




INDEXED NORTH AMERICAN EQUITY FUND S3

Information is correct at 31 October 2020

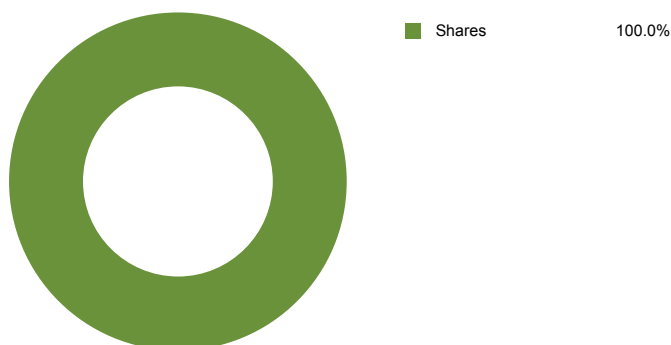
FUND FACTS

 OBJECTIVE	To perform in line with the North American equity market
 INVESTMENT STYLE	Indexed
 ASSET MIX	Equities

RISK LEVEL

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

ASSET ALLOCATION



FUND DESCRIPTION

This is a passively managed equity fund that aims to track the FTSE® North America Index thereby achieving US market equity returns on a consistent basis. We achieve this by investing in the same equity stocks as those of the index in the same weightings. This removes the risk of poor stock choice. It is suitable for investors who will accept the ups and downs that come with investing completely in equities in order to improve potential return.

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

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	27.2%
Health Care	12.9%
Consumer Discretionary	12.5%
Financials	10.9%
Communication Services	10.5%
Industrials	8.3%
Consumer Staples	6.6%
Utilities	3.1%
Materials	2.9%
Other	5.1%

TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
APPLE INC	5.9%
MICROSOFT CORP	5.1%
AMAZON.COM INC	4.3%
ALPHABET INC	3.2%
FACEBOOK INC	2.1%
BERKSHIRE HATHAWAY INC	1.3%
JOHNSON & JOHNSON	1.2%
PROCTER & GAMBLE CO (THE)	1.1%
VISA INC	1.0%
JP MORGAN CHASE & COMPANY	1.0%

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.

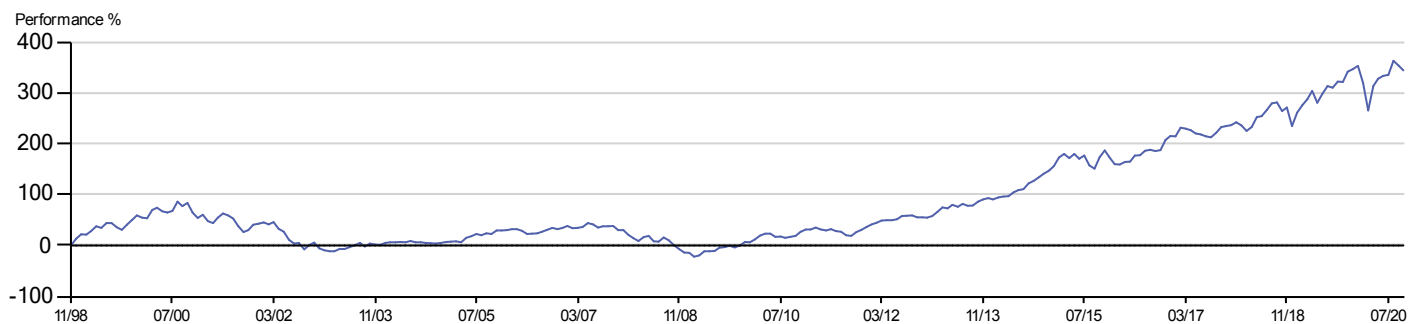
CALENDAR YEAR RETURN

	2014	2015	2016	2017	2018	2019	YTD
Fund	27.90%	10.58%	15.53%	6.72%	-0.59%	33.55%	-0.63%
Benchmark	28.20%	10.93%	15.80%	7.00%	-0.33%	33.96%	-0.30%

PERFORMANCE AS AT 31/10/2020

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-2.10%	1.96%	5.37%	10.05%	10.16%	14.09%	7.01%
Benchmark	-2.09%	2.05%	5.79%	10.40%	10.49%	14.40%	7.26%

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) = 31 Oct 1998; 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.

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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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