

Davy Conservative Income & Growth Fund

From Irish Life

Fund Performance Sheet | October 2015

This fund is provided by Irish Life Assurance plc and is managed by Davy Asset Management.



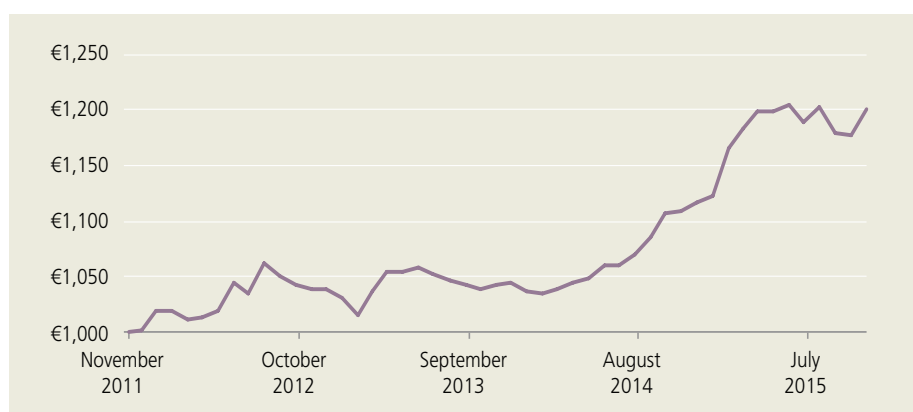
Irish Life

FUND OBJECTIVE

The Davy Conservative Income & Growth Fund (the 'Fund') is a low risk, return seeking fund; ideal for conservative investors. The objective of the Fund is to produce positive returns above cash (3-month Euribor +2.0%) on a rolling 12-month basis in a low risk and opportunistic way. There is active asset allocation within the Fund with an emphasis on capital preservation and focused conservative stock selection. The Fund offers investors exposure to government bonds, high quality equities and cash. Importantly, equities may not be held if the market outlook is deemed unfavourable.

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

GROWTH OF €1,000 TO 31ST OCTOBER 2015*



FUND FACTS (as at 31st October 2015)

Inception	7th November 2011
Benchmark	EURIBOR +2%
Provider	Irish Life Assurance PLC

FUND PERFORMANCE (as at 31st October 2015)

	1-Month	3-Month	YTD	1-Year	3 Years PA	Since Inception
Davy Conservative Income & Growth Fund	2.0%	-0.1%	7.0%	8.2%	5.0%	20.1%

FUND PARAMETERS

50% – 100% invested in cash or short-dated (<3 yrs) AAA or AA rated sovereign bonds.

0% – 50%: Davy High Yield and Global Brands Fund equity holdings.

CALENDAR YEAR PERFORMANCE (as at 31st October 2015)

	2014	2013	2012	2011	2010
Davy Conservative Income & Growth Fund	8.3%	0.6%	1.1%	-	-

*Source: Irish Life Investment Managers Ltd (Performance is quoted gross of tax and net of fund management charge.)

The fund management charge and product charges will vary depending on the terms and conditions of your policy.

FUND ENQUIRIES

If you have any queries on this fund, please contact Irish Life directly or your independent financial advisor.

WARNING: Past performance is not a reliable guide to future performance.

WARNING: The value of your investment may go down as well as up.

In publishing this Fund Performance Sheet, Davy Asset Management aims to provide a summary of the Fund's activity and performance in the previous month which may be of interest to you. This document is not intended to constitute an offer or solicitation for the purchase or sale of any financial instruments, trading strategy, product or service and does not take into account the investment objectives, knowledge and experience or financial situation of any particular person. Investors should obtain advice based on their own individual circumstances from their own tax, financial, legal and other advisors before making an investment decision, and only make such decisions on the basis of the investor's own objectives, experience and resources.

GEOGRAPHIC BREAKDOWN (%)

	Fund
Asia Pacific ex-Japan	0.0
Japan	0.0
Eurozone	81.8
Europe ex-Eurozone	2.9
UK	4.4
North America	10.9

ASSET ALLOCATION (%)

Bonds	52.5
Equity	21.4
Cash	26.1

WARNING: The fund may be affected by changes in currency exchange rates.

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