



Indexed Fixed Interest Fund

Information is correct at 31 August 2022

FUND FACTS

 **Objective** To achieve average bond fund returns on a consistent basis

 **Investment Style** Indexed

 **Size** 13.1 million

IRISH LIFE RISK LEVEL (IL)

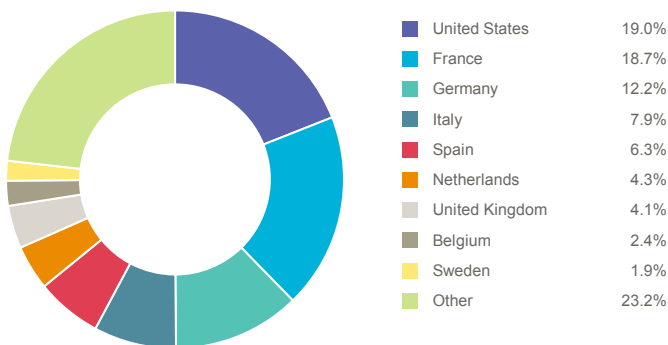
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

FUND DESCRIPTION

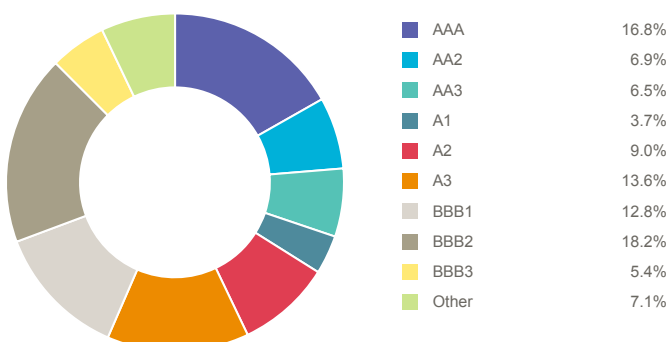
The aim of this fund is to provide reasonable long-term returns. It invests in the same fixed interest securities that the Consensus Fund invests in. The assets of the fund are mainly invested in government bonds issued in euro with smaller investments in other fixed interest securities both inside and outside the Eurozone.

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

BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



BOND SECTOR DISTRIBUTION

SECTOR	% of FUND
Sovereign	40.9%
Banking	14.3%
Financial Services	7.0%
Basic Industry	4.2%
Utility	3.9%
Real Estate	3.8%
Telecommunications	3.3%
Automotive	3.2%
Consumer Goods	3.1%
Other	16.3%

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.

CALENDAR YEAR RETURN

	2016	2017	2018	2019	2020	2021	YTD
Fund	4.24%	0.11%	-0.33%	7.55%	3.99%	-2.87%	-13.66%
Benchmark	5.02%	0.84%	0.44%	8.44%	4.89%	-2.03%	-13.54%

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	-4.06%	-3.52%	-15.31%	-5.51%	-1.32%	2.01%	3.02%
Benchmark	-4.05%	-3.36%	-14.96%	-4.81%	-0.60%	2.80%	3.78%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.75%. 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) = 31 Jul 2004; 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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