

# Investment Plus

July 2010



## PERFORMANCE - GUARANTEED EVERGREEN FUND

Policies commencing in	Current Asset Split		Performance				
	Evergreen %	Fixed Interest %	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Year % p.a.
October '05	34%	66%	0.6%	-0.7%	1.8%	1.0%	-4.7%
February '06	31%	69%	0.5%	-0.7%	1.7%	3.6%	-2.1%
July '06	37%	63%	0.7%	-0.7%	2.3%	4.5%	-2.6%
December '06	34%	66%	0.6%	-0.8%	2.3%	4.3%	-1.0%
May '07	35%	65%	0.6%	-0.4%	2.8%	4.9%	-0.4%
October '07	35%	65%	0.5%	-0.7%	2.7%	4.7%	
November '07	46%	54%	0.7%	-0.3%	3.0%	3.0%	
December '07	44%	56%	0.8%	-0.7%	3.0%	5.5%	
January '08	48%	52%	0.8%	-1.0%	2.9%	5.7%	
February '08	56%	44%	0.7%	-0.7%	3.4%	4.7%	
March '08	46%	54%	0.7%	-0.7%	3.2%	4.5%	
April '08	47%	53%	0.6%	-0.5%	3.7%	5.0%	
May '08	50%	50%	0.6%	-0.6%	3.6%	5.0%	
June '08	52%	49%	0.6%	-0.6%	3.8%	5.3%	
July '08	54%	46%	0.9%	-1.1%	3.5%	5.4%	
August '08	57%	43%	0.9%	-0.6%	3.3%	4.0%	
September '08	67%	33%	1.1%	-0.7%	3.7%	4.6%	
October '08	83%	17%	1.5%	-2.0%	3.0%	4.7%	
November '08	79%	21%	1.4%	-1.6%	3.4%	5.1%	
December '08	85%	15%	1.6%	-1.7%	3.3%	5.1%	

Note: Performance is based on the price calculated for 03 August 2010, which is calculated using close of market prices from the previous working day. Performance is quoted gross of taxation and net of 1.75% p.a. fund management charge. The capital guarantee is provided by the Governor & Company of the Bank of Ireland to Bank of Ireland Life and applies on the sixth policy anniversary only, or on earlier death. Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

# PERFORMANCE - SECURE SMART MIX

Policies commencing in	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.
2005	0.8%	-0.9%	0.4%	2.6%	-0.9%	0.1%
2006	0.4%	-0.9%	0.8%	3.0%	0.5%	
2007	0.1%	-0.7%	1.7%	4.2%	1.4%	

# PERFORMANCE - LIFE FUNDS

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.
<b>Low Risk Funds</b>						
Cash Fund	0.0	-0.1	-0.3	-0.3	1.3	1.4
2014 Government Bond Fund	2.4	2.2	1.2	2.7	-	-
2016 Government Bond Fund	2.9	2.9	1.1	2.0	-	-
<b>Medium Risk Funds</b>						
Gilt Fund	0.9	2.4	4.4	4.8	5.4	2.2
Elements	1.7	-1.8	-	-	-	-
<b>Medium to High Risk Funds</b>						
Income & Growth Fund	3.1	0.7	2.0	8.5	-7.2	-1.6
Evergreen Fund	2.2	-0.9	4.4	11.2	-9.8	-2.8
Balanced Managed Fund	2.4	-2.7	3.5	12.6	-8.8	-2.8
Ethical Managed Fund	1.9	-2.9	5.0	14.3	-9.0	-3.9
<b>High Risk Funds</b>						
Bloxham High Yield Fund*	1.5	-1.9	5.3	17.3	-	-
Trilogy II*	0.9	0.1	6.1	14.2	-19.6	-
Discovery*	-0.7	-3.5	7.1	20.4	-8.4	-
Innovator*	-0.4	-3.1	3.6	12.8	-10.1	-
Alternative Energy*	4.5	-8.2	-9.9	-9.6	-16.6	-
Water Fund*	0.9	-5.3	6.8	17.3	-6.4	-
Spotlight*	1.8	-5.5	7.4	17.4	-5.0	-
Global Equity Fund	3.5	-3.5	3.7	16.3	-10.3	-3.4
Ethical Equity Fund	2.3	-4.5	5.0	17.8	-12.7	-5.0
North American Equity Fund	1.0	-6.7	7.6	19.5	-4.6	-2.2
UK Equity Fund	5.4	-0.1	4.2	17.7	-11.5	-3.6
European Equity Fund	5.4	-1.7	-2.0	13.6	-12.0	-2.8
Euroland Equity Fund	5.5	-1.5	-4.2	9.4	-12.5	-2.2
Pacific Basin Equity Fund	5.0	2.1	10.1	23.2	1.8	7.2
Japanese Equity Fund	0.3	-7.6	9.2	10.6	-10.9	-5.8
Property Fund	0.2	2.4	5.8	6.0	-16.5	-5.0
Eurostoxx 50 Fund	6.9	0.0	-5.4	7.0	-11.4	-1.5
Nikkei 225 Fund	-2.4	-4.9	6.4	9.1	-7.9	-1.5
S&P 500 Fund	0.5	-5.1	9.0	22.0	-6.9	-3.3
Nasdaq 100 Fund	0.7	-5.1	9.8	25.5	-0.3	0.6
FTSE 100 Fund	5.7	-0.1	5.4	20.0	-10.3	-1.6
Indexed All Equity Fund	2.8	-3.5	2.5	15.1	-	-
<b>Very High Risk Funds</b>						
Irish Equity Fund	1.2	-13.7	-1.4	5.9	-28.9	-15.6
Geared Irish Equity Fund*	1.1	-25.6	-6.8	0.5	-50.2	-31.3
Bloxham Geared High Yield Fund*	2.7	-1.9	10.3	29.2	-17.8	-

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# PERFORMANCE - PENSION FUNDS

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
<b>Lifestyle Pension Funds</b>							
Pension Indexed Eurozone Long Bond	1.5	2.3	5.6	6.6	6.4	-	-
<b>Low Risk Pension Funds</b>							
Pension Cash Fund	0.1	0.2	0.6	1.1	2.8	2.9	2.9
2014 Government Bond (pension)	2.5	2.6	2.2	4.3	-	-	-
2016 Government Bond (pension)	3.1	3.3	2.1	3.5	-	-	-
<b>Medium Risk Pension Funds</b>							
Pension Gilt Fund	1.0	2.8	5.3	6.4	7.0	3.8	6.1
Elements (Pension)	1.9	-1.4	-	-	-	-	-
<b>Medium to High Risk Pension Funds</b>							
Income & Growth Fund (pension)	3.2	1.1	3.0	10.3	-5.7	0.0	-
Pension Evergreen Fund	2.4	-0.6	5.4	13.0	-8.4	-1.2	-
Pension Managed Fund	2.5	-2.4	4.4	14.3	-7.4	-1.2	1.7
Ethical Managed Fund (pension)	2.0	-2.6	5.9	16.0	-7.6	-2.4	-
Pension Consensus Fund	2.3	-2.4	5.0	14.3	-7.0	0.2	1.0
KBCAM Pension Managed Fund	1.3	-2.9	4.6	13.1	-9.7	-1.6	-1.0
Friends First Mixed Fund	1.6	-2.5	4.8	13.9	-7.7	-0.4	0.6
<b>High Risk Pension Funds</b>							
Pension Bloxham High Yield Equity	1.8	-1.5	6.4	19.5	-9.2	-0.9	-
Trilogy II Fund (pension)	1.0	0.7	7.4	16.4	-18.2	-	-
Discovery (pension)	-0.7	-3.1	8.2	22.5	-6.8	-	-
Innovator (pension)	-0.1	-2.7	4.6	14.7	-8.5	-	-
Alternative Energy (pension)	4.6	-7.8	-8.9	-8.0	-15.1	-	-
Water Fund (pension)	0.9	-5.0	7.9	19.4	-4.8	-	-
Spotlight (pension)	2.1	-5.1	8.5	19.5	-3.3	-	-
Pension Equity Fund	3.7	-3.1	4.7	18.1	-8.9	-1.9	-1.2
Pension International	3.9	-2.4	5.0	18.9	-7.0	-0.7	-1.8
Ethical Equity Fund (pension)	2.4	-4.2	6.0	19.6	-11.3	-3.6	-
Pension North American	1.2	-6.3	8.6	21.3	-3.2	-0.8	0.5
Pension UK Equity Fund	5.5	0.3	5.1	19.3	-10.1	-2.2	-3.8
Pension European Fund	5.6	-1.3	-1.2	15.2	-10.6	-1.4	-2.6
Euroland Equity Fund (pension)	5.7	-1.0	-3.4	11.0	-11.2	-0.7	-
Pension Pacific Basin	5.2	2.5	11.1	25.0	3.4	8.8	6.6
Pension Japanese Fund	0.5	-7.3	10.2	12.3	-9.5	-4.4	-7.0
Pension Property Fund	0.4	2.8	7.2	8.3	-14.9	-3.2	3.6
Pension Eurostoxx 50 Fund	7.0	0.3	-4.5	8.6	-10.1	0.0	-
Pension Nikkei 225 Fund	-2.3	-4.5	7.4	10.7	-6.5	-0.1	-
Pension S&P 500 Fund	0.6	-4.9	10.0	23.9	-5.5	-1.8	-
Pension NASDAQ Fund	0.8	-4.8	10.8	27.3	1.2	2.1	-
Pension FTSE 100 Fund	5.8	0.3	6.4	21.9	-9.0	-0.1	-
Pension Indexed All Equity Fund	2.9	-3.1	3.4	16.7	-	-	-
<b>Very High Risk Pension Funds</b>							
Pension Irish Equity	1.2	-13.4	-0.5	7.4	-27.9	-14.3	-0.1
Geared Irish Equity Fund (pension)	1.4	-25.1	-5.7	2.1	-49.4	-	-
Bloxham Geared High Yield Fund (pension)	3.0	-1.5	11.5	31.5	-16.4	-	-

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# PERFORMANCE - IRIS FUNDS

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
<b>Funds For Lifestyle Investors</b>							
<b>IRIS Funds</b>							
Retirement Fund 2010-2011	1.1	2.4	4.3	5.9	0.4	2.9	3.5
Retirement Fund 2012-2013	1.6	0.7	4.6	9.9	-4.3	0.7	2.3
Retirement Fund 2014-2015	2.2	-1.0	4.7	13.0	-7.5	-1.1	1.3
Retirement Fund 2016-2017	2.5	-2.3	4.5	14.6	-8.4	-1.6	1.0
Retirement Fund 2018-2019	2.6	-2.7	4.5	15.1	-9.1	-2.0	1.0
Retirement Fund 2020-2021	2.7	-3.0	4.4	15.8	-10.0	-2.5	0.7
Retirement Fund 2022-23	2.8	-3.4	4.3	16.2	-9.8	-2.4	0.8
Retirement Fund 2024 Onwards	2.9	-3.4	4.3	16.2	-9.8	-2.4	0.8
<b>Consensus IRIS Funds</b>							
Consensus IRIS 2010-2011	1.2	1.8	4.4	5.6	-0.1	-	-
Consensus IRIS 2012-2013	1.5	0.2	4.5	9.2	-4.5	-	-
Consensus IRIS 2014-2015	2.0	-1.3	5.0	12.6	-7.3	-	-
Consensus IRIS 2016-2017	2.2	-2.4	5.0	14.3	-8.0	-	-
Consensus IRIS 2018-2019	2.3	-2.7	5.0	15.0	-9.0	-	-
Consensus IRIS 2020-2021	2.4	-2.9	5.1	16.1	-9.6	-	-
Consensus IRIS 2022-23	2.4	-3.2	5.2	16.5	-9.5	-	-
Consensus IRIS 2024 Onwards	2.4	-3.4	5.1	16.4	-9.5	-	-

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# PERFORMANCE - NET LIFE FUNDS

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
Equity Fund	3.1	-2.8	3.8	15.8	-8.4	-2.5	-
Gilt Fund	0.7	2.0	3.5	3.9	4.7	2.1	-
Property Fund	0.6	2.8	5.1	3.1	-13.1	-3.6	-
Cash Fund	0.0	-0.1	-0.1	-0.1	1.3	1.4	-
Managed Security Fund	0.7	0.4	1.5	2.9	1.3	1.2	-
Managed Growth Fund	2.5	-1.8	3.7	12.4	-7.1	-2.0	-
Managed Opportunity Fund	2.7	-2.3	3.7	13.4	-7.5	-2.3	-
International Equity Fund	3.3	-2.3	4.1	16.3	-6.6	-1.4	-2.6
European Fund	4.8	-0.6	0.6	14.6	-9.6	-2.2	-
Far Eastern Fund	3.4	-0.3	9.1	18.0	-1.8	1.7	-
North American Fund	0.9	-5.8	7.3	18.6	-3.8	-1.6	-

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**Warning: These funds may be affected by changes in currency exchange rates**

**Warning: The value of your investment can go down as well as up.**

**Warning: Past performance is not a reliable guide to future performance.**

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