

HIGH GROWTH FUND

Information is correct at 31 October 2020

FUND FACTS

OBJECTIVE Long term expected return is cash deposit rates +4.5% p.a. gross of fees managed within a risk

INVESTMENT STYLE Active & Indexed Multi Strategy

RISK LEVEL

1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

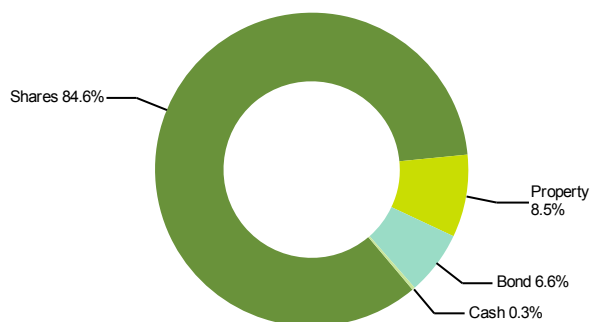
This fund is a mix of assets such as bonds, shares and property. It features several risk management strategies and may invest in cash from time to time.

This is a medium to high risk fund, which aims to have a relatively high exposure to high risk assets such as shares and property. Irish Life Investment Managers monitors and rebalances the fund regularly and may change the mix over time.

The benchmark performances and returns reflect the long term expected return from the fund which is cash deposit rates (measured by the Euro OverNight Index Average) plus 4.5% per annum. This is not guaranteed and the fund can experience negative returns.

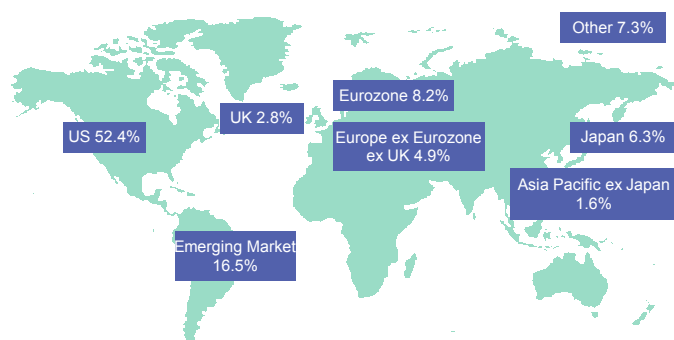
Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



Asset Class	Percentage
SHARES	84.6%
Global Shares (DSC)	52.1%
Option Strategy	10.4%
Emerging Market Shares	10.3%
Global Low Volatility Shares	9.4%
Infrastructure Equities	2.4%
PROPERTY	8.5%
BOND	6.6%
Corporate Bonds	3.6%
Emerging Market Bonds	3.0%
CASH	0.3%

SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
APPLE INC	2.4%
MICROSOFT CORP	2.4%
ALIBABA GROUP HOLDING LTD	2.4%
TENCENT HOLDINGS LTD	1.8%
AMAZON.COM INC	1.5%
TAIWAN SEMICONDUCTOR MANUFACTURING	1.5%
ALPHABET INC	1.1%
SAMSUNG ELECTRONICS CO LTD	0.9%
PROCTER & GAMBLE CO (THE)	0.7%
UNITEDHEALTH GROUP INC	0.6%

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. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk.

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.

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	19.0%
Consumer Discretionary	14.7%
Financials	12.8%
Health Care	10.9%
Communication Services	9.1%
Industrials	8.8%
Consumer Staples	6.9%
Materials	4.8%
Utilities	4.6%
Other	8.4%

RISK MANAGEMENT STRATEGIES

This fund uses a diversified range of risk management strategies. These aim to reduce the impact of the various ups and downs the fund may experience. Currently:

- Portfolio Rebalancing
- The Dynamic Share to Cash (DSC) model
- Global Low Volatility Shares
- Option Strategy
- Currency Hedging

Risk management strategies will be reviewed regularly and may be changed.

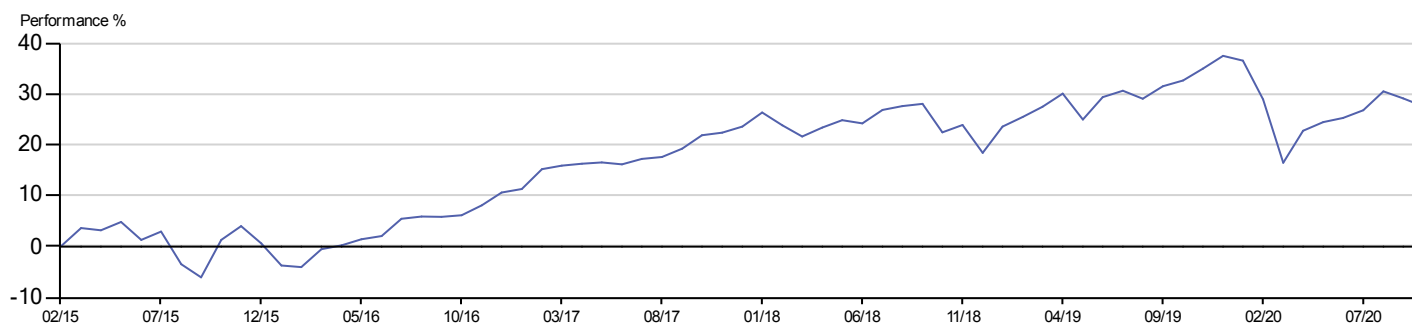
CALENDAR YEAR RETURN

	2016	2017	2018	2019	YTD
Fund	9.98%	11.75%	-4.22%	16.16%	-7.25%
Benchmark	4.15%	4.11%	4.14%	4.09%	3.34%

PERFORMANCE AS AT 31/10/2020

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	-1.25%	0.59%	-3.86%	1.52%	4.73%	4.38%
Benchmark	0.33%	0.99%	4.02%	4.08%	4.11%	4.14%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and before standard annual management charge. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 25 Feb 2015; 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:

- PASSIVE MANAGER OF THE YEAR - European Pension Awards 2018
- INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2017
- EQUITIES MANAGER OF THE YEAR - Irish Pension Awards 2016-2017

Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.
Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.

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

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