

Investment Plus

April 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	43%	57%	0.1%	2.3%	2.7%	1.3%	-5.2%
February '06	37%	63%	0.2%	2.2%	2.7%	3.8%	-2.6%
July '06	46%	54%	0.3%	2.7%	3.3%	4.9%	-3.1%
December '06	42%	58%	0.2%	2.7%	3.4%	4.6%	-1.4%
May '07	41%	59%	0.3%	2.7%	3.4%	4.7%	-0.9%
October '07	43%	57%	0.3%	2.9%	3.7%	4.8%	
November '07	54%	46%	0.9%	3.3%	3.7%	3.0%	
December '07	52%	48%	0.3%	3.3%	4.0%	5.8%	
January '08	58%	42%	0.4%	3.5%	4.3%	6.5%	
February '08	58%	42%	0.4%	3.7%	4.4%	5.2%	
March '08	55%	45%	0.4%	3.5%	4.3%	5.2%	
April '08	50%	50%	0.4%	3.6%	4.4%	5.3%	
May '08	59%	41%	0.4%	3.8%	4.6%	5.4%	
June '08	59%	41%	0.5%	4.0%	4.8%	6.1%	
July '08	66%	34%	0.5%	4.2%	5.1%	6.6%	
August '08	75%	25%	0.9%	4.0%	4.4%	4.9%	
September '08	77%	23%	0.8%	4.5%	4.9%	5.7%	
October '08	100%	0%	0.5%	4.9%	5.8%	7.3%	
November '08	84%	16%	0.8%	5.0%	5.7%	7.7%	
December '08	85%	15%	0.8%	5.0%	5.7%	7.8%	

Note: Performance is based on the price calculated for 4 May 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	0.0%	1.8%	1.4%	5.7%	-0.6%	0.9%
2006	0.1%	1.9%	1.6%	5.9%	0.6%	
2007	0.3%	2.3%	2.4%	6.7%	1.5%	

Performance - Life Funds

	Over last mth %	Over last 3 mths %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.
Low Risk Funds						
Cash Fund	0.0	-0.1	-0.1	-0.1	1.5	1.4
2014 Government Bond Fund	-3.0	-0.6	-0.9	3.9	-	-
2016 Government Bond Fund	-4.5	-1.9	-1.7	3.2	-	-
Medium Risk Funds						
Gilt Fund	-1.0	0.9	1.9	4.8	4.2	2.2
Medium to High Risk Funds						
Income & Growth Fund	-0.9	3.0	1.3	12.2	-7.7	-0.6
Evergreen Fund	0.1	6.0	5.3	17.7	-10.0	-1.3
Balanced Managed Fund	0.4	7.6	6.4	24.7	-8.7	-0.6
Ethical Managed Fund	0.7	8.8	8.1	26.3	-8.8	-2.1
High Risk Funds						
Bloxham High Yield Fund*	0.0	8.6	7.3	31.1	-	-
Trilogy II*	0.1	6.0	6.0	15.1	-20.3	-
Discovery*	3.7	10.5	11.0	32.2	-7.9	-
Innovator*	2.0	9.2	7.0	31.3	-8.1	-
Alternative Energy Fund*	2.9	4.5	-1.9	11.4	-	-
Water Fund*	2.6	14.0	12.8	36.4	-	-
Spotlight*	2.1	13.3	13.6	37.9	-3.9	-
Global Equity Fund	0.3	9.7	7.5	34.0	-9.6	-0.8
Ethical Equity Fund	1.1	11.6	10.0	35.7	-12.2	-2.1
North American Equity Fund	3.5	15.7	15.3	36.1	-3.0	0.5
UK Equity Fund	-1.1	5.1	4.3	34.7	-11.6	-2.8
European Equity Fund	-2.6	4.2	-0.3	28.6	-11.7	0.0
Euroland Equity Fund	-2.8	3.9	-2.8	23.7	-12.0	0.6
Pacific Basin Equity Fund	-0.8	12.4	7.9	47.7	3.0	10.9
Japanese Equity Fund	1.4	13.7	18.2	33.1	-8.5	-2.2
Property Fund	0.2	1.8	3.3	0.2	-16.8	-5.0
Eurostoxx 50 Fund	-3.6	1.5	-5.4	21.4	-11.6	1.2
Nikkei 225 Fund	0.5	9.7	11.8	28.8	-6.7	0.9
S&P 500 Fund	3.2	15.6	14.9	36.4	-5.9	0.3
Nasdaq 100 Fund	3.8	19.9	15.6	41.9	2.4	5.4
FTSE 100 Fund	0.7	7.4	5.5	37.5	-10.3	0.0
Indexed All Equity Fund	0.0	7.7	6.2	35.7	-	-
Very High Risk Funds						
Irish Equity Fund	7.3	15.5	14.3	27.7	-27.6	-10.8
Geared Irish Equity Fund*	11.2	27.1	25.2	63.3	-49.1	-23.5
Bloxham Geared High Yield Fund*	-0.2	14.1	12.5	49.4	-19.6	-

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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.
Lifestyle Pension Funds							
Pension Indexed Eurozone Bond Fund	-0.1	2.1	3.2	6.6	5.2	-	-
Low Risk Pension Funds							
Pension Cash Fund	0.1	0.3	0.3	1.3	3.1	3.0	3.1
2014 Government Bond Fund	-2.8	-0.2	-0.5	5.5	-	-	-
2016 Government Bond Fund	-4.4	-1.5	-1.2	4.8	-	-	-
Medium Risk Pension Funds							
Pension Gilt Fund	-0.9	1.3	2.4	6.4	5.8	3.7	5.9
Medium to High Risk Pension Funds							
Income & Growth Fund (pension)	-0.8	3.4	1.9	14.1	-6.2	1.0	-
Pension Evergreen Fund	0.3	6.5	6.0	19.8	-8.5	0.3	-
Pension Managed Fund	0.6	8.0	6.9	26.8	-7.3	1.0	1.7
Ethical Managed Fund (pension)	0.9	9.3	8.7	28.2	-7.4	-0.6	-
Pension Consensus Fund	1.2	9.0	7.6	27.9	-6.7	2.8	0.8
KBCAM Pension Managed Fund	1.2	9.5	7.8	26.2	-9.2	1.3	-0.8
Friends First Mixed	1.2	9.0	7.5	27.8	-7.5	2.3	0.5
High Risk Pension Funds							
Pension Bloxham High Yield Equity	0.2	9.2	8.0	33.4	-10.0	1.2	-
Trilogy II Fund (pension)	0.3	6.5	6.7	17.1	-18.9	-	-
Discovery (pension)	4.0	10.9	11.7	34.5	-6.3	-	-
Innovator (pension)	2.1	9.7	7.6	33.7	-6.5	-	-
Alternative Energy (pension)	3.1	5.1	-1.2	13.5	-	-	-
Water Fund (pension)	2.8	14.5	13.5	39.1	-	-	-
Spotlight (pension)	2.2	13.9	14.3	40.4	-2.2	-	-
Pension Equity Fund	0.5	10.1	8.0	36.0	-8.2	0.7	-1.2
Pension International	0.0	9.8	7.5	36.6	-6.2	1.7	-1.6
Ethical Equity Fund (pension)	1.3	12.0	10.6	37.9	-10.8	-0.6	-
Pension North American	3.7	16.2	16.0	38.2	-1.5	2.1	0.9
Pension UK Equity Fund	-1.1	5.5	4.8	36.8	-10.3	-1.4	-4.1
Pension European Fund	-2.5	4.6	0.1	30.6	-10.4	1.5	-1.9
Euroland Equity Fund (pension)	-2.7	4.2	-2.4	25.6	-10.7	2.1	-
Pension Pacific Basin	-0.6	12.8	8.4	49.9	4.6	12.5	6.4
Pension Japanese Fund	1.6	14.3	18.8	35.1	-7.1	-0.7	-7.4
Pension Property Fund	0.3	2.7	4.3	2.5	-15.2	-3.3	3.6
Pension Eurostoxx 50 Fund	-3.4	1.9	-4.9	23.2	-10.2	2.8	-
Pension Nikkei 225 Fund	0.6	10.1	12.6	30.8	-5.3	2.4	-
Pension S&P 500 Fund	3.5	16.1	15.6	38.6	-4.5	1.8	-
Pension Nasdaq 100 Fund	4.0	20.3	16.3	44.1	3.9	7.0	-
Pension FTSE 100 Fund	0.8	7.8	6.1	39.6	-9.0	1.5	-
Pension Indexed All Equity	0.1	8.1	6.7	37.8	-	-	-
Very High Risk Pension Funds							
Pension Irish Equity	7.3	15.9	14.9	29.5	-26.5	-9.4	0.1
Geared Irish Equity Fund (pension)	11.2	27.6	25.9	65.8	-48.2	-	-
Bloxham Geared High Yield Fund (pension)	0.0	14.7	13.2	52.3	-18.2	-	-

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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.
Funds for Lifestyle Investors							
IRIS Funds							
Retirement Fund 2010-11	-0.9	1.0	1.8	5.7	-0.9	4.1	-
Retirement Fund 2012-13	-0.3	3.9	3.9	14.7	-5.1	2.4	-
Retirement Fund 2014-15	0.2	6.4	5.8	22.7	-7.8	1.0	1.2
Retirement Fund 2016-17	0.5	8.0	6.9	27.0	-8.4	0.9	1.0
Retirement Fund 2018-19	0.6	8.5	7.3	28.7	-9.0	0.6	0.9
Retirement Fund 2020-21	0.7	9.0	7.6	30.5	-9.7	0.1	0.7
Retirement Fund 2022-23	0.8	9.5	8.0	31.8	-9.4	0.3	0.8
Retirement Fund 2024 Onwards	0.8	9.5	8.0	31.8	-9.4	0.3	0.8
Consensus IRIS Funds							
Consensus IRIS 2010-11	0.0	1.7	2.5	6.3	-1.0	-	-
Consensus IRIS 2012-13	0.5	4.4	4.3	15.0	-5.0	-	-
Consensus IRIS 2014-15	0.9	7.1	6.3	23.1	-7.4	-	-
Consensus IRIS 2016-17	1.2	8.9	7.5	28.2	-7.7	-	-
Consensus IRIS 2018-19	1.4	9.5	8.0	30.0	-8.6	-	-
Consensus IRIS 2020-21	1.5	9.9	8.3	32.2	-9.3	-	-
Consensus IRIS 2022-23	1.6	10.5	8.8	33.5	-9.0	-	-
Consensus IRIS 2024 Onwards	1.6	10.5	8.8	33.5	-9.0	-	-

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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	0.3	8.7	6.8	31.4	-7.9	-0.3	-
Gilt Fund	-0.9	0.6	1.5	3.8	3.7	2.0	-
Property Fund	0.1	0.8	2.2	-2.7	-13.5	-3.6	-
Cash Fund	0.0	0.0	-0.1	0.1	1.5	1.4	-
Managed Security Fund	-0.3	1.1	1.1	4.4	1.1	1.5	-
Managed Growth Fund	0.2	6.8	5.6	22.8	-7.1	-0.1	-
Managed Opportunity Fund	0.3	7.6	6.1	25.5	-7.5	-0.3	-
International Equity Fund	-0.1	8.5	6.5	31.8	-6.0	0.6	-2.5
European Fund	-2.0	4.2	1.2	28.2	-9.6	-0.5	-
Far Eastern Fund	-0.1	11.4	9.5	38.7	-0.9	4.2	-
North American Fund	3.2	14.2	13.9	33.3	-2.3	0.9	-

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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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