

HC Very Adventurous Portfolio

Information is correct at 28th February 2015

Fund Description

This fund invests predominantly in the highest risk assets such as emerging market equities, global and small cap equities, but may also have exposure to other assets such as emerging market and corporate debt, and commodities.


Investors in this fund are looking to maximise potential long term investment returns, and to achieve this are willing to accept a very high degree of risk and considerable price volatility, particularly in the short term.

The fund uses the Dynamic Share to Cash model (DSC) to move money between Developed Market Shares and cash.


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 maximise potential investment returns over the long term

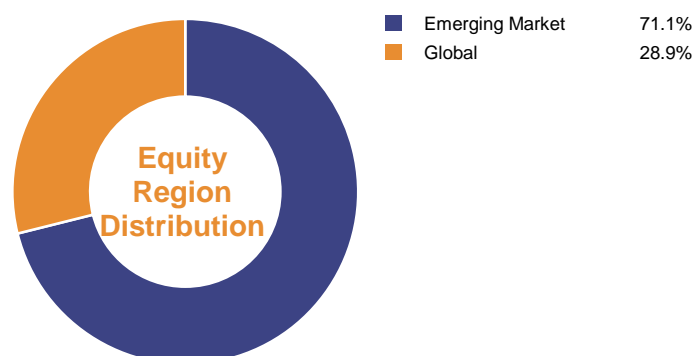
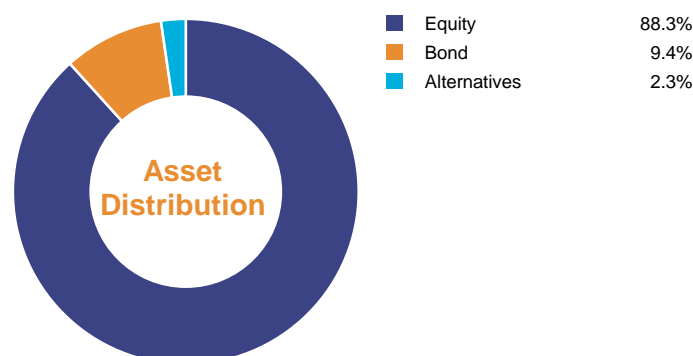
Investment Style  Indexed

Asset Mix  Equity, Bonds and Alternatives

Number of Stocks  3,591

Volatility / Risk  Level 7 on a scale of 1 - 7

Strategy Launch Date  5th October 2012



Top Ten Equity Holdings

Stock Name	Fund
SAMSUNG ELECTRONICS CO LTD	2.5%
TSMC	2.2%
TENCENT HOLDINGS LTD	1.7%
CHINA MOBILE LTD	1.6%
CHINA CONSTRUCTION BANK CORP	1.1%
NASPERS LTD	1.1%
ICBC	1.0%
BANK OF CHINA LTD	0.9%
AMERICA MOVIL SAB DE CV	0.7%
ITAU UNIBANCO HOLDING SA	0.7%

Equity Sector Distribution

Sector	Fund
Basic Materials	4.8%
Consumer Goods	12.7%
Consumer Services	6.6%
Financials	20.1%
Health Care	4.0%
Industrials	10.0%
Oil & Gas	4.9%
Other	19.6%
Technology	9.3%
Telecommunications	5.6%
Utilities	2.3%

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

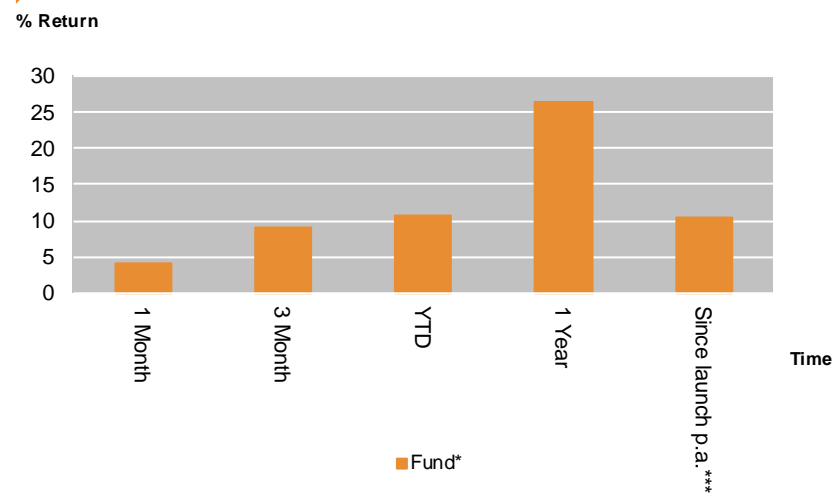


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Performance Comparison

	Fund*	Benchmark**
1 Month	4.03%	4.05%
3 Month	9.14%	9.47%
YTD	10.57%	10.87%
1 Year	26.47%	27.80%
Since launch p.a.***	10.28%	11.42%

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) = 05/10/2012
Source: Irish Life Investment Managers

This fund is provided by Irish Life Assurance plc and managed by Irish Life Investment Managers. It is developed together with 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.

To find out more about our fund range and to view the latest market and fund manager updates please visit irishlife.ie