

Stability Fund (Lifestyle Options)

Information is correct at 31st December 2014






Fund Description

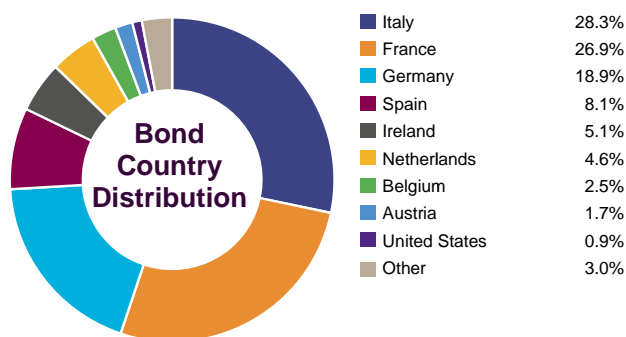
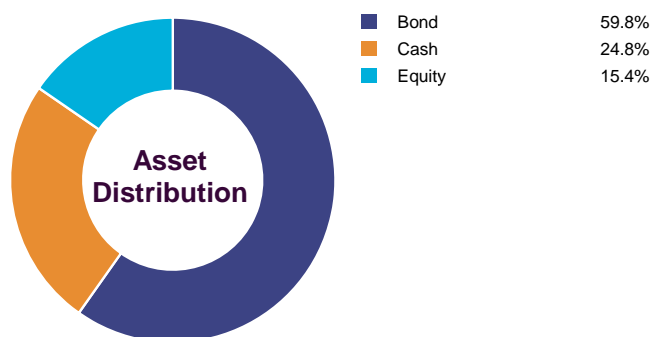
The Stability Fund invests mostly in bonds and cash with a small amount in shares. This is different to a standard managed fund which invests a large amount in shares. This fund aims to provide moderate returns with low levels of ups and downs. This fund is only available as part of our lifestyle options on Complete Solutions.

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 underlying benchmarks
Investment Style	 Indexed
Size	 €220.8 million
Asset Mix	 Equity, Bonds and Cash
Number of Stocks	 3,640
Volatility / Risk	 Low
Strategy Launch Date	 11th January 2010



Bond Portfolio Credit Quality

Rating	Fund
AAA	23.8%
AA1	24.9%
AA2	2.6%
AA3	0.9%
A1	4.8%
A2	2.0%
A3	2.2%
BBB1	5.8%
BBB2	32.4%
BBB3	0.6%

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
SFE-NET-1214

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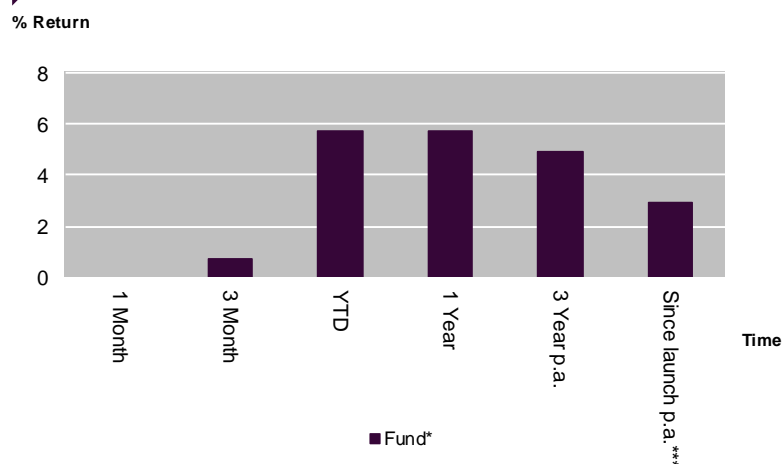
Calendar Year Returns

	2011	2012	2013	2014
Fund*	-1.68%	8.56%	0.56%	5.72%
Benchmark**	-0.65%	9.66%	1.61%	6.72%

Performance as at 31/12/2014

	Fund*	Benchmark**
1 Month	0.00%	0.03%
3 Month	0.70%	0.89%
YTD	5.72%	6.72%
1 Year	5.72%	6.72%
3 Year p.a.	4.89%	5.94%
Since launch p.a.***	2.89%	3.83%

Performance chart



* Fund returns are quoted before taxes and after a standard annual management charge of 1.00%. 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) = 19/03/2010
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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