



PENSION CONSENSUS FUND

Information is correct at 31 October 2020

FUND FACTS

	OBJECTIVE	To perform in line with the average managed fund
	INVESTMENT STYLE	Indexed
	ASSET MIX	Equities, Bonds, Cash, Property, Alternatives

RISK LEVEL

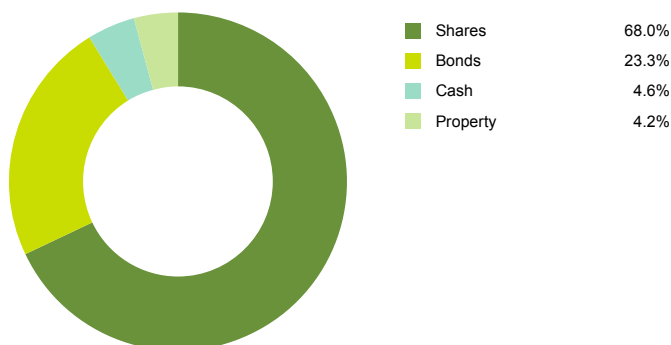
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

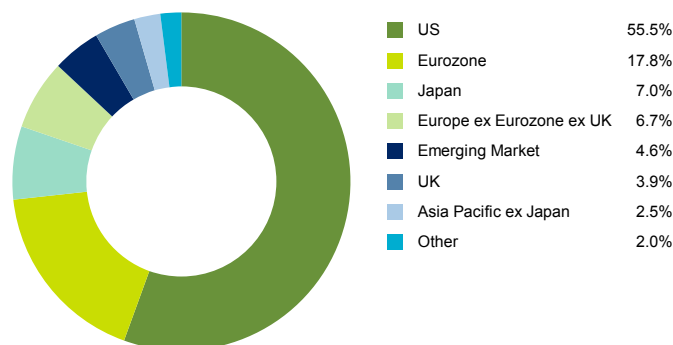
This is a passively managed fund, which replicates the average asset allocation of the Irish fund management industry. The fund aims to produce a return, which is consistently in line with the average pension managed fund performance over rolling 3-year periods. Having implemented the average asset allocation, the fund's stock selection matches the appropriate benchmark index. The fund invests in equities by tracking appropriate International and Irish indices. It invests in Bonds by tracking the Bank of America Merrill Lynch and JP Morgan series of indices. The fund's property and cash allocations are actively managed.

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

ASSET ALLOCATION



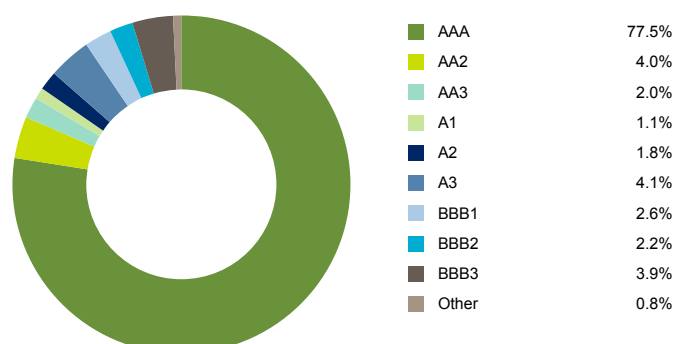
SHARE REGIONAL DISTRIBUTION



SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	21.0%
Consumer Discretionary	14.2%
Financials	13.3%
Health Care	12.2%
Industrials	10.2%
Communication Services	7.9%
Consumer Staples	6.4%
Materials	4.9%
Utilities	3.4%
Other	6.5%

BOND PORTFOLIO CREDIT QUALITY



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.



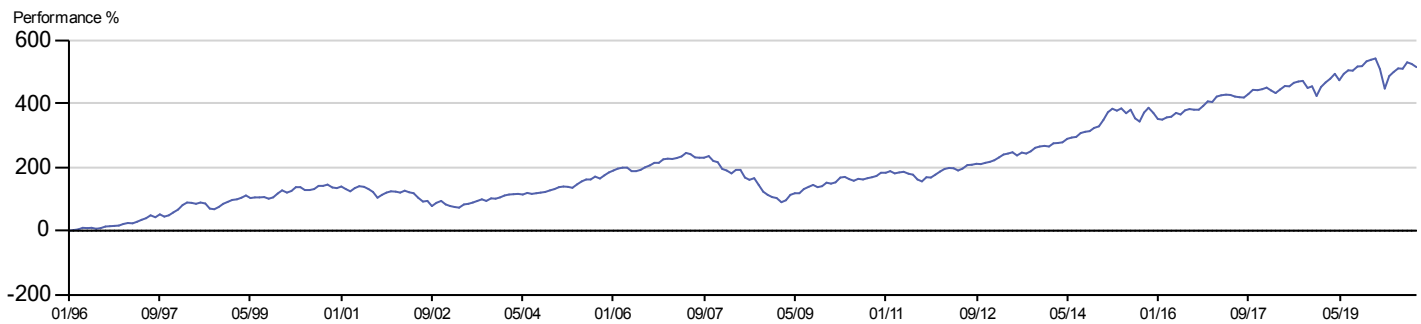
CALENDAR YEAR RETURN

	2014	2015	2016	2017	2018	2019	YTD
Fund	16.51%	9.95%	7.79%	7.40%	-3.72%	21.69%	-3.58%
Benchmark	15.24%	9.52%	5.87%	6.74%	-5.16%	19.75%	-4.16%

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	-1.59%	0.88%	-0.43%	4.20%	5.44%	8.63%	7.60%
Benchmark	-1.61%	0.59%	-1.00%	2.87%	4.11%	7.67%	0.00%

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 Dec 1995; 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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