

Experienced Portfolio



Irish Life

Information is correct at 31st December 2014

Fund Description

This fund invests mainly in equities, including developed and emerging markets and also minimum volatility equities. The remaining assets are in alternative investments to provide some level of diversification.

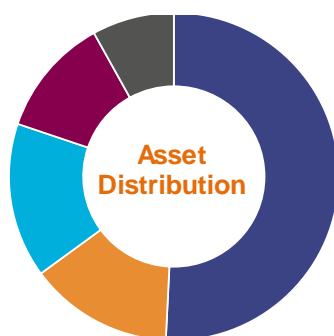
Investors in this fund aim for high investment returns and understand that to achieve this goal, high risk in investment choice may be necessary and capital values can fall, especially over short time periods.

The fund uses the Dynamic Share to Cash model (DSC) to move money between Developed Market Shares and cash.

Warning: If you invest in this product you may lose some or all of the money you invest.

Fund Facts

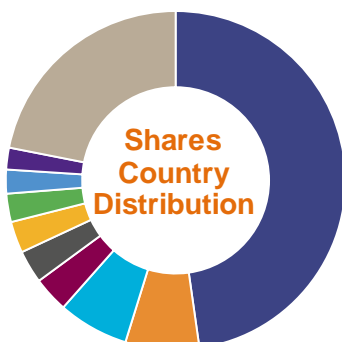
Objective	 To achieve returns managed within a range of volatility suitable for experienced investors
Investment Style	 Active & Passive Multi Strategy
Asset Mix	 Equity, Property, Cash and Alternatives
Volatility / Risk	 High
Strategy Launch Date	 17th May 2013



Developed Market Shares	50.8%
Alternatives	14.2%
Low Volatility Shares	15.3%
Emerging Market Shares	11.8%
Property	8.1%



GMO	60.0%
AMUNDI	15.0%
Blackrock	15.0%
Pimco	10.0%



United States	47.8%
Japan	7.0%
United Kingdom	6.7%
Switzerland	3.4%
Germany	3.1%
France	3.0%
Canada	2.7%
Korea	2.3%
Hong Kong	2.1%
Other	21.9%

Top Ten Equity Holdings

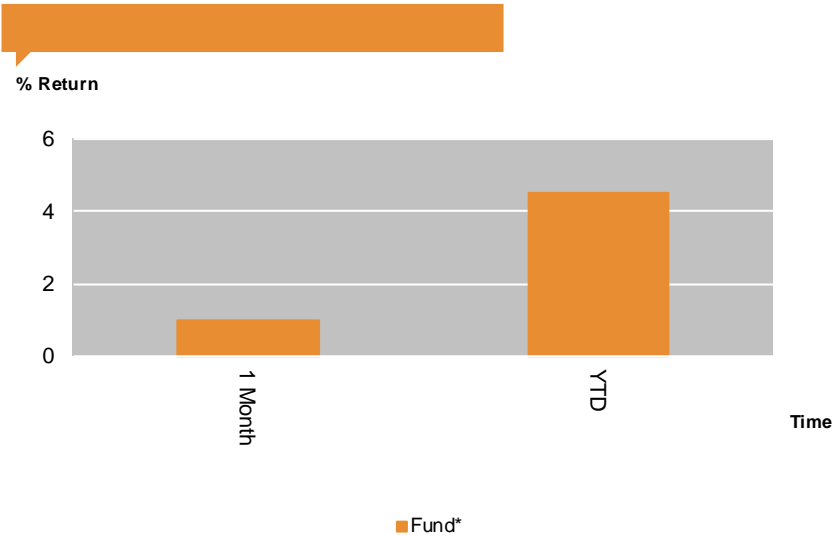
Stock Name	Fund
APPLE INC	1.6%
EXXON MOBIL CORP	0.9%
MICROSOFT CORP	0.9%
SAMSUNG ELECTRONICS CO LTD	0.7%
JOHNSON & JOHNSON	0.7%
WELLS FARGO & CO	0.7%
GENERAL ELECTRIC CO	0.6%
PROCTER & GAMBLE CO/THE	0.6%
TSMC	0.6%
JPMORGAN CHASE & CO	0.6%

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. External asset managers may change over time. Funds that are managed by external asset managers are subject to incentive fees. Part of this fund may borrow to invest in property.

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

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	Fund*
1 Month	0.97%
YTD	4.50%



* 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

Launch Date (for the series used in the above performance illustration) = 03/10/2014
Source: Irish Life Investment Managers

This fund is provided by Irish Life Assurance plc and managed by Irish Life Investment Managers. It is developed together with Growth Investments 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.

To find out more about our fund range and to view the latest market and fund manager updates please visit irishlife.ie

