

Fund Facts

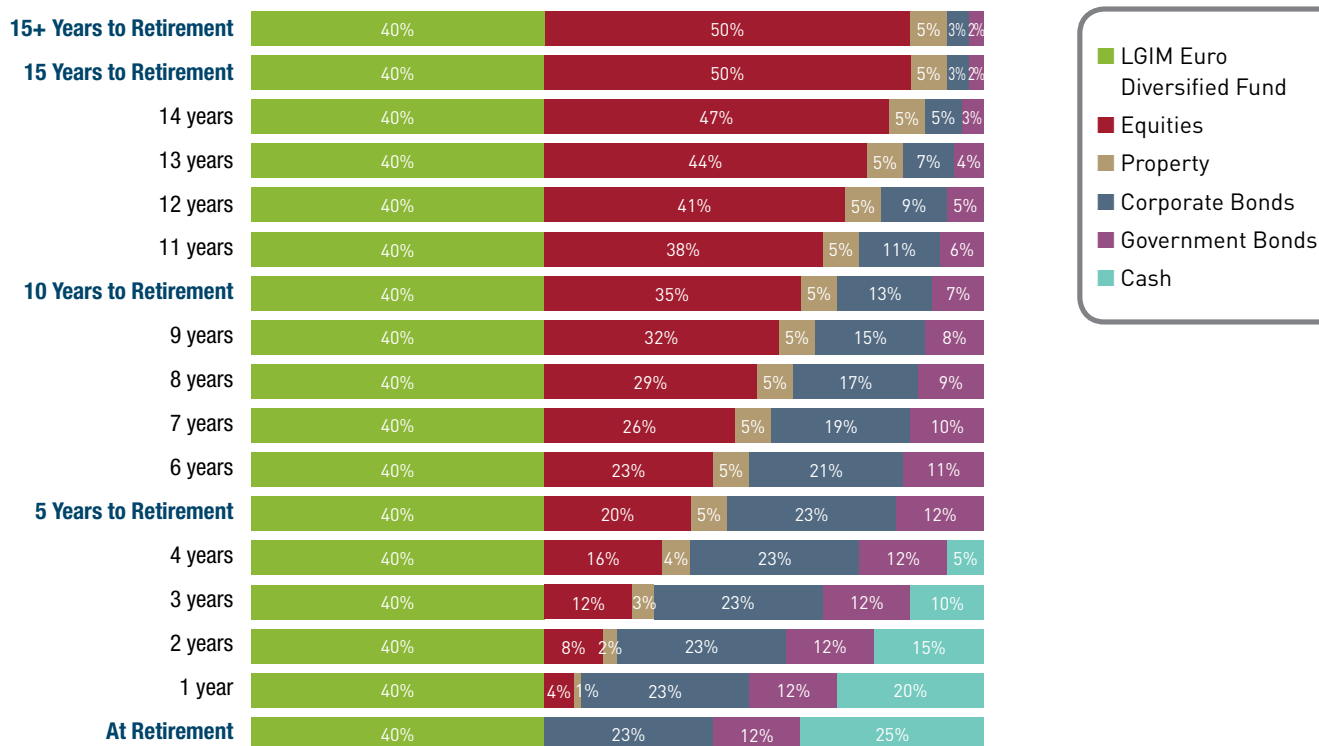
- **Aim:** To grow and safeguard your retirement savings based on your term to retirement
- **Suitability:** Suitable for investors who at retirement will opt to take a retirement lump sum and invest in an Approved Retirement Fund (ARF) with the balance of the fund. This strategy may not be suitable if you wish to purchase an annuity at retirement.
- **Style:** Actively managed
- **Managed By:** State Street Global Advisors (SSGA) and Legal and General Investment Management (LGIM)
- **Asset Mix:** SSGA equity, property and fixed income strategies and the LGIM Euro Diversified Fund which is a diversified multi-asset fund. The mix varies depending on market conditions and the investor's term to retirement.
- **Risk Rating:** Lifestyle

Reasons to Invest in IRIS (Individual Retirement Investment Strategy)

- Pension investors are grouped together based on their expected year of retirement.
- The investment strategy of the fund recognises that your investment needs will differ depending on your term to retirement. It is designed to match changing needs by moving from assets with a higher level of risk when you are further from retirement to assets with a lower level of risk as you near retirement.
- A key benefit is that you don't have to make any decisions about what funds to invest in, or when you should switch funds or assets. This is taken care of for you within IRIS.

IRIS Indicative Glide Path

The chart below illustrates how an investor's fund de-risks as they move towards retirement.



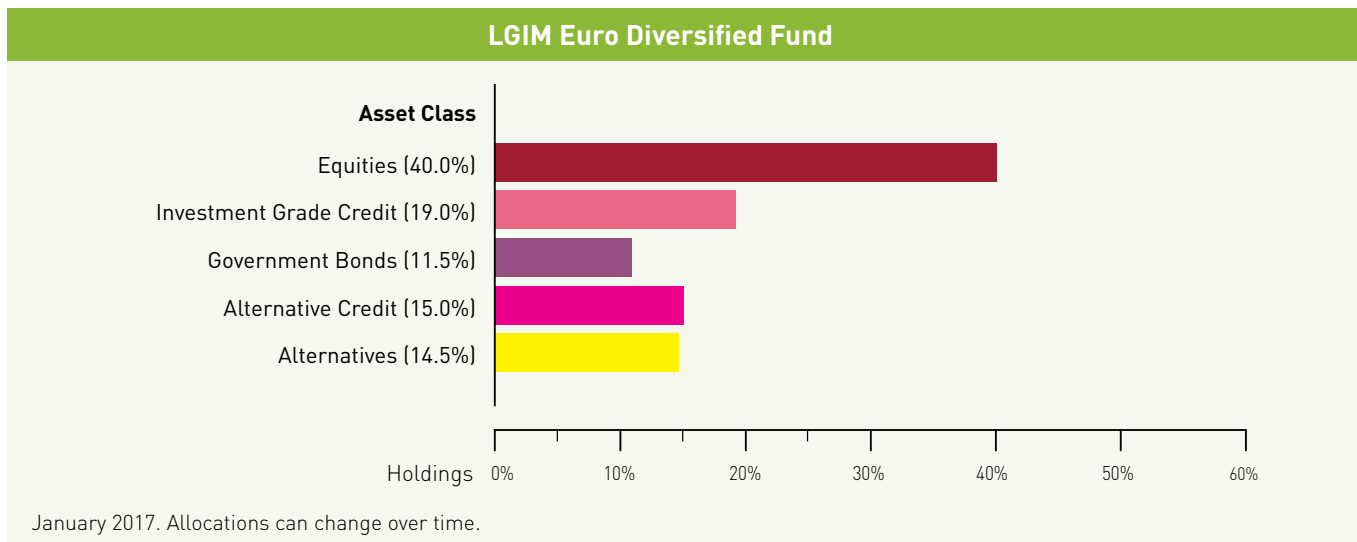
The allocation to each asset class shown above is approximate and may change in the future.

Warning: The value of your investment can go down as well as up.
Warning: If you invest in this fund you may lose some or all of the money you invest.
Warning: This fund may be affected by changes in currency exchange rates.



A closer look at the LGIM Euro Diversified Fund

The LGIM Euro Diversified Fund is designed for long-term pension investors seeking pure market exposure. It combines significant equity investment with exposure to a number of other asset classes and provides enhanced risk management characteristics when compared to an equity only strategy.



State Street Global Advisors (SSGA)

**STATE STREET
GLOBAL ADVISORS**

- State Street Global Advisors (SSGA) is a leading global investment manager
- SSGA has 29 offices worldwide including 9 global investment centres (one of which is in Dublin)
- SSGA offers unrivalled global reach and scale; combined with a local, experienced team.

Legal and General Investment Management (LGIM)

**Legal &
General**
INVESTMENT MANAGEMENT

- Founded in 1836, Legal & General Group (L&G) has an over 180 year history, with the investment arm - Legal & General Investment Management Limited (LGIM) managing €1 trillion in total assets under management
- LGIM have approximately 3,000 institutional clients, managing money across a wide range of asset classes



Talk to your Financial Broker or Advisor



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[†] To improve our service to you, calls may be recorded.

Please note that IRIS may use Exchange Traded Funds (ETFs) and other exchange traded products. The use of these investments may incur additional costs.

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