

# Diversified Growth Fund Series H

Information is correct at 31st December 2014

## Fund Description

This fund currently invests a substantial portion in equities with the balance spread across a variety of asset classes including property, commodities and hedge funds. This combination is designed to create a high level of expected return with fewer ups and downs than a pure equity based fund.

The equity and bond component of the fund are managed on a passive basis. The property and alternative assets are actively managed.

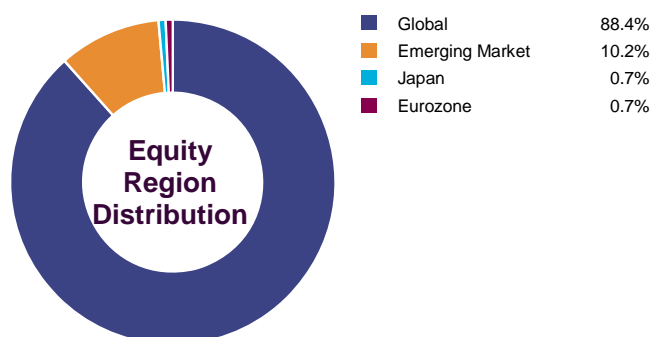
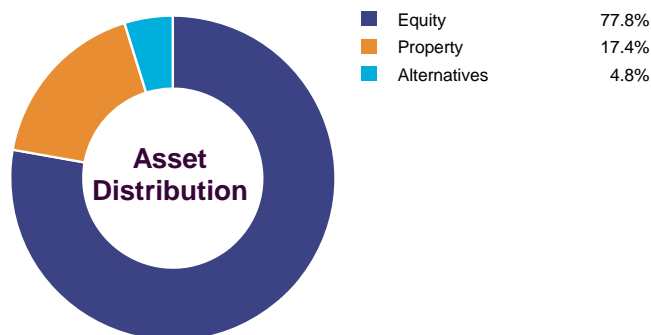
This fund is suitable for investors with a number of years to retirement who wish to pursue an aggressive growth strategy.

**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

|                             |  |
|-----------------------------|--|
| <b>Objective</b>            |  To give a similar return to that of a typical managed fund but with lower volatility |
| <b>Investment Style</b>     |  Passive & Active   |
| <b>Asset Mix</b>            |  Equity, Property, Cash and Alternatives  |
| <b>Number of Stocks</b>     |  2,680  |
| <b>Volatility / Risk</b>    |  High   |
| <b>Strategy Launch Date</b> |  30th April 2009  |



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.



**Irish Life**  
DGH-NET-1214

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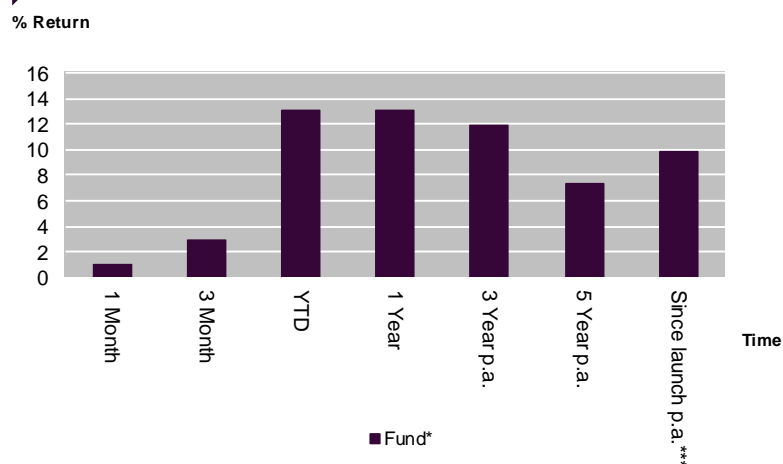
## Calendar Year Returns

|                    | 2010   | 2011   | 2012   | 2013   | 2014   |
|--------------------|--------|--------|--------|--------|--------|
| <b>Fund*</b>       | 11.23% | -8.44% | 9.05%  | 13.74% | 13.01% |
| <b>Benchmark**</b> | 12.28% | -7.32% | 10.31% | 15.04% | 14.46% |

## Performance as at 31/12/2014

|                      | <b>Fund*</b> | <b>Benchmark**</b> |
|----------------------|--------------|--------------------|
| 1 Month              | 0.95%        | 1.06%              |
| 3 Month              | 2.96%        | 3.24%              |
| YTD                  | 13.01%       | 14.46%             |
| 1 Year               | 13.01%       | 14.46%             |
| 3 Year p.a.          | 11.90%       | 13.24%             |
| 5 Year p.a.          | 7.37%        | 8.61%              |
| Since launch p.a.*** | 9.82%        | 10.79%             |

## Performance chart



\* Fund returns are quoted before taxes and after a standard annual management charge of 1.40%. 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) = 27/04/2009  
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.



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