





LOW RISK/RETURN GROWTH STRATEGY

Information is correct at 31 May 2018

FUND FACTS

 OBJECTIVE	Aims to deliver long term returns above inflation with 1/3rd of equity markets risk
 INVESTMENT STYLE	Active & Indexed

RISK LEVEL

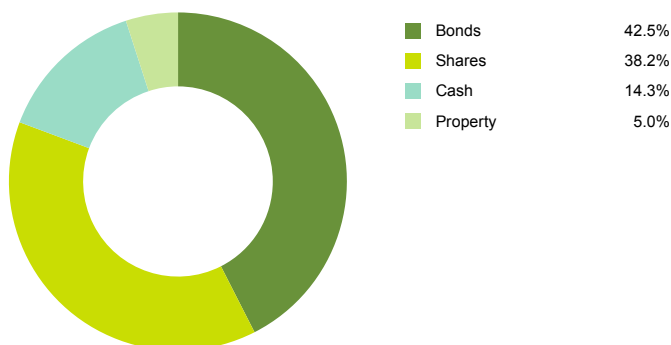
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

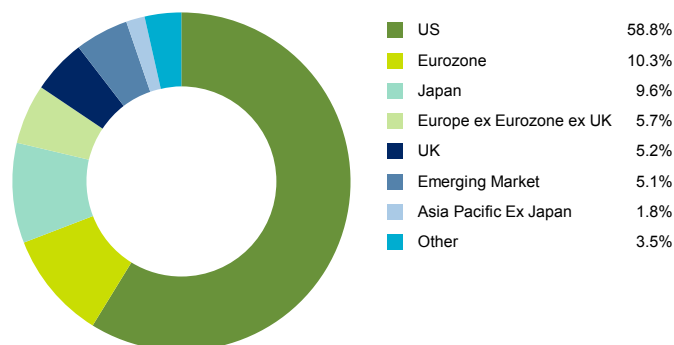
This fund is a mix of assets such as bonds, cash, shares and property. It features risk management strategies and may invest more in cash at times. This is a lower risk fund, aiming to have a mix of defensive assets and growth assets such as shares and property. The asset mix is reviewed periodically and can be updated. Over the long term the fund aims to deliver returns of the annual inflation rate plus 0% to 2% with approximately a third of equity markets risk. This is not guaranteed and the fund returns can experience negative performance.

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

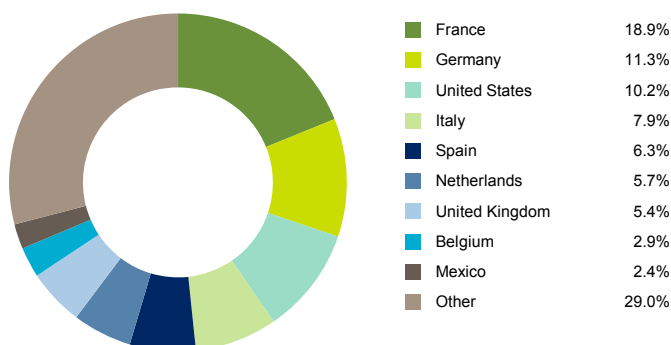
ASSET ALLOCATION



SHARE REGIONAL DISTRIBUTION



BOND COUNTRY DISTRIBUTION



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. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited.

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

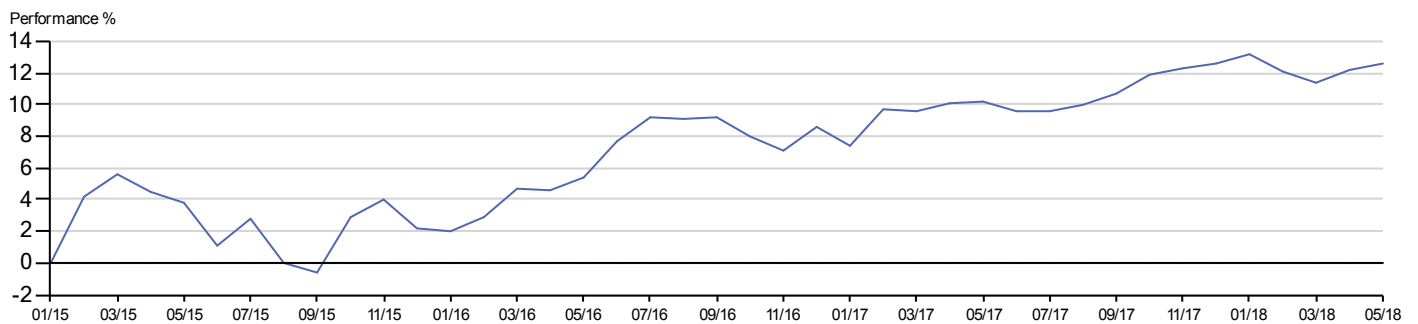
CALENDAR YEAR RETURN

	2016	2017	YTD
Fund	6.26%	3.68%	0.00%
Benchmark	6.44%	4.22%	0.54%

PERFORMANCE AS AT 31/05/2018

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	0.36%	0.45%	2.18%	2.75%	3.56%
Benchmark	0.58%	0.51%	3.26%	3.14%	3.94%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.55%. Annual fund management charges are calculated and deducted based on the offer price of the fund. The unit price and value of the fund are always quoted after an allowance has been made for the fund management charge. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 09 Jan 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:
 -INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2017
 -EQUITIES MANAGER OF THE YEAR - Irish Pension Awards 2016-2017
 -PASSIVE MANAGER OF THE YEAR - Irish Pension Awards 2016
 -BEST INVESTMENT FUND PROVIDER - Longboat Analytics Awards 2017

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlifecorporatebusiness.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
 Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

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