

# Fund Performance Figures

Figures up to the 30 November 2018

## Fund Performance

| Fund                                  | 1 Month | YTD *** | 1 Year | 3 Years p.a. **** | 5 Years p.a. **** | 10 Years p.a. **** | Annualised growth since launch | Risk Level |
|---------------------------------------|---------|---------|--------|-------------------|-------------------|--------------------|--------------------------------|------------|
| <b>Multi Asset Portfolios</b>         |         |         |        |                   |                   |                    |                                |            |
| Multi Asset Portfolio 2 Fund          | -0.01%  | -1.26%  | -1.10% | 2.37%             | 3.65%             | -                  | 3.21%, May-2013                | IL2        |
| Multi Asset Portfolio 3 Fund          | 0.24%   | -0.94%  | -0.47% | 3.59%             | 5.47%             | -                  | 4.77%, May-2013                | IL3        |
| Multi Asset Portfolio 4 Fund          | 0.52%   | -0.56%  | 0.10%  | 4.43%             | 7.62%             | -                  | 6.65%, May-2013                | IL4        |
| Multi Asset Portfolio 5 Fund          | 1.11%   | -0.32%  | 0.70%  | 5.62%             | 9.10%             | -                  | 8.18%, May-2013                | IL5        |
| Multi Asset Portfolio 6 Fund          | 1.92%   | -1.80%  | -0.31% | 6.34%             | 8.91%             | -                  | 7.56%, May-2013                | IL6        |
| <b>Pension Portfolios</b>             |         |         |        |                   |                   |                    |                                |            |
| Pension Portfolio 2 Fund*****         | 0.08%   | 0.09%   | 0.27%  | 3.32%             | -                 | -                  | 3.18%, Feb-2015                | IL2        |
| Pension Portfolio 3 Fund*****         | 0.44%   | 0.57%   | 0.92%  | 4.48%             | -                 | -                  | 4.35%, Feb-2015                | IL3        |
| Pension Portfolio 4 Fund*****         | 0.77%   | 1.01%   | 1.62%  | 5.37%             | -                 | -                  | 5.27%, Feb-2015                | IL4        |
| Pension Portfolio 5 Fund*****         | 1.19%   | 0.34%   | 1.35%  | 6.04%             | -                 | -                  | 5.89%, Feb-2015                | IL5        |
| Pension Portfolio 6 Fund*****         | 1.82%   | -1.59%  | -0.10% | 6.55%             | -                 | -                  | 5.44%, Feb-2015                | IL6        |
| <b>ILIM Indexed Funds</b>             |         |         |        |                   |                   |                    |                                |            |
| Consensus Fund                        | 0.78%   | 1.74%   | 2.22%  | 4.44%             | 8.70%             | 10.05%             | 7.78%, Jan-1996                | IL5        |
| Consensus Cautious Fund               | 0.63%   | 1.03%   | 1.26%  | 2.96%             | 6.03%             | 7.41%              | 5.96%, Sep-2008                | IL3        |
| Global Equity Fund                    | 1.10%   | 2.33%   | 3.09%  | 5.37%             | 9.80%             | 12.14%             | 4.54%, Apr-2000                | IL6        |
| Consensus Equity Fund                 | 1.10%   | 2.19%   | 2.94%  | 5.30%             | 9.86%             | 12.20%             | 6.42%, Feb-2008                | IL6        |
| <b>ILIM Actively Managed Funds</b>    |         |         |        |                   |                   |                    |                                |            |
| Protected Consensus Markets Fund      | 0.35%   | -0.21%  | -0.01% | 0.92%             | 4.94%             | -                  | 6%, Sep-2010                   | IL3        |
| Multi-Manager Target Return Fund***** | -0.47%  | -6.57%  | -6.12% | -                 | -                 | -                  | 2.25%, Jan-2016                | IL3        |
| Dynamic Global Equity Fund            | 2.13%   | 4.43%   | 5.52%  | 7.39%             | 11.66%            | -                  | 11.27%, May-2010               | IL5        |
| Capital Protection Fund*              | 0.10%   | 2.18%   | 2.67%  | 3.33%             | 4.74%             | 4.58%              | 5.04%, Jan-1997                | IL2        |
| Active Managed Fund                   | 0.85%   | 3.00%   | 3.55%  | 5.50%             | 9.18%             | 10.61%             | 11.29%, Apr-1978               | IL4        |
| Global Opportunities Fund             | 2.11%   | 4.36%   | 5.44%  | 7.35%             | 11.45%            | 13.78%             | 7.58%, Jan-1997                | IL6        |
| Pension Property Fund^                | 0.13%   | 5.19%   | 6.80%  | 8.80%             | 17.73%            | 4.63%              | 8.78%, Jan-1997                | IL6        |
| Property Portfolio Fund^              | 0.60%   | 6.71%   | 7.60%  | 8.47%             | 13.56%            | 3.74%              | 2.51%, Mar-2006                | IL6        |
| Irish Property Fund^                  | 0.33%   | 5.61%   | 7.29%  | 8.88%             | 15.72%            | 5.92%              | 5.13%, Jan-2004                | IL6        |
| UK Property Fund^                     | 0.18%   | 5.82%   | 6.59%  | 7.73%             | 11.44%            | 5.92%              | 4.13%, Jan-2004                | IL6        |
| ILIM Long Bond                        | 0.73%   | 0.79%   | -0.84% | 1.62%             | 6.84%             | 6.88%              | 6.46%, Feb-2004                | IL4        |
| Diversified Assets Fund^              | -0.61%  | 2.67%   | 3.37%  | 4.38%             | 7.56%             | 7.22%              | 4.07%, Sep-2006                | IL4        |
| Diversified Assets (PRSA) Fund^       | -0.46%  | 2.60%   | 3.42%  | 5.00%             | 9.13%             | 8.06%              | 4.32%, Jul-2007                | IL4        |
| Diversified Balanced Fund             | 0.65%   | 2.94%   | 3.56%  | 5.35%             | 8.22%             | -                  | 8.34%, Apr-2009                | IL4        |
| Diversified Cautious Fund             | 0.25%   | 1.84%   | 2.16%  | 3.70%             | 6.37%             | -                  | 5.94%, Apr-2009                | IL3        |
| Diversified Growth Fund               | 1.03%   | 3.79%   | 4.79%  | 6.35%             | 9.69%             | -                  | 10.15%, Apr-2009               | IL5        |
| Global Select Fund                    | 2.13%   | 4.53%   | 5.63%  | 7.55%             | 11.77%            | 11.58%             | 6.74%, Feb-2008                | IL6        |
| <b>Setanta Actively Managed Funds</b> |         |         |        |                   |                   |                    |                                |            |
| Setanta Balanced Dividend Fund        | 1.20%   | 2.21%   | 2.37%  | 3.62%             | 6.41%             | -                  | 6.97%, Jul-2013                | IL4        |
| Setanta Equity Dividend Fund          | 1.60%   | 3.68%   | 4.18%  | 5.40%             | 8.87%             | -                  | 9.6%, Jul-2013                 | IL6        |
| Setanta Global Equity Fund            | 2.12%   | 4.42%   | 5.47%  | 7.39%             | 11.57%            | -                  | 11.64%, Jul-2013               | IL6        |

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\* The Capital Protection Fund is the title for the previously named Guaranteed Fund.

\*\*\* Y.T.D. = year to date

\*\*\*\* p.a. = per annum

\*\*\*\*\* This fund launched less than 5 years ago and performance figures are over a shorter period of time only. The minimum recommended investment holding period is 7 years

# Where the fund is less than a year old the figures reflect the performance since launch and are not annualised.

^ You may have to give notice if you want to encash, transfer or switch (partially or fully) from these funds into other funds. The maximum notice period that may apply is 18 months. Please see your Terms and Conditions booklet for more details.

**Our risk levels (volatility scale) can change. Therefore the risk (volatility) ratings of funds can change from time to time. Please visit our website [www.irishlife.ie](http://www.irishlife.ie) to see the most up-to-date volatility scale.**

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## Fund Performance

| Fund  | 1 Month | YTD *** | 1 Year  | 3 Years p.a. **** | 5 Years p.a. **** | 10 Years p.a. **** | Annualised growth since launch | Risk Level |
|---|---------|---------|---------|-------------------|-------------------|--------------------|--------------------------------|------------|
| <b>Setanta Actively Managed Funds</b>         |         |         |         |                   |                   |                    |                                |            |
| Setanta Income Opportunities Fund             | 0.73%   | 1.87%   | 2.25%   | 3.62%             | 6.97%             | -                  | 7.59%, Jul-2013                | IL4        |
| Setanta Managed Fund                          | 1.17%   | 3.07%   | 3.89%   | 5.91%             | 10.06%            | -                  | 10.15%, Jul-2013               | IL5        |
| Setanta Global Focus Fund                     | 0.62%   | 2.84%   | 3.55%   | 5.20%             | 9.60%             | -                  | 9.14%, Jul-2013                | IL6        |
| <b>Fidelity Funds</b>                         |         |         |         |                   |                   |                    |                                |            |
| Fidelity India China Fund                     | 8.09%   | 0.69%   | 2.98%   | 9.39%             | 16.19%            | 16.13%             | 12.83%, Oct-2005               | IL7        |
| Fidelity European Opportunities Fund          | -2.29%  | -7.46%  | -7.78%  | 0.19%             | 6.10%             | 10.54%             | 6.3%, Oct-2005                 | IL6        |
| Fidelity Managed International Fund           | 1.94%   | 4.87%   | 6.33%   | 7.18%             | 12.16%            | 14.96%             | 5.1%, May-2001                 | IL6        |
| Fidelity Multi-Asset Strategic Defensive Fund | 0.70%   | 6.47%   | 5.72%   | 0.29%             | 3.94%             | -                  | 4.88%, Apr-2009                | IL2        |
| Fidelity Global Property Shares Fund          | 3.03%   | 6.52%   | 7.13%   | 2.49%             | 10.27%            | 12.92%             | 3.04%, May-2007                | IL6        |
| Fidelity Global Special Situations Fund       | 1.55%   | 2.24%   | 3.13%   | 7.06%             | 13.46%            | 14.76%             | 5.89%, May-2007                | IL6        |
| Fidelity EMEA Fund                            | 1.74%   | -10.20% | -8.10%  | 1.45%             | 3.15%             | 11.67%             | 5.38%, Jan-2008                | IL7        |
| Fidelity India Fund                           | 11.64%  | 1.95%   | 5.13%   | 8.89%             | 18.12%            | 16.90%             | 5.07%, Jan-2008                | IL7        |
| Fidelity China Fund                           | 4.46%   | -1.04%  | 0.30%   | 9.77%             | 13.44%            | 14.41%             | 8.32%, Jan-2008                | IL7        |
| <b>Davy funds</b>                             |         |         |         |                   |                   |                    |                                |            |
| Davy Conservative Income & Growth Fund        | 0.77%   | 0.57%   | 0.43%   | 0.50%             | 3.82%             | 3.58%              | 2.49%, Mar-2003                | IL3        |
| Davy Global Brands Fund                       | 2.27%   | 0.94%   | 2.54%   | 3.12%             | 9.59%             | 10.65%             | 7.35%, Mar-2003                | IL6        |
| Davy Global Alpha                             | 2.05%   | 5.08%   | 6.12%   | 6.77%             | 11.92%            | 14.37%             | 10.06%, Oct-2002               | IL5        |
| <b>Other Funds</b>                            |         |         |         |                   |                   |                    |                                |            |
| Global Cash Fund                              | -0.02%  | -0.34%  | -0.36%  | -0.27%            | -0.13%            | -                  | 0.37%, Mar-2010                | IL1        |
| Indexed Irish Equity Fund                     | -5.44%  | -16.07% | -13.94% | -3.68%            | 7.22%             | 10.90%             | 6.1%, Jan-1997                 | IL7        |
| Indexed Emerging Market Equity Fund           | 4.17%   | -7.00%  | -4.40%  | 6.86%             | 5.82%             | -                  | 4.39%, May-2010                | IL7        |
| Indexed European Property Shares Fund         | 0.60%   | -1.54%  | 1.43%   | 5.19%             | 10.91%            | -                  | 10.33%, Mar-2010               | IL6        |
| Indexed Euro Short Dated Bond Fund            | 0.36%   | -0.37%  | -0.74%  | 0.03%             | 0.88%             | -                  | 1.87%, May-2010                | IL2        |
| Indexed European Equity Fund                  | -0.50%  | -5.38%  | -5.60%  | 1.52%             | 5.50%             | 9.11%              | 6.96%, Jan-1997                | IL6        |
| Indexed North American Equity Fund            | 1.95%   | 10.25%  | 10.86%  | 8.96%             | 14.24%            | 14.84%             | 8.79%, Jan-1997                | IL6        |
| Indexed Pacific Equity Fund                   | 2.07%   | -5.36%  | -2.88%  | 6.66%             | 6.52%             | 12.54%             | 6.64%, Jan-1997                | IL7        |
| Indexed UK Equity Fund                        | -1.87%  | -5.84%  | -1.98%  | -0.96%            | 3.45%             | 8.32%              | 5.48%, Jan-1997                | IL6        |
| Indexed World Equities Fund                   | 1.25%   | 3.96%   | 4.89%   | 6.40%             | 10.62%            | -                  | 10.51%, May-2010               | IL6        |
| Indexed Fixed Interest Fund                   | 0.23%   | -0.37%  | -1.21%  | 1.30%             | 4.59%             | 5.10%              | 6.41%, Jan-1996                | IL4        |
| Indexed Japanese Equity Fund                  | 0.86%   | -1.23%  | -1.15%  | 3.70%             | 9.03%             | 8.33%              | 2.91%, Jan-1997                | IL6        |
| Infrastructure Equities Fund                  | 1.24%   | -2.47%  | -3.57%  | 3.59%             | 7.96%             | -                  | 7.75%, May-2010                | IL6        |
| Ethical Global Equity Fund                    | 1.01%   | 2.51%   | 3.01%   | 3.43%             | 7.37%             | 9.30%              | 5.52%, Jul-2004                | IL6        |
| Pension Protection Fund                       | 0.72%   | 0.78%   | -0.90%  | 1.59%             | 6.80%             | 6.83%              | 6.75%, Apr-1997                | IL4        |
| Indexed Euro Corporate Bond Fund              | -0.61%  | -1.36%  | -1.75%  | 1.63%             | 2.57%             | -                  | 4.81%, Apr-2009                | IL3        |
| Indexed Technology Fund                       | -0.08%  | 16.04%  | 15.81%  | 12.83%            | 20.37%            | 22.11%             | 7.49%, May-2001                | IL6        |
| Indexed European Gilts Fund                   | 0.71%   | 0.34%   | -0.82%  | 1.29%             | 5.14%             | 5.42%              | 5.71%, May-2001                | IL3        |
| Cash Fund                                     | 0.08%   | 0.93%   | 1.01%   | 1.01%             | 1.01%             | 1.42%              | 2.76%, Jan-1997                | IL1        |
| Indexed Commodities Fund                      | -5.27%  | -1.37%  | 0.82%   | -0.60%            | -3.34%            | -1.07%             | -2.85%, Apr-2007               | IL6        |
| Indexed Inflation Linked Bond Fund            | -0.01%  | -1.82%  | -2.47%  | 0.37%             | 1.95%             | -                  | 1.5%, May-2011                 | IL3        |
| Merrion Global Equity Income Fund****         | 1.37%   | 1.25%   | 1.95%   | -                 | -                 | -                  | 6.12%, Sep-2017                | IL5        |

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\*\*This is closed to new business from 01/2008

\*\*\* Y.T.D. = year to date

\*\*\*\* p.a. = per annum

\*\*\*\*\* This fund launched less than 5 years ago and performance figures are over a shorter period of time only. The minimum recommended investment holding period is 7 years.

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This is not a comprehensive list of all funds. This is a general guide to the investment options available to Irish Life's Investment, Pension and Approved Retirement Fund clients. Early encashment charges may apply to some of these funds. Any figures marked with a hyphen means that there is no past performance figures for these funds as they were not open at this time and we can only provide figures for shorter periods. Please note that there are restrictions on the investment of single premiums into the Capital Protection Fund. Pension products are long term savings plans that can only be taken on retirement. These figures do not take in account fund charges or any plan charges or tax. Please see our Fund Guide and / or individual product booklets for further details.

Irish Life Assurance plc is regulated by the Central Bank of Ireland

