



EMPOWER GROWTH FUND

Information is correct at 31 March 2018

FUND FACTS

OBJECTIVE	Long term expected return is cash deposit rates +4% p.a. gross of fees managed within a risk range.
INVESTMENT STYLE	Indexed & Active

RISK LEVEL

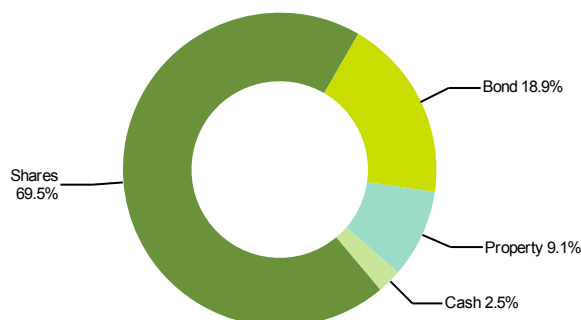
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

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 risk fund, which aims to have a moderate allocation 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. Prior to December 2016 this fund was the Consensus Plus fund and returns and performances reflect this. Since then 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% p.a. This is not guaranteed and the fund can experience negative returns.

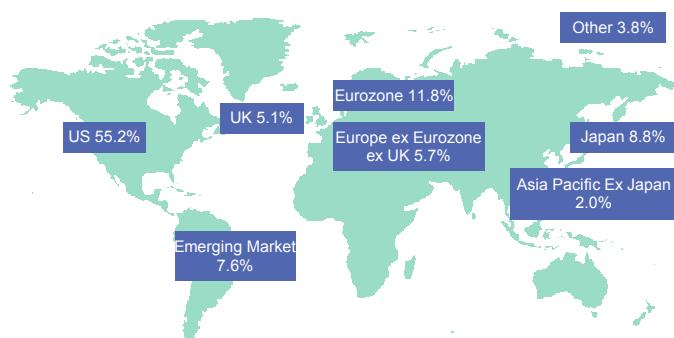
Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



Asset Class	Percentage
SHARES	69.5%
Global Shares (DSC)	36.8%
Global Low Volatility Shares	20.3%
Equity Option	12.4%
BOND	18.9%
Corporate Bonds	15.3%
Emerging Market Bonds	3.6%
PROPERTY	9.1%
CASH	2.5%

SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
APPLE INC	1.6%
MICROSOFT CORP	1.1%
ALPHABET INC	1.0%
JOHNSON & JOHNSON	0.9%
AMAZON.COM INC	0.8%
EXXON MOBIL CORP	0.8%
BERKSHIRE HATHAWAY INC	0.8%
AT&T INC	0.8%
NESTLE SA/AG	0.7%
VERIZON COMMUNICATIONS INC	0.7%

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. Underlying funds or investments may be subject to incentive fees. 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
Financials	16.2%
Information Technology	15.8%
Health Care	13.7%
Consumer Discretionary	12.3%
Consumer Staples	11.0%
Industrials	8.5%
Energy	6.9%
Materials	4.8%
Utilities	4.2%
Other	6.6%

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.

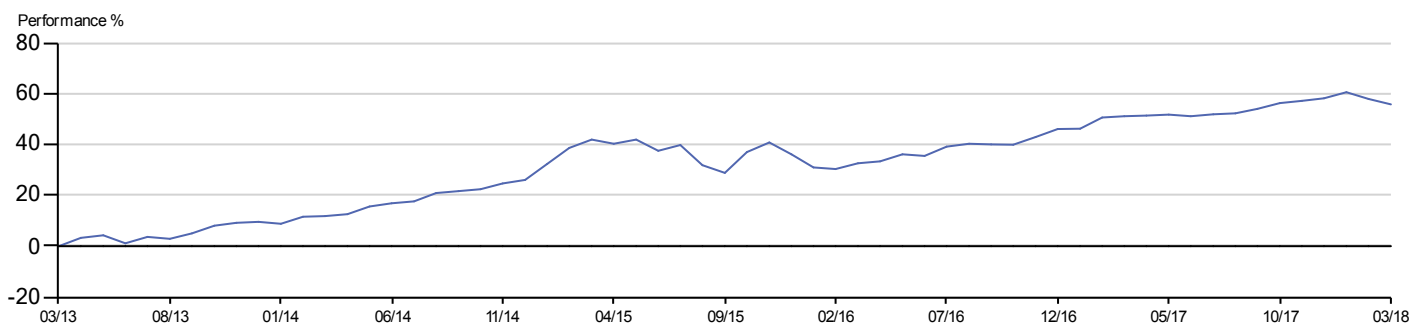
CALENDAR YEAR RETURN

	2014	2015	2016	2017	YTD
Fund	15.11%	8.02%	7.28%	8.35%	-1.57%
Benchmark	15.93%	8.90%	8.35%	9.35%	-1.54%

PERFORMANCE AS AT 31/03/2018

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	-1.38%	-1.57%	3.08%	3.13%	8.73%	9.15%
Benchmark	-1.58%	-1.54%	3.45%	4.01%	9.62%	10.03%

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. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 04 Mar 2013; 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:
 -INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2013-2015
 -PASSIVE MANAGER OF THE YEAR - Irish Pension Awards 2016
 -BEST EQUITY and BEST PASSIVE MANAGER - European Pension Awards 2014

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.

OPG-NET-0318