




# Consensus Cautious Fund

Information is correct at 31 August 2022

## FUND FACTS

|  |                         |  |
|--|-------------------------|--|
|  | <b>Objective</b>        | To provide low to mid range managed fund returns |
|  | <b>Investment Style</b> | Passive  |
|  | <b>Size</b>             | 246.8 million                                    |

## IRISH LIFE RISK LEVEL (IL)

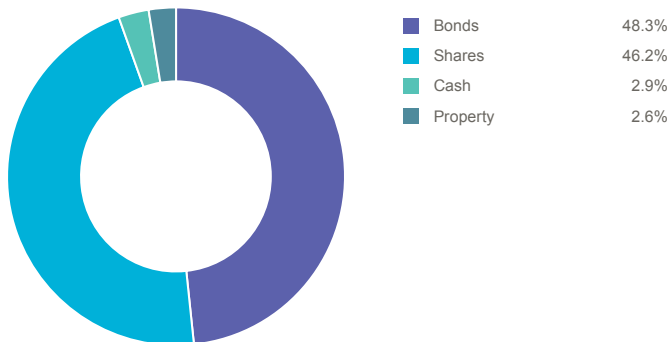
|            |     |            |             |     |     |     |
|------------|-----|------------|-------------|-----|-----|-----|
| IL1        | IL2 | <b>IL3</b> | IL4         | IL5 | IL6 | IL7 |
| LOWER RISK |     |            | HIGHER RISK |     |     |     |

## FUND DESCRIPTION

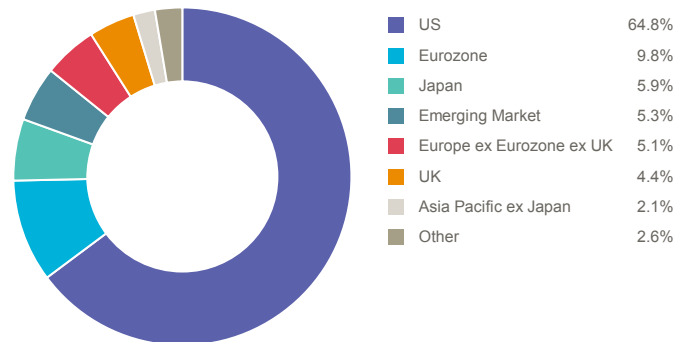
The Consensus Cautious Fund is a managed fund, where 65% of the assets are currently invested in the Consensus Fund and 35% track the performance of short term eurozone government bonds. The Consensus Cautious Fund aims to give mid range levels of return with lower levels of ups and downs.

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

## ASSET ALLOCATION



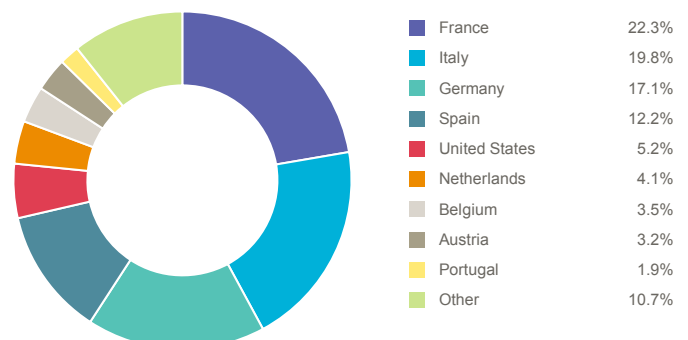
## SHARE REGIONAL DISTRIBUTION



## TOP TEN SHARE HOLDINGS

| STOCK NAME             | % of FUND |
|------------------------|-----------|
| APPLE INC              | 5.2%      |
| MICROSOFT CORP         | 3.7%      |
| ALPHABET INC           | 2.3%      |
| AMAZON.COM INC         | 1.6%      |
| TESLA INC              | 1.6%      |
| UNITEDHEALTH GROUP INC | 1.3%      |
| NVIDIA CORP            | 1.1%      |
| VISA INC               | 1.0%      |
| JOHNSON & JOHNSON      | 0.9%      |
| MASTERCARD INC         | 0.9%      |

## 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.

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.**

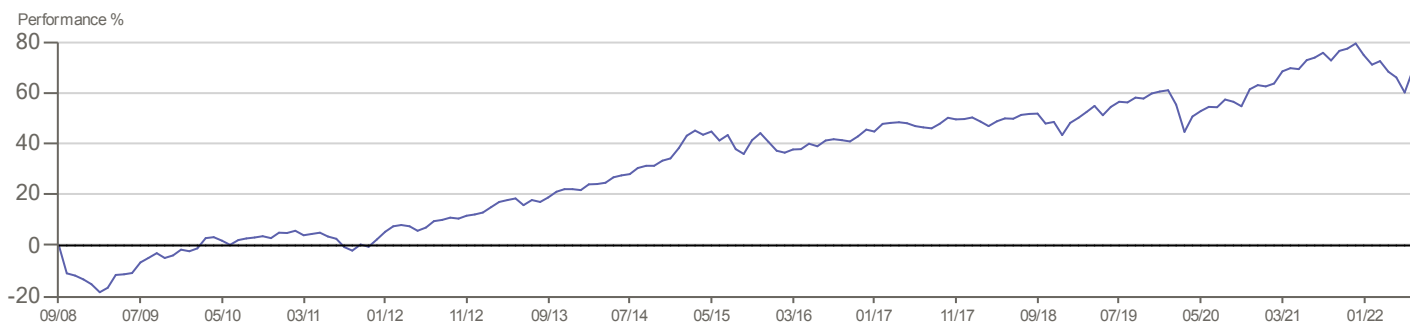
## CALENDAR YEAR RETURN

|           | 2016  | 2017  | 2018   | 2019   | 2020  | 2021   | YTD    |
|-----------|-------|-------|--------|--------|-------|--------|--------|
| Fund      | 3.40% | 2.81% | -4.20% | 11.96% | 1.55% | 10.09% | -8.44% |
| Benchmark | 5.58% | 4.81% | -2.18% | 14.09% | 3.62% | 12.29% | -7.40% |

## PERFORMANCE AS AT 31/08/2022

|           | 1 Month | 3 Month | 1 Year | 3 Year p.a. | 5 Year p.a. | 10 Year p.a. | Since Launch p.a. |
|-----------|---------|---------|--------|-------------|-------------|--------------|-------------------|
| Fund      | -2.72%  | -1.08%  | -6.52% | 1.69%       | 2.38%       | 4.10%        | 3.62%             |
| Benchmark | -2.59%  | -0.61%  | -4.88% | 3.68%       | 4.40%       | 6.18%        | 5.13%             |

## CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.90%. 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) = 01 Sep 2008; 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:  
 -RISK MANAGEMENT PROVIDER OF THE YEAR Irish Pensions Awards 2021  
 -INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2020  
 -EXCELLENCE IN DC AWARDS Irish Pensions Awards 2020  
 -PASSIVE MANAGER OF THE YEAR European Pensions Awards 2018

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