

Information is correct at 30th November 2013

## Fund Description

This fund currently invests 26% in world equities, 10% in Eurozone government bonds and 25% in the Strategic Asset Return Fund. The remainder of the fund is invested across a range of assets including commodities, emerging market and small cap equities.

The benchmarks for this fund are: Merrill Lynch EMU > 5 Year Government Bonds Barclays Capital Euro Government EMU HICP linked All Maturities Index Merrill Lynch EMU Large Cap Non Sovereign Index FTSE World Index OECD Inflation

**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



Active & Indexed

### Size



€9.3 million

### Asset Mix



Equity, Bonds, Cash and Alternatives

### Number of Stocks



3,773

### Volatility / Risk

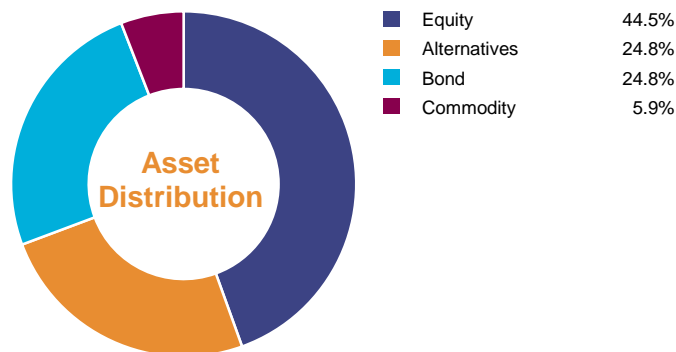


Level 4 on a scale of 1 - 7

### Strategy Launch Date



25th September 2012



## Bond Country Distribution (Top Ten)

Country	Fund
France	27.6%
Ireland	21.9%
Germany	18.2%
Italy	10.8%
Spain	7.1%
Netherlands	6.3%
Belgium	2.8%
United States	1.9%
United Kingdom	1.8%
Austria	1.6%

## Equity Sector Distribution

Sector	Fund
Basic Materials	5.9%
Consumer Goods	13.5%
Consumer Services	9.9%
Financials	21.5%
Health Care	8.3%
Industrials	12.1%
Oil & Gas	8.1%
Other	4.2%
Technology	9.4%
Telecommunications	4.2%
Utilities	3.0%



**Irish Life**

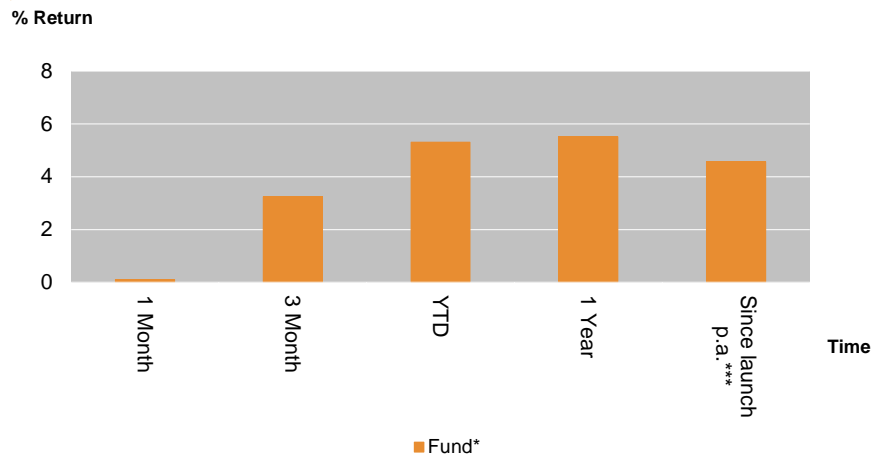
**Warning: This fund may be affected by changes in currency exchange rates.**

# HC Balanced Portfolio

## Performance as at 30/11/2013

	Fund*	Benchmark**
1 Month	0.10%	0.12%
3 Month	3.24%	3.52%
YTD	5.31%	6.27%
1 Year	5.52%	6.66%
Since launch p.a.***	4.57%	5.63%

## Performance chart



\* Fund returns are quoted before taxes and after a standard annual management charge of 1.10%. 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) = 25/09/2012

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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