


# Capital Protection Fund

Pension

Snapshot	<b>Objective</b>		To match pension fund liabilities
	<b>Style</b>		Actively Managed
	<b>Size</b>		€515 million
	<b>Asset Mix</b>		Fixed-interest assets, Cash deposits and Equities
	<b>Number of Stocks</b>		2335
	<b>Volatility/Risk</b>		Low risk

This is an actively managed fund, which invests in cash deposits, some equities and fixed-interest assets. It will not fall in value.

## Objective

- The fund aims to give investors the benefits of equity participation while at the same time ensuring that the value of their fund won't fall.

## Operation

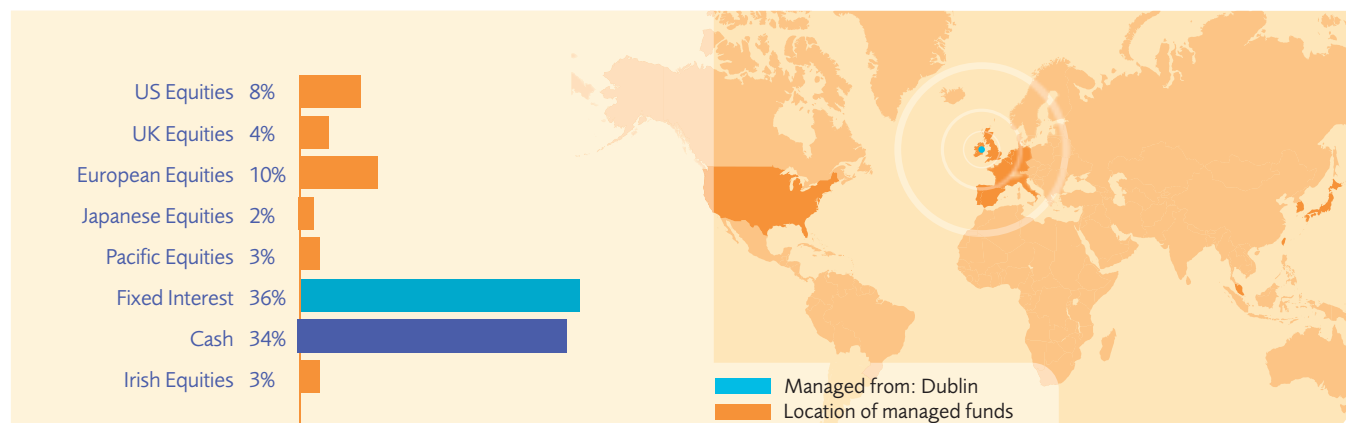
- Although the Capital Protection Fund does have an equity holding the majority of this fund is invested in cash deposits and fixed interest assets mainly in Ireland.
- The Capital Protection Fund will not fall in value, however where clients wish to switch their pension fund out of the Capital Protection Fund, Irish Life may reduce the value the customer receives (this reduction excludes retirement or if you change jobs).

## Highlights



- A fixed rate is declared each year. This rate is the minimum return an investor would receive after fund management charges for that year. The rate for 2009 is 0.25%.

## \*Asset Mix



Warning: Past performance is not a reliable guide to future performance. The value of your investments may go down as well as up. This fund may be affected by changes in currency exchange rates.

\*Asset allocation is subject to change. Information correct as at 1 January 2009. Irish Life Assurance plc and Irish Life Investment Managers are regulated by the Financial Regulator.