

# Investment Plus

February 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%	1.5%	0.6%	0.7%	-5.2%
February '06	30%	70%	0.7%	1.5%	0.8%	3.6%	-2.8%
July '06	37%	63%	0.8%	1.9%	0.9%	4.1%	-3.2%
December '06	34%	66%	0.8%	1.8%	1.2%	4.0%	-1.6%
May '07	32%	68%	0.8%	1.8%	1.2%	4.0%	
October '07	34%	66%	1.1%	1.9%	1.4%	3.3%	
November '07	43%	57%	0.5%	1.5%	0.4%	1.4%	
December '07	42%	58%	1.0%	2.1%	1.3%	4.8%	
January '08	47%	53%	0.9%	2.3%	1.3%	5.2%	
February '08	52%	48%	1.0%	2.2%	1.2%	3.9%	
March '08	54%	46%	0.9%	2.3%	1.2%	3.9%	
April '08	55%	45%	0.9%	2.5%	1.3%	4.0%	
May '08	53%	47%	1.0%	2.4%	1.2%	3.9%	
June '08	59%	41%	1.0%	2.6%	1.3%	4.6%	
July '08	66%	35%	1.0%	2.6%	1.1%	4.9%	
August '08	60%	40%	0.6%	1.8%	0.3%	2.8%	
September '08	69%	31%	0.7%	2.1%	0.4%	3.3%	
October '08	80%	20%	1.2%	2.9%	1.0%	5.0%	
November '08	84%	16%	0.9%	2.8%	0.6%	5.0%	
December '08	85%	15%	1.0%	2.8%	0.6%	5.1%	

Note: Performance is based on the price calculated for 1 March 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	0.3%	1.1%	-0.2%	7.1%	-0.8%	
2006	0.5%	1.4%	0.3%	6.7%	0.4%	
2007	0.7%	1.7%	0.8%	7.3%	1.1%	

# Performance - Life Funds

	Over last mth %	Over last 3 mths %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.
<b>Low Risk Funds</b>						
Cash Fund	0.0	-0.1	-0.1	0.1	1.7	1.5
<b>Low to Medium Risk Funds</b>						
Gilt Fund	1.2	1.0	2.3	6.8	3.9	2.7
<b>Medium to High Risk Funds</b>						
Income & Growth Fund	0.6	2.1	-1.0	14.7	-8.0	-1.0
Evergreen Fund	1.2	4.2	0.5	20.5	-10.8	-2.2
Balanced Managed Fund	1.3	4.9	0.1	30.6	-9.8	-2.1
Ethical Managed Fund	2.1	5.9	1.4	32.7	-10.2	-3.5
<b>High Risk Funds</b>						
Bloxham High Yield Fund*	3.0	8.4	1.8	35.9	-	-
Trilogy II*	2.2	7.1	2.2	12.3	-20.6	-
Discovery*	0.5	7.4	0.9	36.2	-9.4	-
Innovator*	1.1	6.2	-1.0	35.7	-9.1	-
Alternative Energy Fund*	-5.6	-4.0	-11.3	14.6	-	-
Water Fund*	3.6	11.0	2.5	40.6	-	-
Spotlight*	3.4	10.2	3.6	51.8	-6.3	-
Global Equity Fund	1.6	6.0	-0.4	46.9	-10.7	-2.7
Ethical Equity Fund	2.5	7.6	1.0	47.6	-13.9	-4.3
North American Equity Fund	4.6	10.7	4.2	42.8	-4.9	-1.9
UK Equity Fund	-0.3	5.9	-1.0	43.8	-12.6	-4.1
European Equity Fund	-0.6	0.8	-4.9	45.9	-10.7	-1.3
Euroland Equity Fund	-1.2	-1.9	-7.5	42.2	-11.4	-1.1
Pacific Basin Equity Fund	5.3	9.4	1.1	77.0	2.4	9.4
Japanese Equity Fund	2.8	11.7	6.9	37.1	-13.4	-4.6
Property Fund	0.6	3.9	2.0	-5.8	-16.8	-4.6
Eurostoxx 50 Fund	-1.8	-2.8	-8.5	42.7	-10.3	-0.1
Nikkei 225 Fund	3.1	15.1	5.1	36.0	-10.1	-1.3
S&P 500 Fund	5.0	11.2	4.4	41.3	-8.3	-1.9
Nasdaq 100 Fund	5.2	11.6	1.5	48.9	-1.1	1.9
FTSE 100 Fund	0.2	5.4	-1.5	43.0	-11.2	-1.6
Indexed All Equity Fund	0.9	2.7	-0.5	43.2	-	-
<b>Very High Risk Funds</b>						
Irish Equity Fund	-3.8	1.7	-4.8	35.2	-32.1	-14.7
Geared Irish Equity Fund*	-6.9	2.2	-8.3	73.4	-54.5	-
Bloxham Geared High Yield Fund*	5.1	13.7	3.6	54.3	-20.4	-

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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 Bond Fund	1.5	1.0	2.7	9.5	4.4	-	-
<b>Low Risk Pension Funds</b>							
Pension Cash Fund	0.1	0.3	0.2	1.5	3.2	3.0	3.1
<b>Low To Medium Risk Pension</b>							
Pension Gilt Fund	1.3	1.4	2.5	8.4	5.4	4.3	6.2
<b>Medium to High Risk Pension Funds</b>							
Pension Income & Growth Fund	0.7	2.4	-0.8	16.7	-6.6	0.6	-
Pension Evergreen Fund	1.3	4.6	0.8	22.6	-9.4	-0.7	-
Pension Managed Fund	1.3	5.3	0.3	33.0	-8.5	-0.5	1.7
Pension Ethical Managed Fund	2.2	6.3	1.5	34.7	-8.8	-2.0	-
Pension Consensus Fund	2.2	5.6	0.9	34.0	-8.1	0.9	1.0
KBCAM Pension Managed Fund	1.3	3.9	-0.3	26.1	-11.3	-0.8	-
Friends First Mixed	1.1	4.1	-0.3	30.1	-9.3	0.2	0.1
<b>High Risk Pension Funds</b>							
Pension Bloxham High Yield Fund	3.2	8.8	2.0	38.3	-10.7	-0.3	-
Pension Trilogy II	2.4	7.4	2.5	14.1	-19.3	-	-
Pension Discovery	0.5	7.8	1.3	38.7	-7.7	-	-
Pension Innovator	1.2	6.7	-0.7	38.3	-7.4	-	-
Pension Alternative Energy Fund	-5.5	-3.7	-11.1	16.6	-	-	-
Pension Water Fund	3.8	11.5	2.9	43.1	-	-	-
Pension Spotlight	3.6	10.8	3.9	54.6	-4.6	-	-
Pension Equity Fund	1.7	6.4	-0.3	49.0	-9.4	-1.2	-1.3
Pension International Equity Fund	2.1	6.6	0.0	49.7	-7.1	-0.1	-1.6
Pension Ethical Equity Fund	2.6	7.9	1.3	49.9	-12.6	-2.9	-
Pension North American Equity Fund	4.7	11.1	4.5	45.0	-3.5	-0.4	1.4
Pension UK Equity Fund	-0.1	6.2	-0.8	45.8	-11.3	-2.6	-3.7
Pension European Equity Fund	-0.5	1.1	-4.8	47.9	-9.4	0.2	-2.0
Pension Euroland Equity Fund	-1.1	-1.5	-7.3	44.2	-10.0	0.4	-
Pension Pacific Basin Equity Fund	5.4	9.7	1.3	79.5	3.9	11.1	6.0
Pension Japanese Equity Fund	3.0	12.1	7.1	38.9	-12.1	-3.2	-8.2
Pension Property Fund	0.7	4.3	2.3	-3.8	-15.3	-3.0	3.8
Pension Eurostoxx 50 Fund	-1.7	-2.5	-8.2	44.9	-8.9	1.4	-
Pension Nikkei 225 Fund	3.2	15.5	5.5	37.9	-8.7	0.2	-
Pension S&P 500 Fund	5.1	11.5	4.6	43.3	-6.9	-0.4	-
Pension Nasdaq 100 Fund	5.2	12.0	1.7	50.8	0.3	3.4	-
Pension FTSE 100 Fund	0.3	5.8	-1.3	45.0	-9.8	-0.1	-
Pension Indexed All Equity	1.0	3.1	-0.3	45.3	-	-	-
<b>Very High Risk Pension Funds</b>							
Pension Irish Equity Fund	-3.6	2.1	-4.5	37.4	-31.1	-13.4	-1.3
Pension Geared Irish Equity Fund	-7.1	2.1	-8.2	76.8	-53.7	-	-
Pension Bloxham Geared High Yield Fund	5.3	14.1	3.9	57.3	-19.0	-	-

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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 2010-11	1.2	0.8	1.9	8.9	-0.4	3.9	-
Retirement Fund 2012-13	1.2	2.7	1.2	19.8	-5.2	1.6	-
Retirement Fund 2014-15	1.2	4.3	0.7	29.2	-8.5	-0.3	1.3
Retirement Fund 2016-17	1.3	5.3	0.3	33.6	-9.5	-0.8	0.9
Retirement Fund 2018-19	1.3	5.5	0.2	35.9	-10.2	-1.2	0.8
Retirement Fund 2020-21	1.3	5.9	0.1	38.3	-11.0	-1.7	0.6
Retirement Fund 2022 Onwards	1.3	6.0	-0.1	39.5	-10.9	-1.6	0.6
<b>Consensus IRIS Funds</b>							
Consensus IRIS 2010-11	1.3	0.9	2.1	9.3	-0.9	-	-
Consensus IRIS 2012-13	1.5	2.8	1.4	19.8	-5.4	-	-
Consensus IRIS 2014-15	1.9	4.5	1.2	29.6	-8.3	-	-
Consensus IRIS 2016-17	2.3	5.7	1.0	34.4	-8.9	-	-
Consensus IRIS 2018-19	2.2	5.9	0.8	36.5	-9.9	-	-
Consensus IRIS 2020-21	2.3	6.5	0.8	39.6	-10.6	-	-
Consensus IRIS 2022 Onwards	2.4	6.6	0.8	40.7	-10.5	-	-

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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	1.6	5.4	-0.2	42.3	-8.9	-2.0	-
Gilt Fund	1.0	0.8	1.8	5.7	3.5	2.5	-
Property Fund	0.1	2.6	1.5	-7.5	-13.5	-3.3	-
Cash Fund	0.0	0.0	0.0	0.3	1.6	1.5	-
Managed Security Fund	0.4	0.6	0.4	6.0	1.0	1.5	-
Managed Growth Fund	1.3	4.2	0.1	28.9	-8.1	-1.4	-
Managed Opportunity Fund	1.3	4.6	-0.1	32.6	-8.7	-1.8	-
International Equity Fund	1.8	5.6	0.0	43.0	-6.7	-0.9	-2.4
European Fund	-0.3	2.2	-3.1	40.2	-9.1	-1.6	-
Far Eastern Fund	4.0	8.8	2.3	55.8	-3.3	2.6	-
North American Fund	4.1	9.5	3.9	39.2	-4.1	-1.3	-

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**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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