






# PENSION CASH FUND

Information is correct at 31 October 2018

## FUND FACTS

	<b>OBJECTIVE</b>	To achieve a high degree of security and returns commensurate with cash deposit rates
	<b>INVESTMENT STYLE</b>	Active
	<b>ASSET MIX</b>	Cash

## RISK LEVEL

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

## TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
Barclays Bank	UK
BNP Paribas	France
Credit Industriel	France
Landeskreditbank Bank	Germany
Mizuho Corporate Bank	Japan
MUFG Bank Ltd	Japan
Natixis Paris	France
OP Corporate Bank plc	Finland
Standard Chartered	UK
Sumitomo Mitsui	Japan

## FUND DESCRIPTION

This fund is actively managed and invests in a mix of cash deposits with different maturities and other cash like instruments. The objective of the fund is to provide capital protection, however it is not guaranteed and deliver return in line with the interest rates being achieved on short term cash deposit rates. The fund can invest in deposits, short dated bonds and other money market instruments. All investments within the fund are Euro denominated.

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

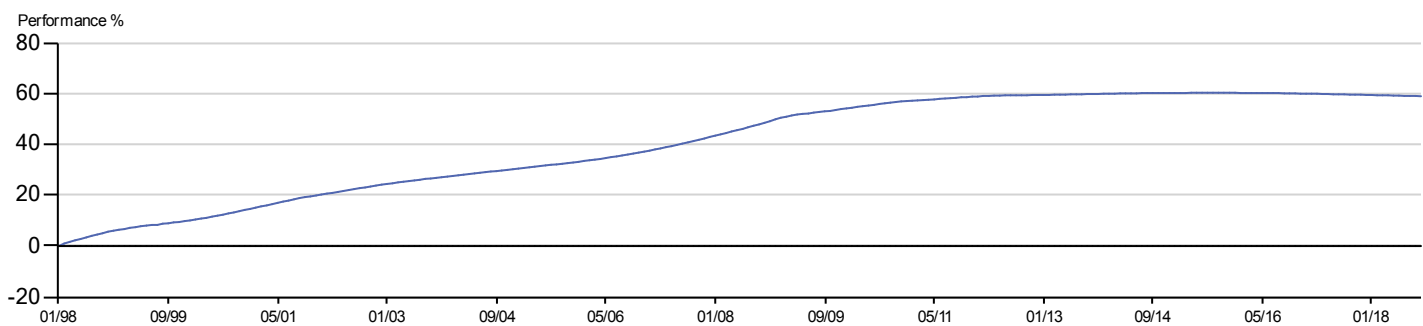
## CALENDAR YEAR RETURN

	2012	2013	2014	2015	2016	2017	YTD
Fund	0.41%	0.32%	0.20%	0.03%	-0.17%	-0.33%	-0.31%
Benchmark	0.46%	0.10%	0.09%	-0.15%	-0.39%	-0.46%	-0.38%

## PERFORMANCE AS AT 31/10/2018

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-0.03%	-0.09%	-0.38%	-0.28%	-0.11%	0.68%	2.26%
Benchmark	-0.04%	-0.11%	-0.45%	-0.42%	-0.25%	0.30%	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 1997; 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 Pensions Awards 2018  
 -INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2017  
 -EQUITIES MANAGER OF THE YEAR - Irish Pension Awards 2016-2017  
 -BEST INVESTMENT FUND PROVIDER - Longboat Analytics Awards 2017

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

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