







Diversified Balanced Fund (NEW)

Pension/Investment

| | | | |
|----------|------------------------|---|--|
| Snapshot | Objective |  | To produce a mid-range level of expected return with reduced level of volatility |
| | Style |  | Indexed and Active |
| | Size |  | €1.4 million |
| | Asset Mix |  | Equities, Property, Bonds, Cash, Commodities, Forestry, Hedge Fund |
| | No. of Stocks |  | 2960 |
| | Volatility/Risk |  | Medium risk |

This fund combines a 40% allocation to indexed regional equities and 20% to indexed bonds with a 40% allocation to alternative assets classes.

Objective

- It is anticipated that the inclusion of the alternative asset classes and inflation linked bonds will produce consistent returns with lower volatility.
- This fund is suitable for people who wish to have an exposure to equity markets, while limiting volatility.

Operation

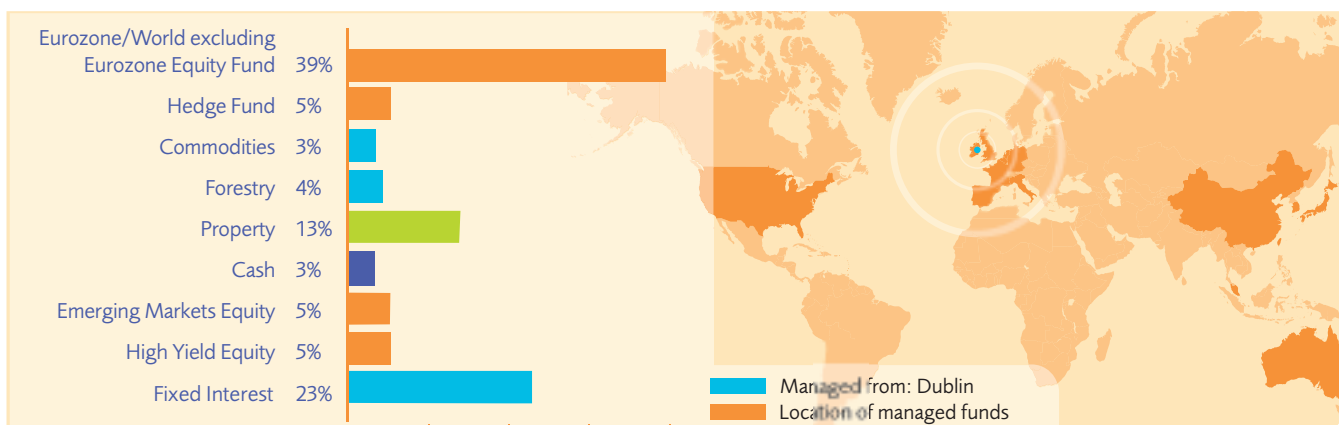
- The fund combines a traditional indexed equity fund with bonds and the following alternative funds; the Indexed Emerging Markets Equity Fund, Indexed High Yield Equity Fund, Forestry Fund, Hedge Fund, Commodity Fund, and Property Funds.
- Thus investors get exposure to both traditional equity managed markets on an indexed basis, as well as a wide variety of other assets classes, which are managed on an active basis.

Highlights



- This is part of an exciting new group of funds which has been added to our investment range. The new group includes the Diversified Cautious Fund, the Diversified Balanced Fund and the Diversified Growth Fund. These new funds, in addition to the extensive options already available, will provide a solution for all investment needs.

*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.