



## How the bonussave Balanced Fund works

The **bonussave** Balanced Fund invests one-third in property, one third in government bonds and one-third in shares.

Fund aim: This fund aims to give consistent returns with the possibility of some ups and downs.

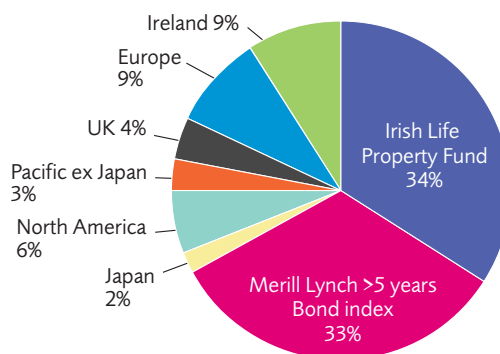
Management charge: 1.75% per annum

Fund allocation: 95%

The fund is rebalanced to one-third in property, one-third in government bonds and one-third in shares at every month end.

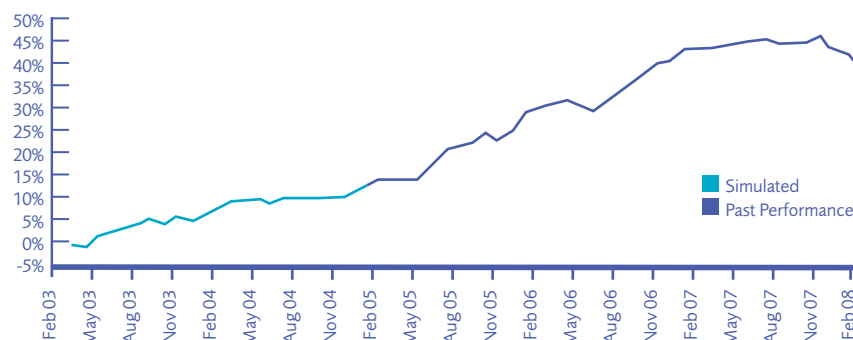
This is the current allocation of the Balanced Fund as of February 2008.

### Split of Balanced Fund



## Balanced Fund Past Performance

The **bonussave** Balanced Fund is a relatively new fund. We can however give you an indication of how a one-off investment in the fund would have performed over the last five year period between February 2003 to February 2008. These figures are based on a fixed split of one-third in property, one-third in government bonds and one-third in shares. This has been a period of strong economic growth which is reflected in the performance of the fund.



With **bonussave** because you save a regular amount each month you are buying units in the fund on an ongoing basis. Therefore in order to give a clearer picture of the returns you would have received it is useful to look at an example. Based on the graph above, if you saved €250 a month from February 2003 to February 2008, you would have made payments of €15,000. In this example, the plan value after tax and charges in February 2008 would have been €16,675.

Year	Total Payment Amount	Plan Value after tax and charges
1	€3,000	€2,979
2	€6,000	€6,079
3	€9,000	€9,780
4	€12,000	€13,596
5	€15,000	€16,675

**Warning:** These figures are estimates only. They are not a reliable guide to the future performance of this investment. **bonussave** Balanced Fund may be affected by changes in currency exchange rates. Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.



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