

HC Very Adventurous Portfolio

Information is correct at 30th November 2013

Fund Description



This fund currently invests 60% in emerging market equities and 35% in small cap equities. The remainder is invested in emerging market debt and commodities.

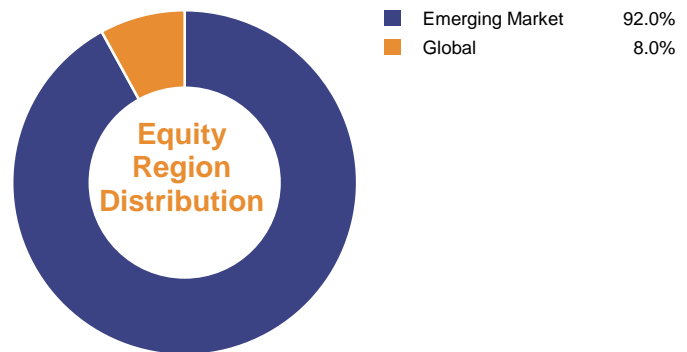
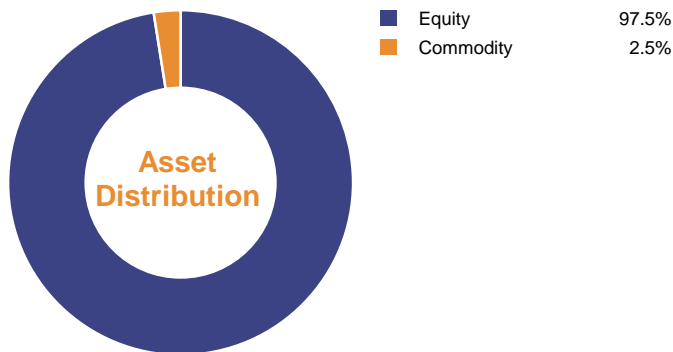
Some of the main benchmarks of the fund are: MSCI Emerging Markets Index MSCI Small Cap Index

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	 Indexed
Asset Mix	 Equity, Bonds and Alternatives
Number of Stocks	 849
Volatility / Risk	 Level 7 on a scale of 1 - 7
Strategy Launch Date	 5th October 2012



Top Ten Equity Holdings

Stock Name	Fund
SAMSUNG ELECTRONIC KRW	4.0%
TAIWAN SEMICON MAN TWD	2.3%
CHINA MOBILE (HK) HKD0	1.7%
TENCENT HLDGS LIM HKD	1.5%
CHINA CONSTRUCTION BAN	1.5%
IND & COM BK CHINA 'H'	1.4%
GAZPROM OAO - ADR REP	1.2%
AMERICA MOVIL SA COM S	1.1%
NASPERS 'N' ZAR0.02	1.0%
CNOOC LTD HKD0.02	1.0%

Equity Sector Distribution

Sector	Fund
Basic Materials	6.5%
Consumer Goods	13.0%
Consumer Services	4.6%
Financials	19.2%
Health Care	0.7%
Industrials	9.2%
Oil & Gas	5.3%
Other	25.4%
Technology	7.9%
Telecommunications	6.3%
Utilities	1.9%



Irish Life

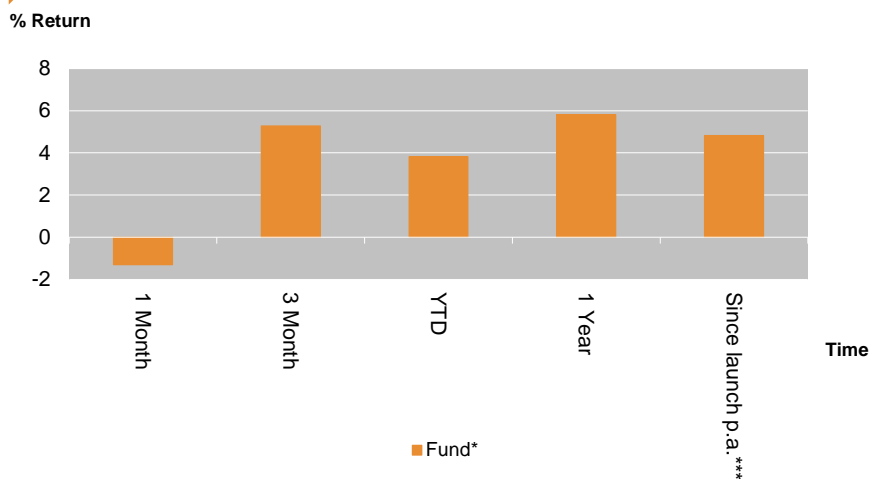
Warning: This fund may be affected by changes in currency exchange rates.

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Performance as at 30/11/2013

	Fund*	Benchmark**
1 Month	-1.31%	-1.26%
3 Month	5.28%	5.42%
YTD	3.83%	4.79%
1 Year	5.81%	6.95%
Since launch p.a.***	4.83%	5.89%

Performance chart



* Fund returns are quoted before taxes and after a standard annual management charge of 0.95%. 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. 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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