



CONSENSUS FUND

Information is correct at 29 February 2020

FUND FACTS

	OBJECTIVE	To consistently achieve average managed fund performance
	INVESTMENT STYLE	Indexed
	SIZE	4.1 billion

RISK LEVEL

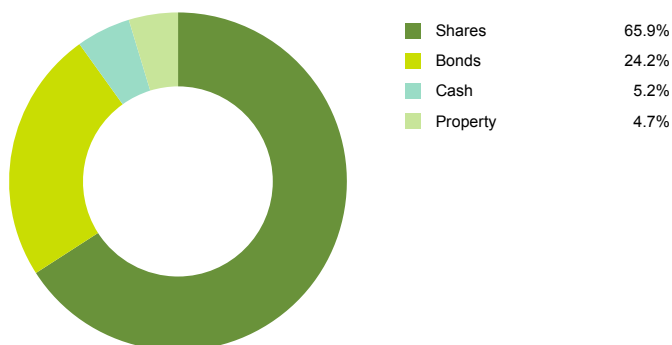
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

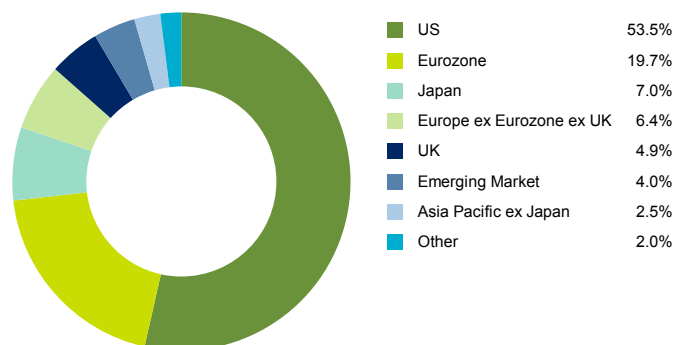
The Consensus Fund is a passively managed fund that aims to provide performance that is consistently in line with the average of all managed funds in the Irish marketplace. It is suited to those investors who want long-term managed fund growth without manager and stock selection risk. The fund is considered a high risk fund for short term investors e.g. 10 years or less. However, generally the longer investments are held the less volatile they become, so the fund is considered medium risk for longer term pension investors, especially if used as part of a Lifestyle Strategy.

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

ASSET ALLOCATION



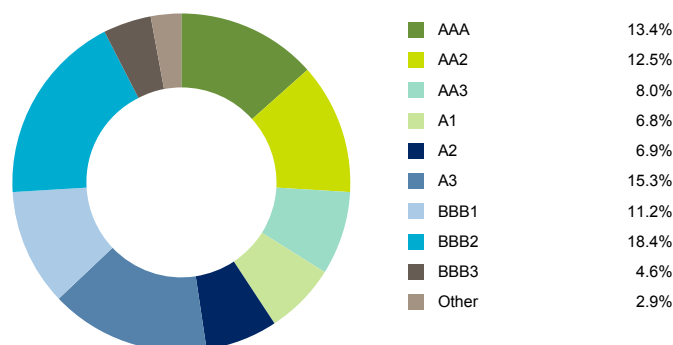
SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
MICROSOFT CORP	2.6%
APPLE INC	2.6%
ALPHABET INC	1.7%
AMAZON.COM INC	1.6%
FACEBOOK INC	0.9%
NESTLE SA/AG	0.9%
BERKSHIRE HATHAWAY INC	0.8%
JOHNSON & JOHNSON	0.7%
JP MORGAN CHASE & COMPANY	0.7%
ROCHE HOLDING AG	0.7%

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	15.78%	9.23%	7.10%	6.70%	-4.34%	20.92%	-4.76%
Benchmark	15.24%	9.52%	5.87%	6.74%	-5.16%	19.75%	-5.23%

PERFORMANCE AS AT 29/02/2020

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.	Since Launch p.a.
Fund	-5.33%	-3.97%	6.80%	4.56%	4.50%	8.53%	7.07%
Benchmark	-5.50%	-4.60%	4.68%	3.74%	3.83%	8.20%	0.00%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.65%. Annual fund management charges are calculated and deducted based on the offer price of the fund. The unit price and value of the fund are always quoted after an allowance has been made for the fund management charge. The Bid/Offer spread is 5.00% for the version of the fund illustrated.

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: Average Fund Manager in the Irish marketplace.

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.irishlifecorporatebusiness.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.

ECFP-NET-0220