


Indexed Commodities Fund

Information is correct at 30 June 2024

FUND FACTS

 **Objective** To perform in line with the Goldman Sachs Light Energy Total Return Index

 **Investment Style** Passive

 **Size** 18.8 million

IRISH LIFE RISK LEVEL (IL)

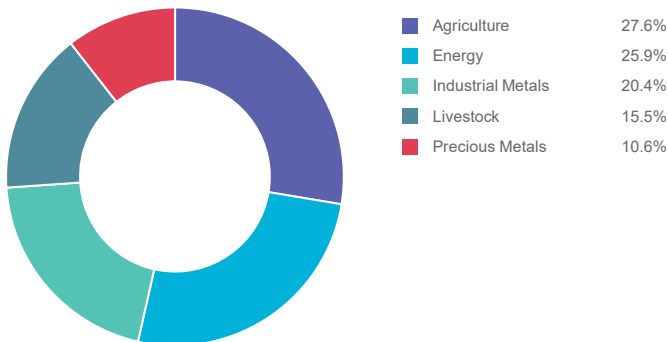
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK					IL6	HIGHER RISK

FUND DESCRIPTION

The Indexed Commodities Fund aims to track the performance of the overall commodities markets (oil, gas and so on). It currently tracks the Goldman Sachs Light Energy Index. In the past, commodities have given similar levels of returns to shares over the long-term. However, they tend to behave differently to all other assets. For this reason commodities are often good to invest in if you have already invested in shares and bonds. This may help reduce the overall risk over the long term. This fund does not invest in physical commodities but invests in financial instruments that are linked to the price of these. The Indexed Commodities Fund invests in financial instruments linked to the price of commodities. The counterparty to these financial instruments is currently Goldman Sachs International but this could change in the future. Counterparty risk is the risk that Goldman Sachs International cannot pay what they owe. This could mean that you receive less than the amount invested in the fund.

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

SECTOR DISTRIBUTION



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.

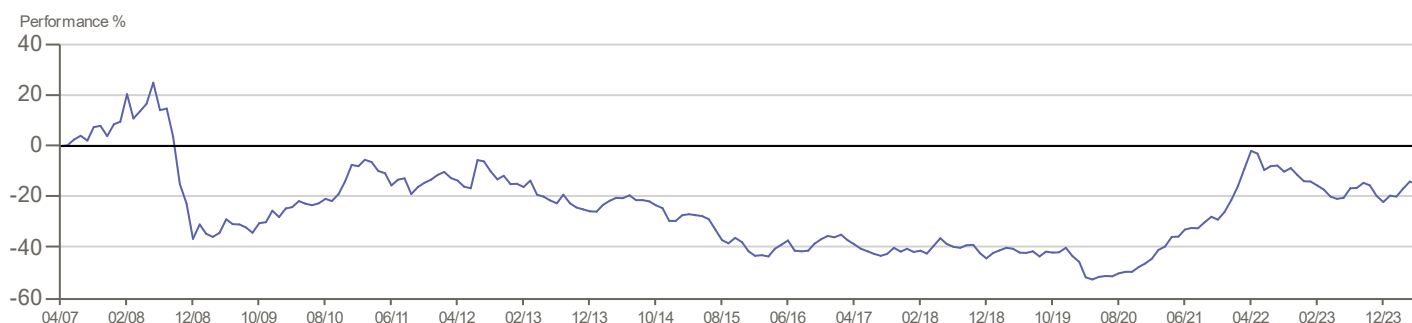
CALENDAR YEAR RETURN

	2018	2019	2020	2021	2022	2023	YTD
Fund	-6.39%	7.54%	-10.52%	37.87%	16.51%	-9.52%	7.83%
Benchmark	-4.88%	9.29%	-9.20%	40.38%	20.28%	-7.44%	9.03%

PERFORMANCE AS AT 30/06/2024

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-1.06%	0.96%	5.66%	7.82%	7.75%	0.43%	-1.01%
Benchmark	-0.96%	1.44%	7.79%	10.53%	10.03%	2.28%	0.77%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.80%. 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) = 20 Apr 2007; 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 Pensions Awards 2022
- RISK MANAGEMENT PROVIDER OF THE YEAR Irish Pensions Awards 2021
- EXCELLENCE IN DC AWARDS Irish Pensions Awards 2020
- PASSIVE MANAGER OF THE YEAR European Pensions Awards 2018

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

CIF-NET-0624

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

