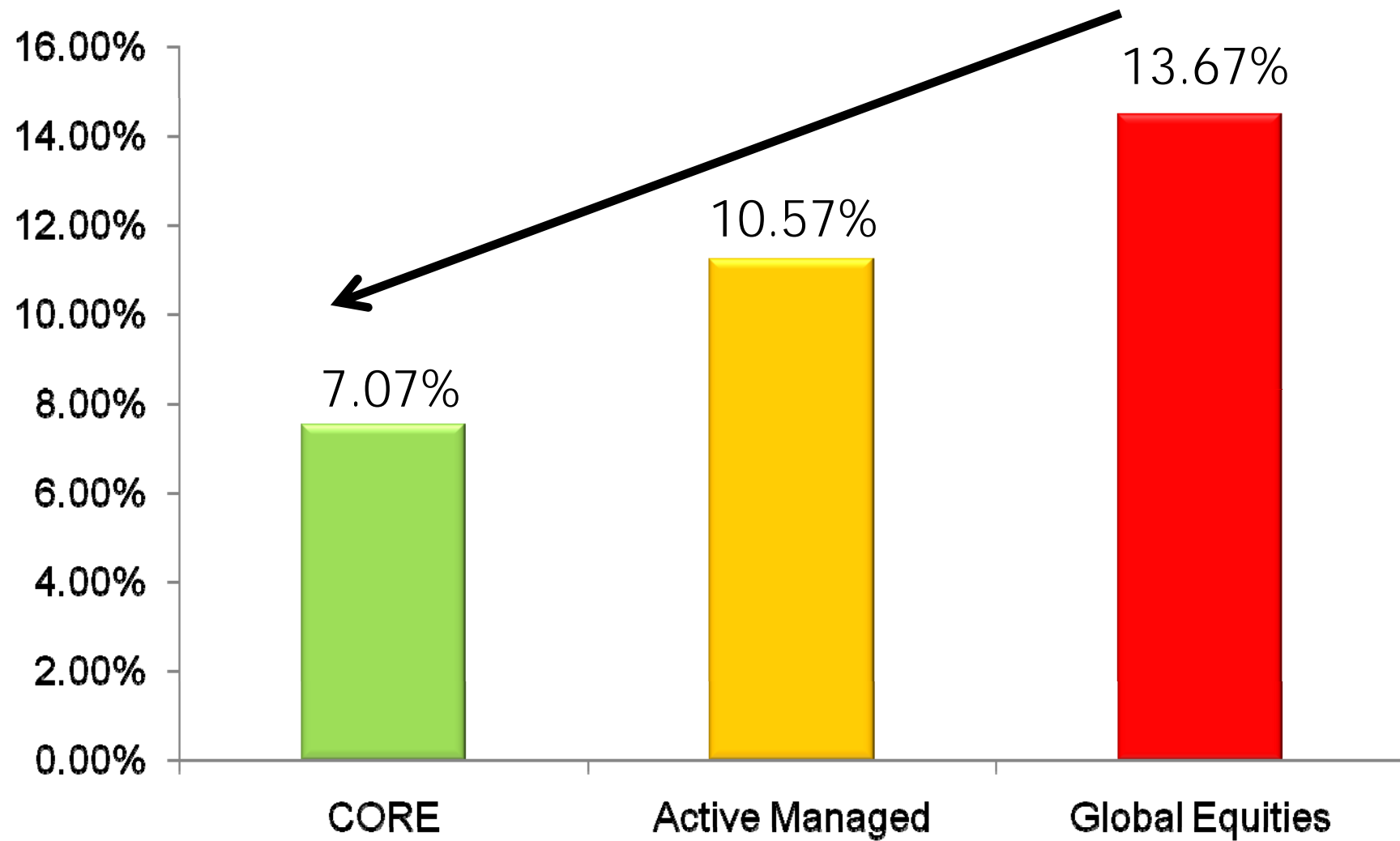
Alternatives

Property

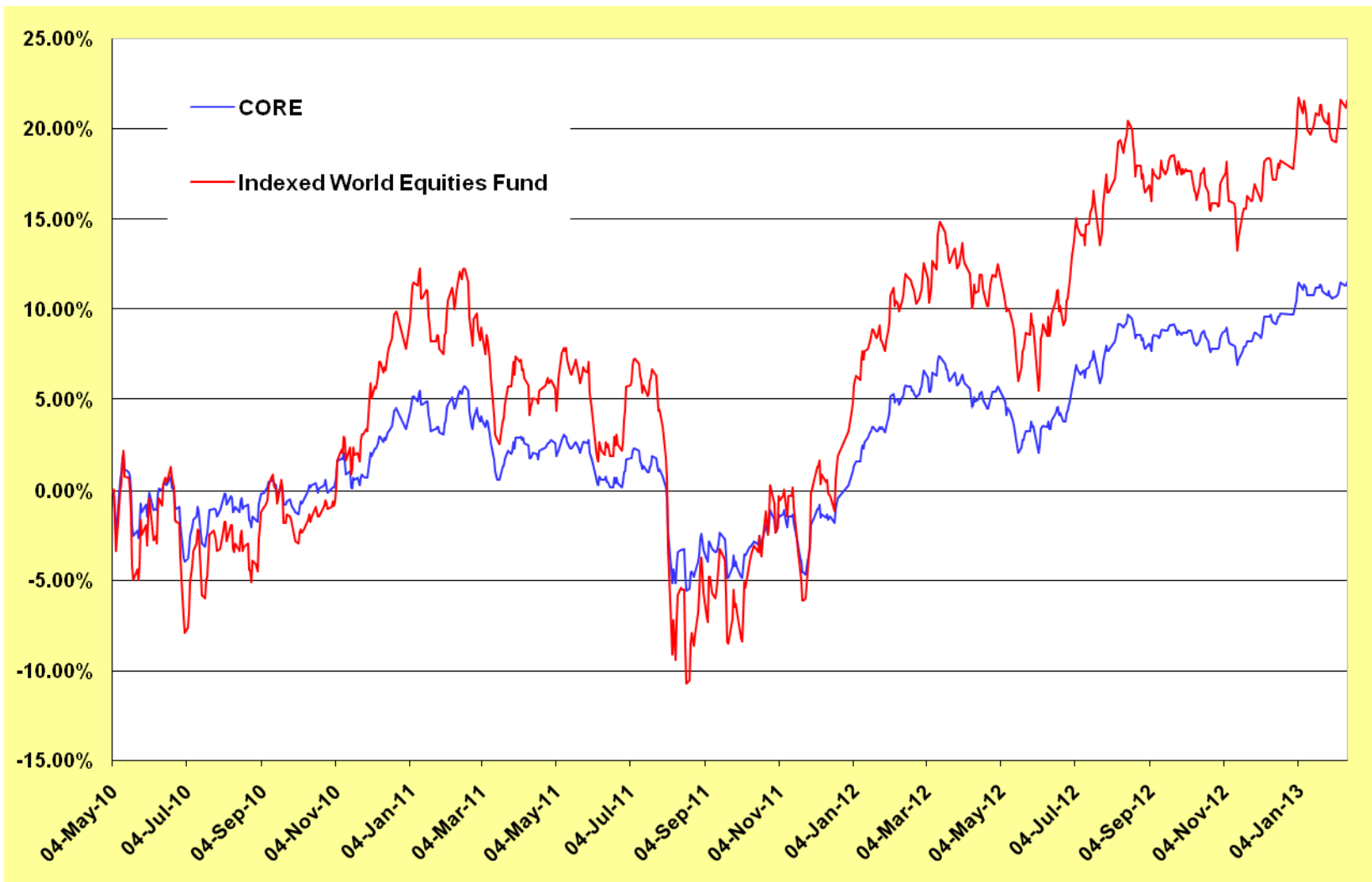
Cash Level

# CORE Volatility

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# CORE Performance



# CORE Performance

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Performance Report - 05/05/2010 To: 14/02/2013

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Name	Perf	Rank	Date Last Priced	AMC Implicit in Price
Irish Life Core Fund Life CRD	11.500%	1	14-02-2013	0.95%
New Ireland BNYM Global Real Return S9	10.532%	2	14-02-2013	1.850%

Presented by: MoneyMate Limited

The figures shown are based on the following:

Local Currency, Offer to Offer, Gross income re-invested on Ex-dividend date

Past performance is not necessarily a guide to future performance; Unit prices may fall as well as rise

Performance is net of annual management charges.

Please note that some providers may take out further charges which will not be represented in the performance figures above.

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**4%<sub>opa</sub>**



**2/3rds**



**Rebalance**





You are here: [home](#) » [attitude to risk](#)

## Your Attitude to Risk

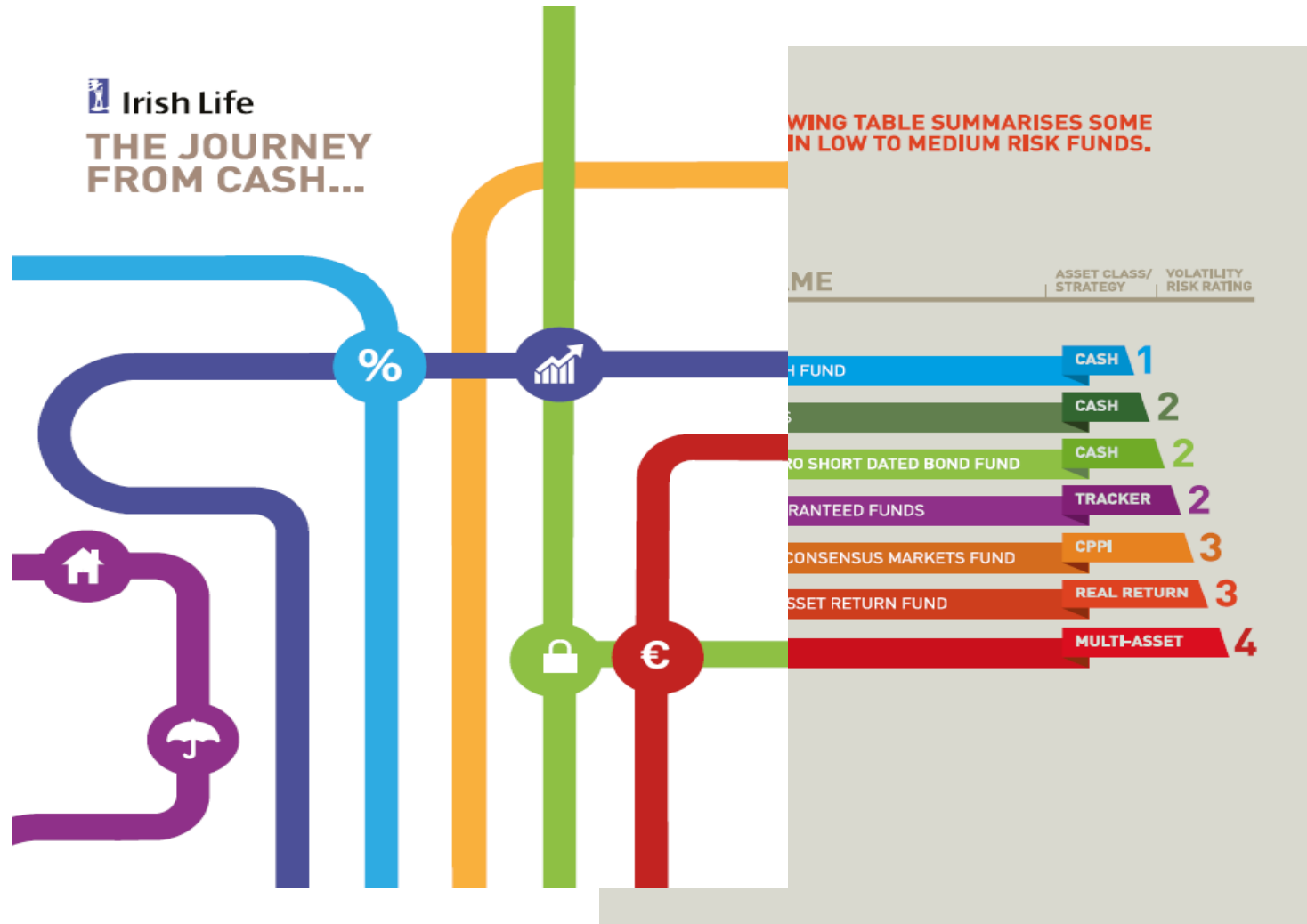
If you would like to incorporate this risk tool into your own website please contact your account manager

**If I had picked an investment with potential for large gains but also the risk of large losses I would feel**

- ☐ Very uncomfortable.
- ☐ Quite uneasy.
- ☐ Accepting of the possible highs and lows.
- ☐ Excited by the potential for gain.

**Next**

**Irish Life**  
**THE JOURNEY FROM CASH...**



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Opinions: Any opinions expressed may be subject to change without notice. We are not soliciting or recommending any action based on this material.

**Warning: Past performance may not be a reliable guide to future performance. Investments may fall as well as rise in value and the investor may not get back the full amount originally invested. Changes in currency exchange rates may have an adverse effect on the value, price or income of the product. Market conditions may sometimes require us to impose certain restrictions to switches or exits from a fund. These restrictions may include a delay in exiting funds.**

In making an investment decision, prospective investors must rely on their own examination of the merits and risks involved.

Irish Life Assurance plc is regulated by the Central Bank of Ireland

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