

Investment Options

Performance, Asset & Equity Splits

Lifestyle Pension Funds – Performance to 01 January 2010

| | Over last month % | Over last 3 months % | 1 Year % | 3 Years % p.a. | 5 Years % p.a. | 10 Years % p.a. |
|------------------------------|-------------------|----------------------|----------|----------------|----------------|-----------------|
| Consensus IRIS Funds | | | | | | |
| Consensus IRIS 2008-09 | -1.2 | -0.5 | 2.7 | 4.1 | – | – |
| Consensus IRIS 2010-11 | -1.2 | -0.5 | 3.6 | -1.2 | – | – |
| Consensus IRIS 2012-13 | 1.3 | 1.0 | 11.7 | -5.4 | – | – |
| Consensus IRIS 2014-15 | 3.2 | 2.2 | 18.7 | -8.3 | – | – |
| Consensus IRIS 2016-17 | 4.7 | 2.9 | 22.4 | -8.9 | – | – |
| Consensus IRIS 2018-19 | 5.1 | 3.3 | 24.0 | -9.9 | – | – |
| Consensus IRIS 2020-21 | 5.7 | 3.7 | 26.2 | -10.6 | – | – |
| Consensus IRIS 2022 Onwards | 5.8 | 3.7 | 26.7 | -10.5 | – | – |
| IRIS Retirement Funds | | | | | | |
| Retirement Fund 2008-09 | -1.1 | -0.5 | 2.1 | 3.8 | 5.8 | – |
| Retirement Fund 2010-11 | -1.2 | -0.4 | 3.5 | -1.2 | 4.2 | – |
| Retirement Fund 2012-13 | 1.5 | 1.3 | 12.0 | -5.8 | 2.1 | – |
| Retirement Fund 2014-15 | 3.6 | 2.7 | 19.2 | -9.0 | 0.3 | 1.0 |
| Retirement Fund 2016-17 | 5.0 | 3.6 | 23.0 | -9.8 | -0.1 | 0.7 |
| Retirement Fund 2018-19 | 5.3 | 3.7 | 24.3 | -10.6 | -0.5 | – |
| Retirement Fund 2020-21 | 5.9 | 4.0 | 26.4 | -11.4 | -1.0 | – |
| Retirement Fund 2022 Onwards | 6.1 | 4.1 | 27.1 | -11.2 | -0.9 | 0.4 |

Consensus IRIS Asset Splits as at 31 December 2009

| | Equities % | Property % | Fixed Interest % | Cash % |
|-----------------------------|------------|------------|------------------|--------|
| Consensus IRIS 2008-09 | 0 | 0 | 76 | 24 |
| Consensus IRIS 2010-11 | 0 | 0 | 76 | 24 |
| Consensus IRIS 2012-13 | 31 | 1 | 51 | 17 |
| Consensus IRIS 2014-15 | 58 | 2 | 30 | 10 |
| Consensus IRIS 2016-17 | 74 | 4 | 16 | 6 |
| Consensus IRIS 2018-19 | 79 | 3 | 13 | 5 |
| Consensus IRIS 2020-21 | 86 | 3 | 8 | 3 |
| Consensus IRIS 2022 Onwards | 88 | 2 | 7 | 3 |

IRIS Retirement Fund Asset Splits as at 31 December 2009

| | Equities % | Property % | Fixed Interest % | Cash % |
|------------------------------|------------|------------|------------------|--------|
| Retirement Fund 2008-09 | 0 | 0 | 76 | 24 |
| Retirement Fund 2010-11 | 0 | 0 | 76 | 24 |
| Retirement Fund 2012-13 | 33 | 2 | 50 | 15 |
| Retirement Fund 2014-15 | 58 | 3 | 30 | 9 |
| Retirement Fund 2016-17 | 75 | 5 | 16 | 4 |
| Retirement Fund 2018-19 | 78 | 5 | 13 | 4 |
| Retirement Fund 2020-21 | 84 | 4 | 9 | 3 |
| Retirement Fund 2022 Onwards | 90 | 3 | 5 | 2 |

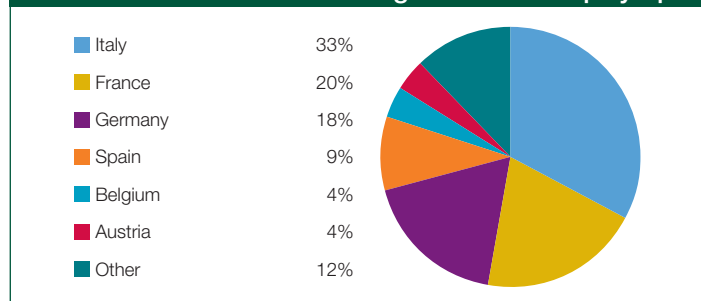
Note: Performance is based on the price calculated for 01 January 2010, which is calculated using close of market prices from the previous working day. Source: Moneymate. Performance is quoted gross of taxation and fund management charge. Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

Lifestyle Pension Funds – Performance to 01 January 2010

| | Over last month % | Over last 3 months % | 1 Year % | 3 Years % p.a. | 5 Years % p.a. | 10 Years % p.a. |
|---|-------------------|----------------------|----------|----------------|----------------|-----------------|
| Pension Indexed Eurozone Long Bond Fund | -1.6 | -0.8 | 2.7 | 3.5 | – | – |

Lifestyle Pension Funds – Geographic split as at 31 December 2009

Pension Indexed Eurozone Long Bond Fund Equity Split



Low Risk Pension Funds – Performance to 01 January 2010

| | Over last month % | Over last 3 months % | 1 Year % | 3 Years % p.a. | 5 Years % p.a. | 10 Years % p.a. |
|-------------------|-------------------|----------------------|----------|----------------|----------------|-----------------|
| Pension Cash Fund | 0.1 | 0.3 | 1.9 | 3.4 | 3.0 | 3.1 |

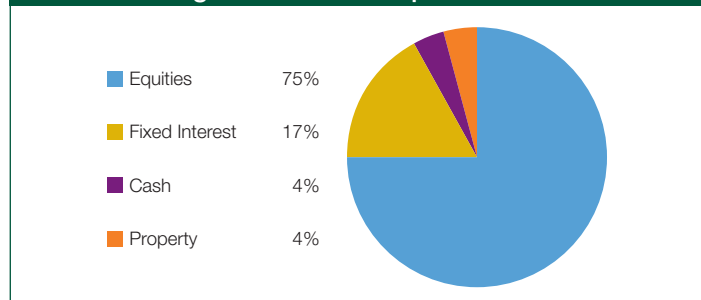
Medium to High Risk Pension Funds – Performance Figures

| | Over last month % | Over last 3 months % | 1 Year % | 3 Years % p.a. | 5 Years % p.a. | 10 Years % p.a. |
|-------------------------------|-------------------|----------------------|----------|----------------|----------------|-----------------|
| Pension Managed Fund | 5.0 | 3.6 | 22.7 | -8.8 | 0.1 | 1.5 |
| Pension Consensus Fund | 4.6 | 3.0 | 22.2 | -8.0 | 1.5 | 0.8 |
| Pension Evergreen Fund | 3.8 | 3.1 | 14.3 | -9.7 | -0.4 | – |
| KBCAM Pension Managed Fund | 4.1 | 2.6 | 17.8 | -10.9 | 0.1 | – |
| Pension Income & Growth Fund* | 3.2 | 3.0 | 12.2 | -6.3 | 1.1 | – |

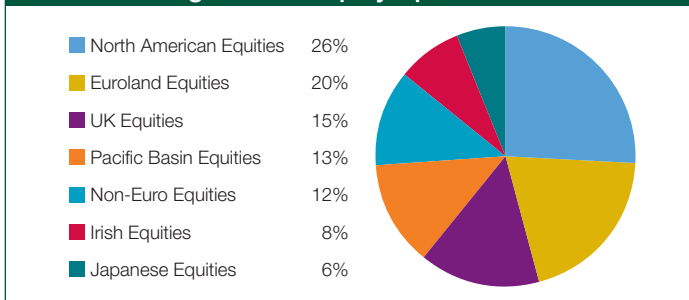
* Previously known as Pension Security Managed Fund

Medium to High Risk Pension Funds – Asset & Equity Splits as at 31 December 2009

Pension Managed Fund Asset Split

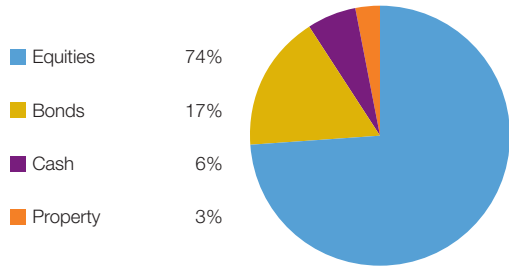


Pension Managed Fund Equity Split

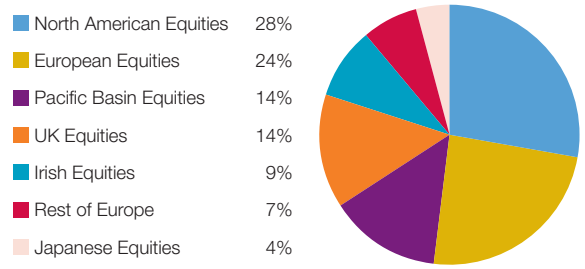


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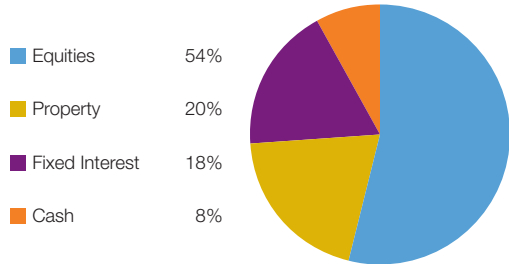
Pension Consensus Fund Asset Split



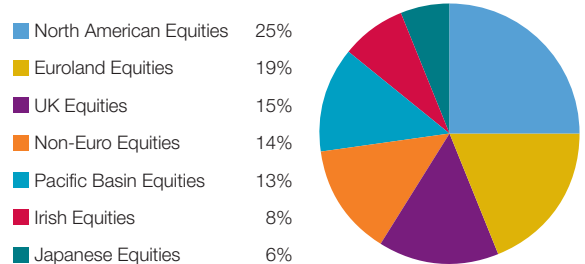
Pension Consensus Fund Equity Split



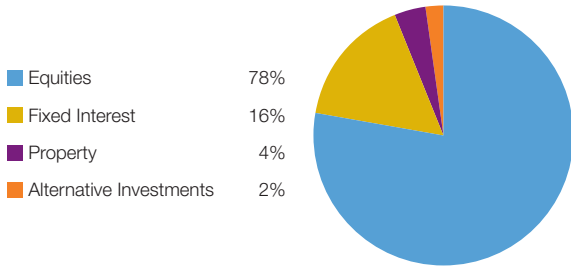
Pension Evergreen Fund Asset Split



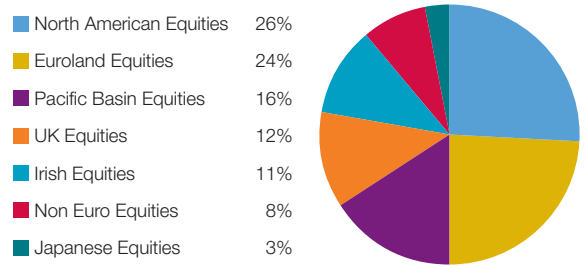
Pension Evergreen Fund Equity Split



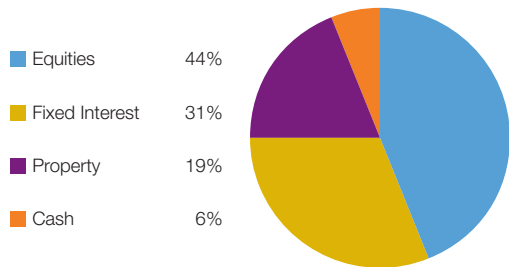
KBCAM Pension Managed Fund Asset Split



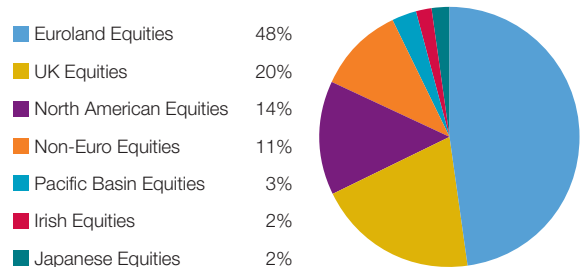
KBCAM Pension Managed Fund Equity Split



Pension Income & Growth Fund Asset Split*



Pension Income & Growth Fund Equity Split*



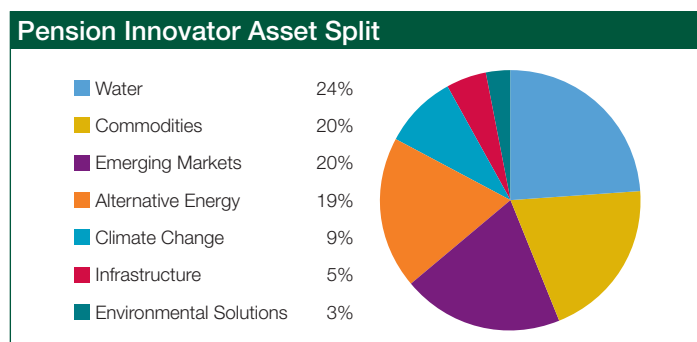
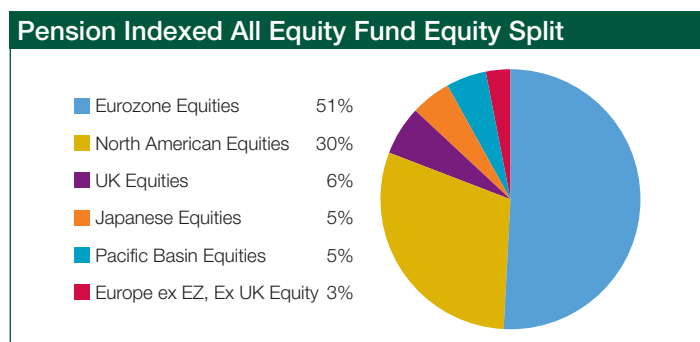
* Previously known as Pension Security Managed Fund

High Risk Pension Funds – Performance to 01 January 2010

| | Over last month % | Over last 3 months % | 1 Year % | 3 Years % p.a. | 5 Years % p.a. | 10 Years % p.a. |
|---------------------------------|-------------------|----------------------|----------|----------------|----------------|-----------------|
| Pension Indexed All Equity Fund | 3.4 | 3.9 | 29.0 | – | – | – |
| Pension Innovator | 7.5 | 6.6 | 34.0 | -6.4 | – | – |

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High Risk Pension Funds Asset & Equity Splits as at 31 December 2009



WARNING: THESE FUNDS MAY BE AFFECTED BY CHANGES IN CURRENCY EXCHANGE RATES.
WARNING: THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP.
WARNING: PAST PERFORMANCE IS NOT A RELIABLE GUIDE TO FUTURE PERFORMANCE.

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KBC Asset Management Limited is regulated by the Financial Regulator.