




AON PRE-RETIREMENT BOND FUND (SERIES C1)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To perform in line with the Bank of America Merrill Lynch EMU Govt. Bond >10 Year AAA/AA Index
	INVESTMENT STYLE	Indexed
	ASSET MIX	Bonds

RISK LEVEL

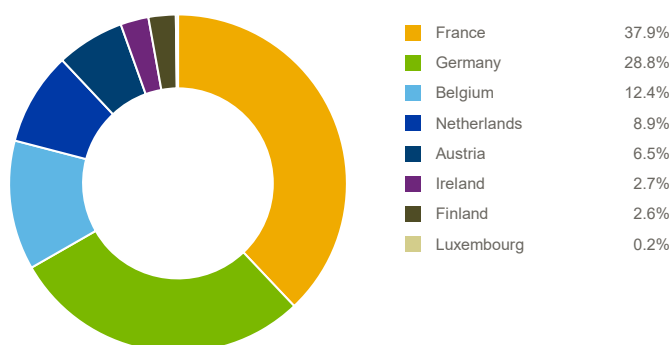
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

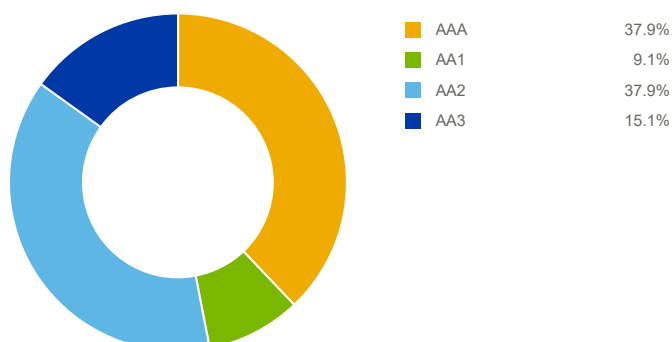
This fund is a passively managed fund that invests in long dated AAA/AA rated Eurozone Government Bonds. The fund aims to perform in line with the Bank of America Merrill Lynch EMU Government Bond >10 Year AAA/AA Index before fees. Government bonds rise and fall in value so this fund can rise and fall in value.

Warning: If you invest in this product you may lose some or all of the money you invest.

BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



BOND FUND CHARACTERISTICS

	BENCHMARK	PORTFOLIO
No. of Bonds	91	90
No. of Countries	8	8
Modified Duration	15.59	15.59
Coupon %	2.12	2.11
Yield %	2.91	2.91

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. Underlying funds or investments may be subject to incentive fees.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Aon Investments Limited and ILA collaborate on the selection and monitoring of the investment managers used.

Warning: This fund may be affected by changes in currency exchange rates.



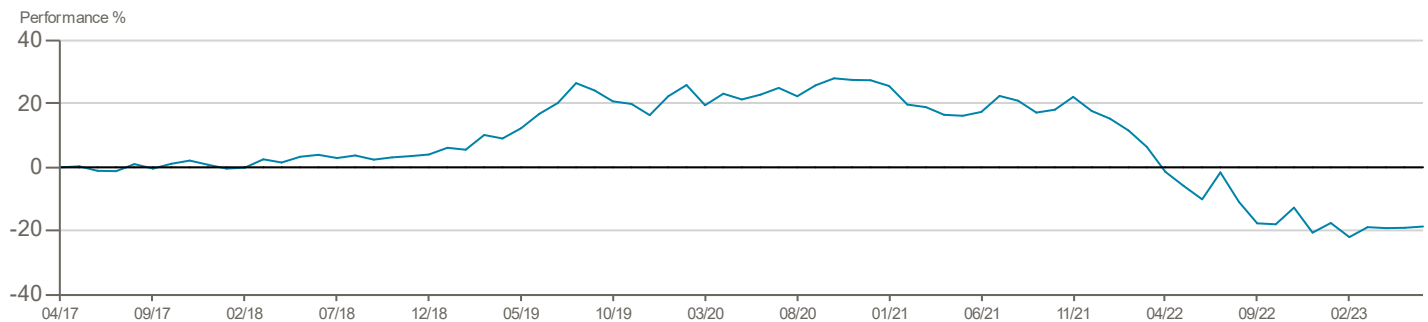
CALENDAR YEAR RETURN

	2018	2019	2020	2021	2022	YTD
Fund	3.27%	11.91%	9.44%	-7.61%	-32.60%	2.39%
Benchmark	3.52%	12.25%	9.82%	-7.40%	-32.38%	2.48%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	0.49%	0.25%	-9.57%	-12.87%	-4.79%	-3.27%
Benchmark	0.48%	0.33%	-9.30%	-12.64%	-4.52%	-2.99%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.29%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 12 Apr 2017; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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




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

AON BALANCED FUND (SERIES M)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To achieve a return in excess of Irish inflation plus 3% p.a. over time
	INVESTMENT STYLE	Passive
	ASSET MIX	Multi-Asset

RISK LEVEL

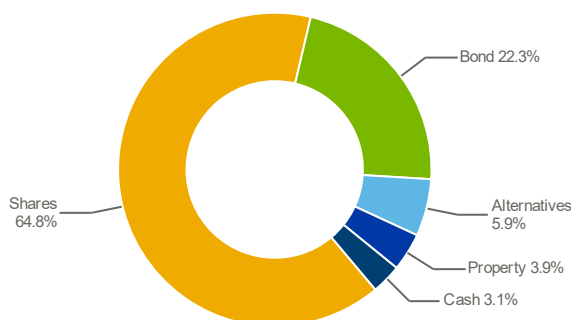
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

The Fund invests in a wide variety of passive components including equities, bonds, property, infrastructure and cash. This fund tracks a composite benchmark constructed of the underlying indices. The strategy aims to achieve a return in excess of Irish inflation plus 3% over time, with a medium/high exposure to market volatility risk. This fund may be suitable if you have a number of years until the time you draw down your retirement funds, or if you have a medium / high tolerance to market volatility risk.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



SHARES 64.7%

Multi Factor ESG Low Carbon Equities	41.9%
Global Shares	16.5%
Emerging Market Shares	6.3%

BOND 22.4%

Inflation-Linked Bonds	8.6%
Corporate Bonds	4.9%
Government Bonds	3.9%
Emerging Market Bonds	3.0%
High Yield Bonds	2.0%

ALTERNATIVES 5.9%

PROPERTY 3.9%

CASH 3.1%

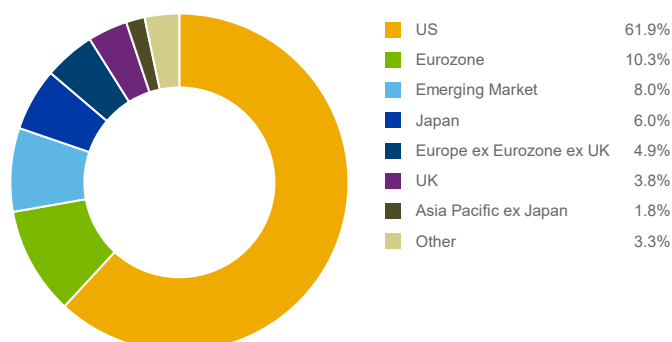
STRATEGIES EXPLAINED

The Fund is a Multi-Asset fund which invests primarily in passive underlying indices across equities, bonds, alternatives and property assets.

The Multi Factor ESG Low Carbon Equity allocation provides equal weighted exposures to the following factor equity strategies - minimum volatility, value, momentum and quality factors. The allocation also incorporates meaningful exclusions which target some of the core themes around responsible investing, which primarily focus on the issue of climate change but also address a number of global social concerns. This is intended to reduce the risks associated with a transition to a low carbon environment while not compromising the risk and return expectations for the fund.

The allocations shown to Alternatives relate to passive global infrastructure equities. The allocations shown to Property relate to passive Global Real Estate Investment Trusts (REITs).

SHARE REGIONAL DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Aon Investments Limited and ILA collaborate on the selection and monitoring of the investment managers used.

Warning: This fund may be affected by changes in currency exchange rates.



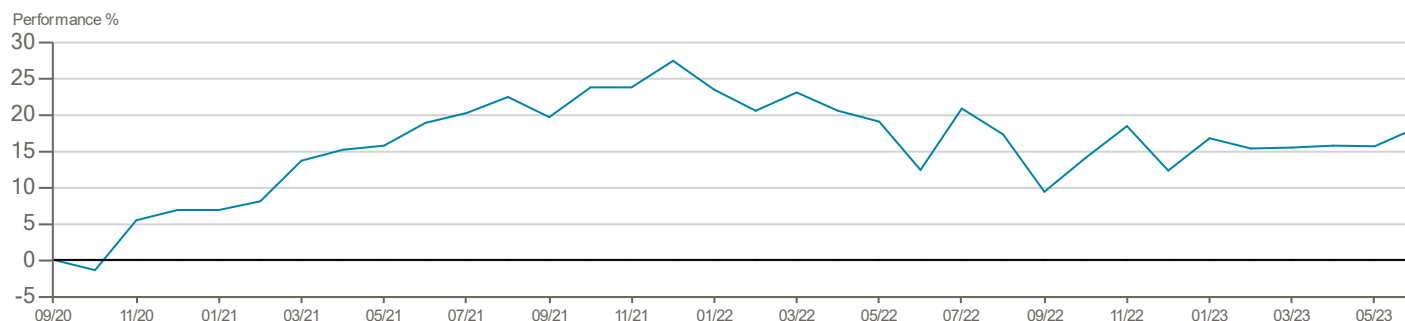
CALENDAR YEAR RETURN

	2021	2022	YTD
Fund	19.27%	-11.92%	5.25%
Benchmark	19.88%	-11.71%	5.47%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	Since Launch p.a.
Fund	2.16%	2.34%	5.16%	6.13%
Benchmark	2.24%	2.47%	5.55%	6.62%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.31%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 07 Sep 2020; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.

Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.




Aon Investments Limited is authorised and regulated by the Financial Conduct Authority in the UK.

AON CAUTIOUS GROWTH FUND (SERIES C)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To outperform 3 Month EURIBOR Index by 2% per annum gross of fees over rolling three year periods.
	INVESTMENT STYLE	Active
	ASSET MIX	Multi-Assets

RISK LEVEL

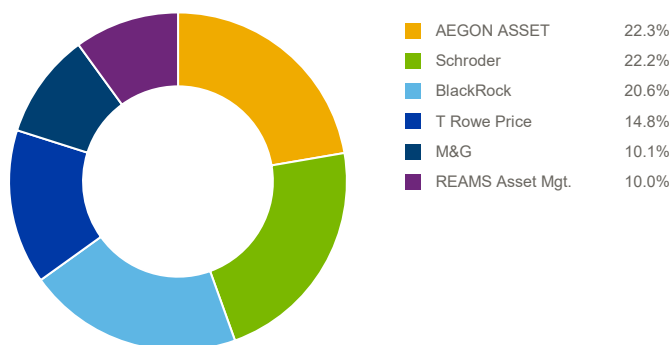
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

The Fund aims to outperform its benchmark by 2% p.a. gross of fees over rolling three year periods by investing in a range of funds, which provide exposure to global fixed income strategies, currencies and money markets. The Fund is not a guaranteed Fund.

Warning: If you invest in this product you may lose some or all of the money you invest.

ALTERNATIVES LISTED BY MANAGER



STRATEGIES EXPLAINED

Blackrock Absolute Return Bond Fund aims to deliver positive returns through both capital growth and income regardless of market conditions. The Fund invests in a mix of global government, government agencies, companies, deposits and cash.

The Aegon European Asset Backed Securities Strategy is managed by a technical and collegial team with a successful long-term track-record. Its advantages are based on strong proprietary analysis and quantitative modelling which feature in the teams approach to risk, portfolio construction and investment decisions.

The Reams Unconstrained Fixed Income Fund seeks to maximize risk-adjusted total returns by pursuing relative value opportunities across the fixed income market.

STRATEGIES EXPLAINED

The T Rowe Dynamic Global Bond Fund invests mainly in bonds of all types from issuers around the world, seeking to generate income with a low correlation with equity markets. The investment process places a strong emphasis on downside protection, utilizing robust risk management practices and portfolio diversification.

The Schroder Securitised Credit Fund is founded on a long tenured staff that has delivered successful long term performance. The strategy's advantages are based on proprietary analytics and quantitative modelling across the investment landscape that flow through risk, portfolio construction, and investment decision making.

External asset managers may change over time. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

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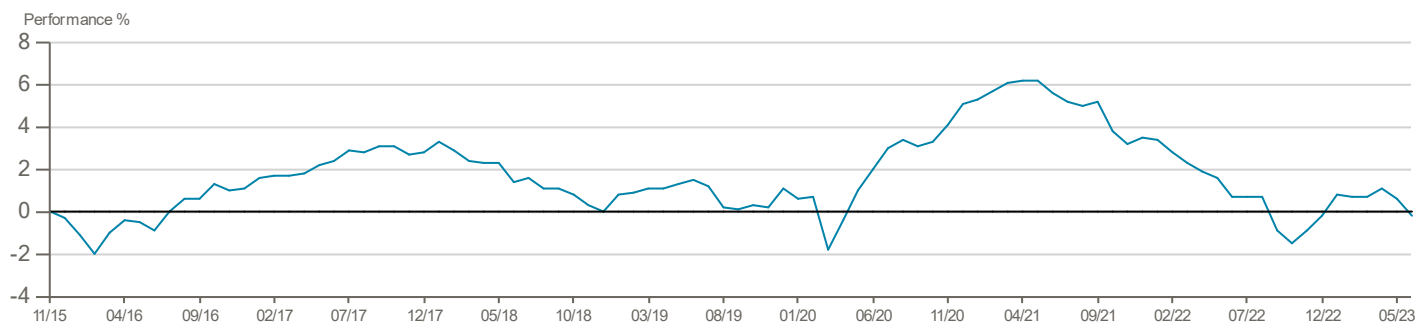
CALENDAR YEAR RETURN

	2017	2018	2019	2020	2021	2022	YTD
Fund	1.68%	-2.72%	1.10%	3.96%	-1.52%	-3.58%	0.00%
Benchmark	-0.34%	-0.33%	-0.36%	-0.43%	-0.55%	0.33%	1.49%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	-0.80%	-0.89%	-0.89%	-0.72%	-0.32%	-0.03%
Benchmark	0.29%	0.84%	2.05%	0.33%	0.06%	-0.06%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.58%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 20 Nov 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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

AON DEFENSIVE GROWTH FUND (SERIES M)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To achieve a return in excess of Irish inflation plus 1% p.a. over time
	INVESTMENT STYLE	Passive
	ASSET MIX	Multi-Asset

RISK LEVEL

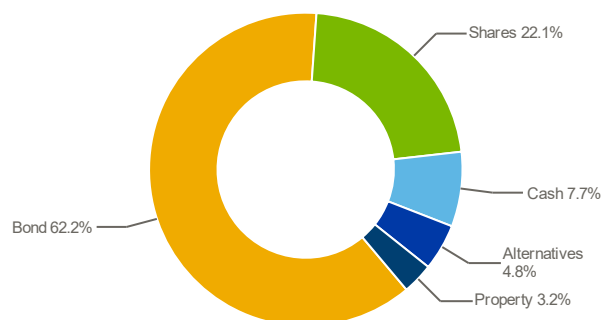
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK				HIGH RISK

FUND DESCRIPTION

The Fund invests in a wide variety of passive components including equities, bonds, property, infrastructure and cash. The fund tracks a composite benchmark constructed of the underlying passive indices. The strategy aims to achieve a return in excess of Irish inflation over time, with a low / medium exposure to market volatility risk. The asset allocation of the fund will be reviewed periodically. This fund may be suitable if you are getting close to the time when you will draw down your retirement funds, or if you have a low / medium tolerance to market volatility risk

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



BOND 62.2%

Inflation-Linked Bonds	20.9%
Corporate Bonds	15.8%
Emerging Market Bonds	9.7%
Government Bonds	9.4%
High Yield Bonds	6.4%

SHARES 22.1%

Multi Factor ESG Low Carbon Equities	14.3%
Global Shares	5.7%
Emerging Market Shares	2.1%

CASH 7.7%

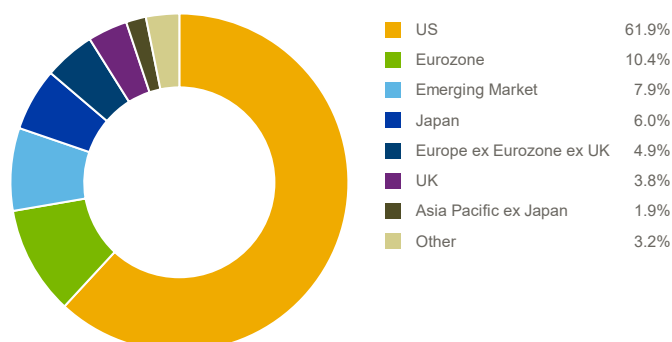
ALTERNATIVES 4.8%

PROPERTY 3.2%

STRATEGIES EXPLAINED

The Fund is a Multi-Asset fund which invests primarily in passive underlying indices across equities, bonds, alternatives and property assets. The Multi Factor ESG Low Carbon Equity allocation provides equal weighted exposures to the following factor equity strategies - minimum volatility, value, momentum and quality factors. The allocation also incorporates meaningful exclusions which target some of the core themes around responsible investing, which primarily focus on the issue of climate change but also address a number of global social concerns. This is intended to reduce the risks associated with a transition to a low carbon environment while not compromising the risk and return expectations for the fund. The allocations shown to Alternatives relate to passive global infrastructure equities. The allocations shown to Property relate to passive Global Real Estate Investment Trusts (REITs).

SHARE REGIONAL DISTRIBUTION



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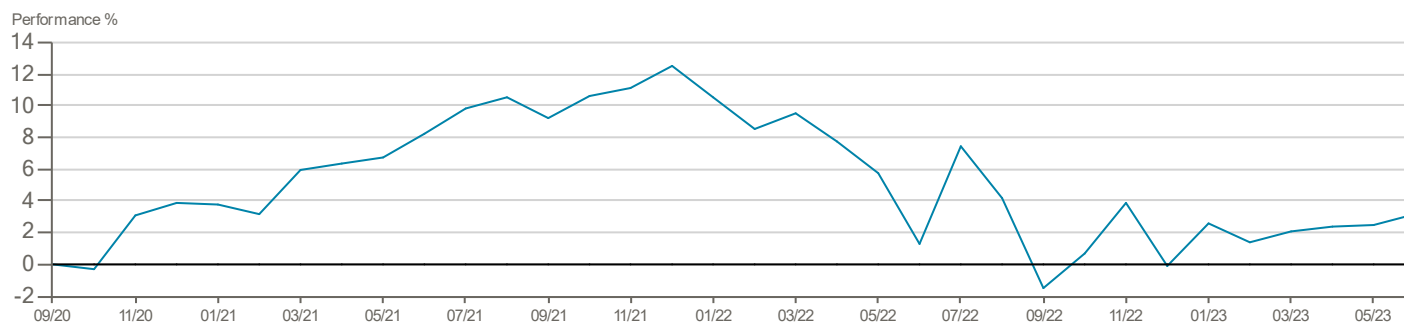
CALENDAR YEAR RETURN

	2021	2022	YTD
Fund	8.33%	-11.22%	3.28%
Benchmark	8.74%	-11.24%	3.42%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	Since Launch p.a.
Fund	0.68%	1.07%	1.87%	1.13%
Benchmark	0.68%	1.14%	1.90%	1.34%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.30%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 14 Sep 2020; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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

AON DIVERSIFIED GROWTH FUND (SERIES C)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To outperform 3 Month EURIBOR Index by 4% per annum gross of fees over rolling three year periods.
	INVESTMENT STYLE	Active
	ASSET MIX	Multi-Assets

RISK LEVEL

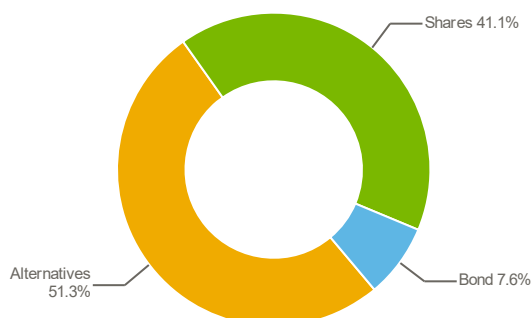
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

The Fund aims to outperform its benchmark by 4% p.a. gross of fees over rolling three-year periods by investing in a diversified range of assets, which provide exposure to a number of different types of assets at any one time.

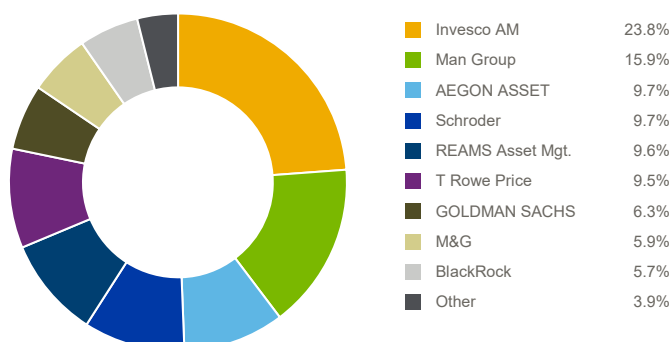
Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION

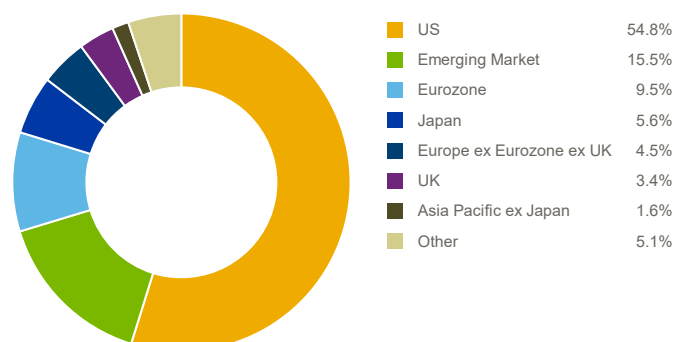


ALTERNATIVES	51.3%
SHARES	41.1%
Multi Factor ESG Low Carbon Equities	33.1%
Emerging Market Shares	8.0%
BOND	7.6%
Government Bonds	7.6%

ALTERNATIVES LISTED BY MANAGER



SHARE REGIONAL DISTRIBUTION



External asset managers may change over time. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

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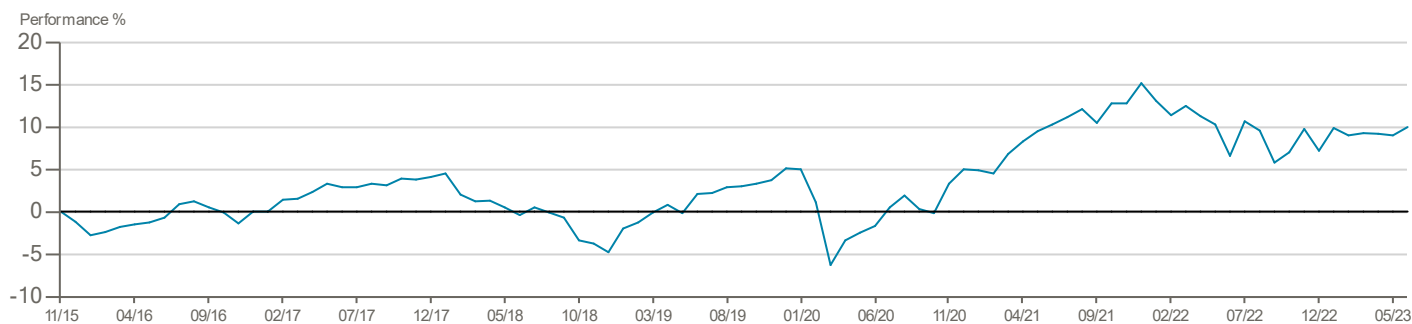
CALENDAR YEAR RETURN

	2017	2018	2019	2020	2021	2022	YTD
Fund	4.10%	-8.55%	10.40%	-0.10%	9.71%	-6.94%	2.61%
Benchmark	-0.34%	-0.33%	-0.36%	-0.43%	-0.55%	0.33%	1.49%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	0.92%	0.64%	3.19%	3.82%	2.01%	1.26%
Benchmark	0.29%	0.84%	2.05%	0.33%	0.06%	-0.06%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.47%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 20 Nov 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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AON PASSIVE ESG EQUITY FUND (SERIES M)



Information is correct at 30 June 2023

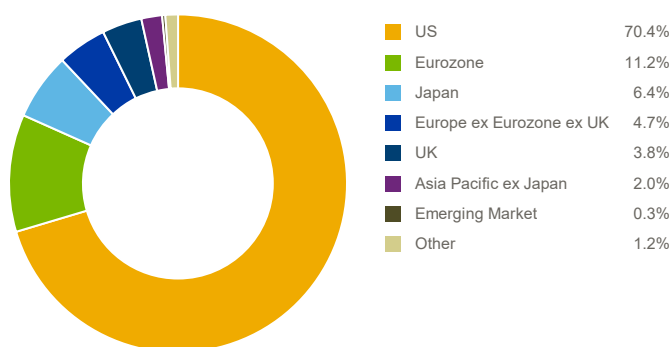
FUND FACTS

	OBJECTIVE	To perform in line with the MSCI World ESG Screened ex Select Conventional Weapons Index
	SUSTAINABILITY	Promotes environmental and social characteristics alongside other factors (Article 8 under the Sustainable Finance Disclosure Regulation)
	INVESTMENT STYLE	Indexed
	ASSET MIX	Equities

RISK LEVEL

1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

SHARE REGIONAL DISTRIBUTION



FUND DESCRIPTION

This Fund seeks to track the performance of an index composed of global companies screened for exposure to thermal coal, controversial weapons, tobacco and other controversial industries. These companies are excluded based on specific ESG (Environmental, Social and Governance) criteria. This is designed for investors looking to screen out controversial business areas while maintaining a risk profile similar to traditional benchmarks. The fund switched to tracking this index in October 2019 so fund and benchmark performances reflect this.

Warning: If you invest in this product you may lose some or all of the money you invest.

RESPONSIBLE INVESTING

Our approach is making the difference today to deliver a better, more sustainable tomorrow.



For more information about our approach to Responsible Investment, please refer to:

<https://www.ilim.com/responsible-investing/>

TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
APPLE INC	6.0%
MICROSOFT CORP	4.7%
ALPHABET INC	2.7%
AMAZON.COM INC	2.4%
NVIDIA CORP	2.0%
TESLA INC	1.5%
META PLATFORMS INC	1.2%
UNITEDHEALTH GROUP INC	0.9%
BERKSHIRE HATHAWAY INC	0.9%
JOHNSON & JOHNSON	0.8%

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	25.0%
Financials	16.1%
Health Care	13.8%
Consumer Discretionary	13.3%
Industrials	9.6%
Communication Services	7.6%
Materials	3.8%
Consumer Staples	3.3%
Real Estate	2.7%
Other	4.8%

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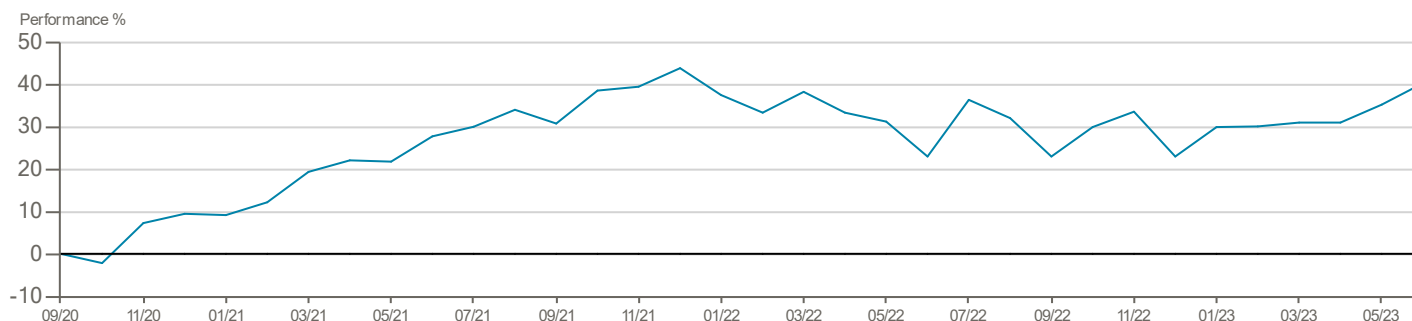
CALENDAR YEAR RETURN

	2021	2022	YTD
Fund	31.44%	-14.50%	14.07%
Benchmark	31.57%	-14.38%	14.16%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	Since Launch p.a.
Fund	3.73%	7.09%	14.07%	12.91%
Benchmark	3.76%	7.09%	14.30%	13.04%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.32%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 14 Sep 2020; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

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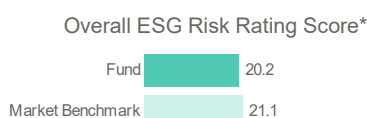
RESPONSIBLE INVESTING KEY CHARACTERISTICS

RESPONSIBLE INVESTMENT APPROACH

In order to meet the environmental and/or social characteristics promoted, the strategy aims, in so far as is possible, for full replication of the underlying constituents of the index in line with ILIM's approach to indexation.

ESG RISK RATING

The Environmental, Social & Governance (ESG) Risk Rating measures the degree to which a company's economic value is at risk due to not considering ESG factors using a calculation of the company's unmanaged ESG risks.



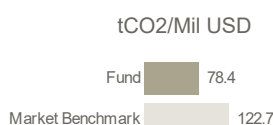
*A lower score indicates a lower level of unmanaged ESG risk and potential risk to the economic value.

Sustainalytics' ESG Risk Ratings measure a company's exposure to industry-specific material ESG risks and how well a company is managing those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk. Sustainalytics identifies five categories of ESG risk severity that could impact a company's enterprise value.

Negligible	Low	Medium	High	Severe
0 - 10	10 - 20	20 - 30	30 - 40	40+

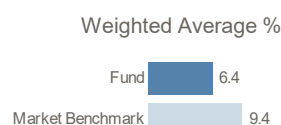
CARBON INTENSITY

Carbon intensity is a metric used to compare company emissions across industries. The absolute emissions is divided by total earnings with the figure expressed in tonnes of carbon dioxide equivalent per million USD of total revenue.



FOSSIL FUEL

Fossil Fuel Involvement measures the percentage of earnings that companies get from thermal coal extraction, coal-based power generation, oil and gas production, oil and gas based power generation, and oil and gas related products and services.



Note on Calculation of Sustainability Characteristics:

ESG metrics data sourced from Sustainalytics (Powered by Sustainalytics).

ESG risk scores and carbon metrics are currently calculated for Shares and Corporate Bonds only which represent 100.0% of the total portfolio. This reflects the majority (but potentially not all) of the Global Shares and Corporate Bonds in the portfolio.

ADDITIONAL INFORMATION - SUSTAINABLE FINANCE DISCLOSURE REGULATION ("SFDR")

As this fund has been categorised as meeting the provisions set out in Article 8 of the EU SFDR, more information on what the sustainability related ambitions of the fund are and how the sustainability related ambitions of the fund are met can be found on the website:

<https://www.ilim.com/responsible-investing/sustainability-related-disclosures/>

Information is correct as at 30 June 2023

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AON GROWTH FUND (SERIES C1)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To achieve a return in excess of Irish inflation plus 4% p.a. over time
	INVESTMENT STYLE	Passive
	ASSET MIX	Multi-Asset

RISK LEVEL

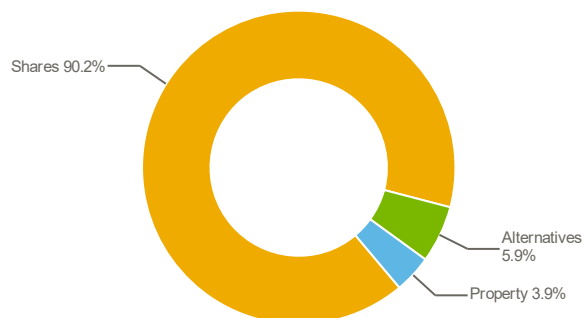
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

The Fund invests in a wide variety of passive components including equities, property and infrastructure. This fund tracks a composite benchmark constructed of the underlying indices. The strategy aims to achieve a return in excess of Irish inflation plus 4% over time, with a high exposure to market volatility risk. This fund may be suitable if you have a number of years until the time you draw down your retirement funds, or if you have a High tolerance to market volatility risk.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



SHARES 90.2%

Multi Factor ESG Low Carbon Equities	58.4%
Global Shares	23.0%
Emerging Market Shares	8.8%

ALTERNATIVES 5.9%

PROPERTY 3.9%

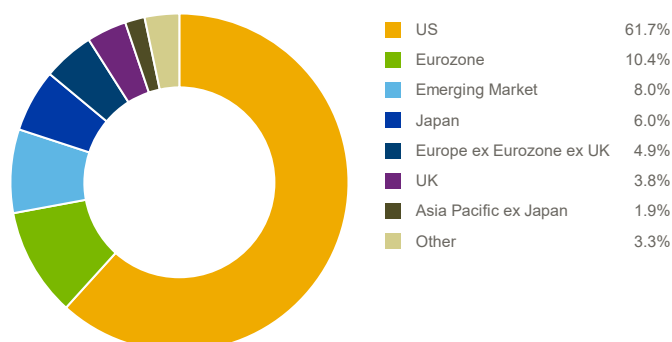
STRATEGIES EXPLAINED

The Fund is a Multi-Asset fund which invests primarily in passive underlying indices across equities, alternatives and property assets.

The Multi Factor ESG Low Carbon Equity allocation provides equal weighted exposures to the following factor equity strategies - minimum volatility, value, momentum and quality factors. The allocation also incorporates meaningful exclusions which target some of the core themes around responsible investing, which primarily focus on the issue of climate change but also address a number of global social concerns. This is intended to reduce the risks associated with a transition to a low carbon environment while not compromising the risk and return expectations for the fund.

The allocations shown to Alternatives relate to passive global infrastructure equities. The allocations shown to Property relate to passive Global Real Estate Investment Trusts (REITs).

SHARE REGIONAL DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Aon Investments Limited and ILA collaborate on the selection and monitoring of the investment managers used.

Warning: This fund may be affected by changes in currency exchange rates.

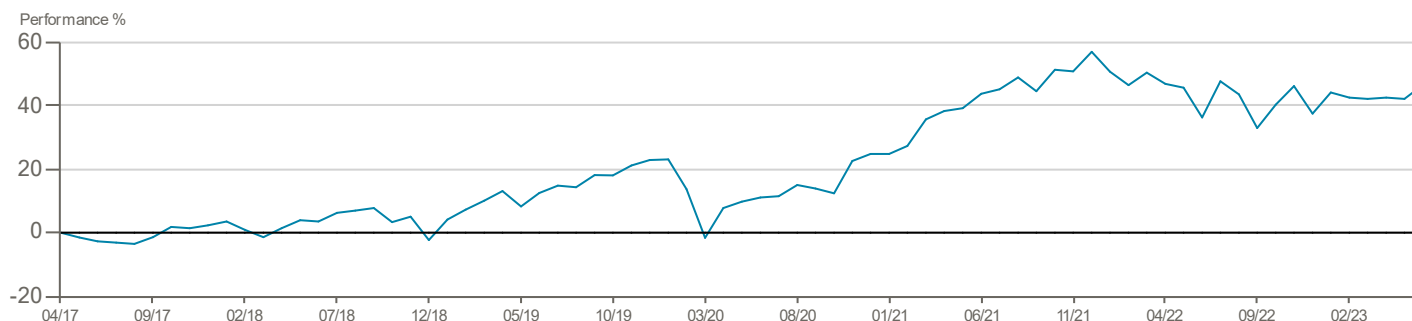
CALENDAR YEAR RETURN

	2018	2019	2020	2021	2022	YTD
Fund	-4.50%	25.79%	1.55%	25.88%	-12.41%	6.61%
Benchmark	-4.51%	29.56%	5.13%	26.08%	-11.91%	6.82%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	3.17%	3.17%	7.55%	9.71%	7.22%	6.36%
Benchmark	3.22%	3.33%	8.11%	9.95%	8.52%	7.80%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.30%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 12 Apr 2017; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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

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

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AON GLOBAL IMPACT FUND (SERIES M)



Information is correct at 30 June 2023

FUND FACTS



OBJECTIVE

To outperform the MSCI World Index gross of fees over rolling three year periods



INVESTMENT STYLE

Active



ASSET MIX

Equities

RISK LEVEL

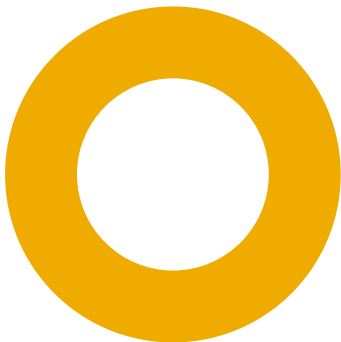
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

The Fund aims to outperform its benchmark gross of fees over rolling three-year periods by investing in a range of component funds designed to generate positive, measurable social and environmental impacts alongside attractive risk-adjusted returns.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



■ Shares

100.0%

SHARES BY FUND

FUND NAME

%

Nordea 1 Global Climate and Environment Fund	40.5%
Mirova Global Sustainable Equity Fund	39.6%
Baillie Gifford Worldwide Positive Change Fund	19.9%

STRATEGIES EXPLAINED

The Baillie Gifford Worldwide Positive Change Fund is a global equity fund focused on investing in exceptional growth companies that can contribute towards a more sustainable world for current and future generations. The fund invests in companies that are addressing challenges rather than simply excluding companies that cause harm. Baillie Gifford believe that high quality companies that are addressing society's challenges will prosper over the long-term and that patience is required to generate superior long-term financial returns and a meaningful positive impact.

The Nordea Global Climate and Environmental Fund invests in companies that offer climate solutions to a more efficient and sustainable society. Nordea seeks to identify global leaders in underpenetrated segments of the market that provide solutions for a sustainable society and will generate attractive returns for investors.

STRATEGIES EXPLAINED

The Mirova Global Sustainable Equity Fund invests in global companies that are positively exposed to, or develop solutions to, sustainable development issues. Mirova adopts an original thematic approach based on long-term trends to identify investment opportunities throughout the value chain and across all industries. The fund selects companies that can deliver performance over the long term, based on thorough financial analysis that evaluates the quality of strategic positioning, management, and financial strength.

The fund managers to the above three funds - Baillie Gifford, Nordea and Mirova - have each confirmed that their individual funds are classified as Article 9 under the Sustainable Finance Disclosure Regulation (SFDR). This classification formally acknowledges that a fund has either sustainable investment as its objective or a reduction in carbon emissions as its objective.

External asset managers may change over time. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Aon Investments Limited and ILA collaborate on the selection and monitoring of the investment managers used.

Warning: This fund may be affected by changes in currency exchange rates.

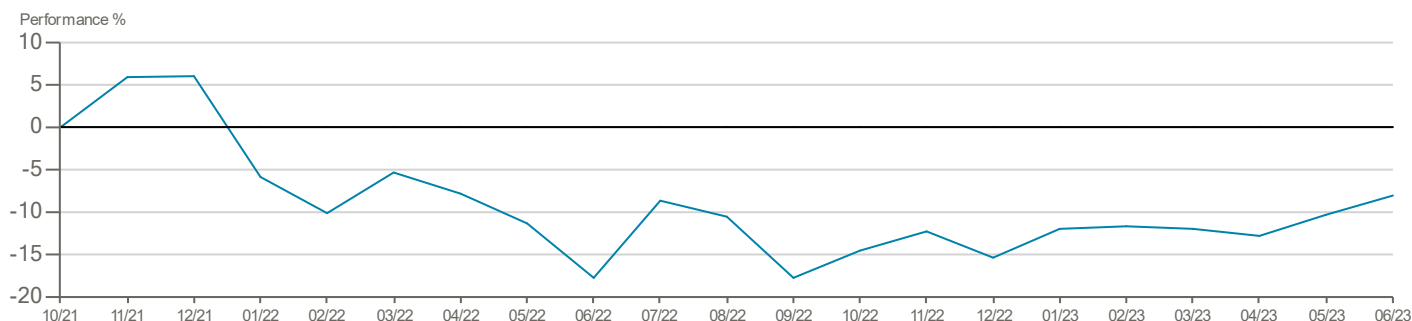
CALENDAR YEAR RETURN

	2022	YTD
Fund	-20.25%	8.71%
Benchmark	-12.78%	12.58%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	Since Launch p.a.
Fund	2.55%	4.48%	11.87%	-4.71%
Benchmark	3.63%	6.38%	13.56%	4.42%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.85%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 30 Sep 2021; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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

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

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AON CASH FUND (SERIES C)



Information is correct at 30 June 2023

FUND FACTS



OBJECTIVE

To achieve a high degree of security and returns commensurate with cash deposit rates



INVESTMENT STYLE

Active



ASSET MIX

Cash

RISK LEVEL

1

2

3

4

5

6

7

LOW RISK

MEDIUM RISK

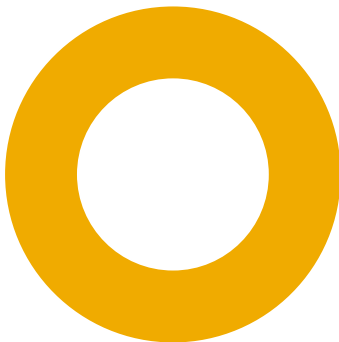
HIGH RISK

FUND DESCRIPTION

This Fund is actively managed and invests in a mix of cash deposits with different maturities and other cash like instruments. The objective of the Fund is to provide capital protection. However it is not guaranteed and aims to deliver a return in line with interest rates being achieved on short term cash deposit rates. The fund can invest in deposits, short dated bonds and other money market instruments. All investments within the fund are Euro denominated. The Fund is measured against the 3 Month EURIBID Index for comparison purposes.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



Cash

100.0%

TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES

COUNTRY

ANZ Banking Group

UK

Bank of Montreal

UK

Barclays Bank

UK

BNG Bank

Netherlands

Commonwealth Bank of Aus London

UK

Credit Agricole Corporate Bank

France

Credit Industriel Et Commercial

France

DZ Bank

Germany

Natixis

France

Nordea Bank AB Sweden branch

Finland

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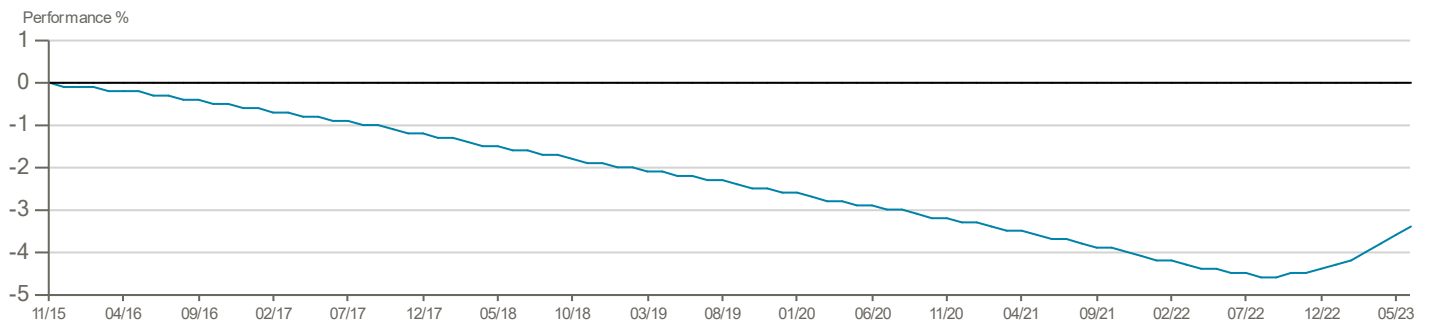
CALENDAR YEAR RETURN

	2017	2018	2019	2020	2021	2022	YTD
Fund	-0.60%	-0.71%	-0.71%	-0.72%	-0.83%	-0.31%	1.05%
Benchmark	-0.46%	-0.46%	-0.49%	-0.55%	-0.68%	0.20%	1.42%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	0.21%	0.63%	1.15%	-0.17%	-0.37%	-0.45%
Benchmark	0.28%	0.80%	1.92%	0.21%	-0.07%	-0.19%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.29%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 27 Nov 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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




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

AON MODERATE GROWTH FUND (SERIES M)



Information is correct at 30 June 2023

FUND FACTS

	OBJECTIVE	To achieve a return in excess of Irish inflation plus 2% p.a. over time
	INVESTMENT STYLE	Passive
	ASSET MIX	Multi-Asset

RISK LEVEL

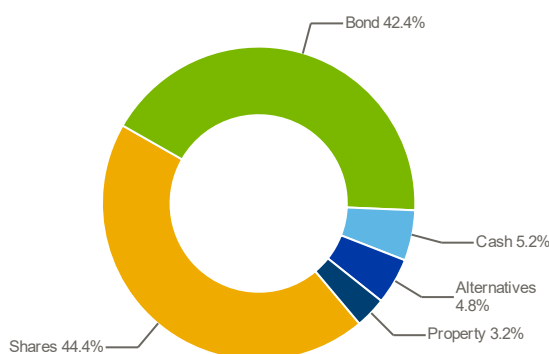
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

The Fund invests in a wide variety of passive components including equities, bonds, property, infrastructure and cash. This fund tracks a composite benchmark constructed of the underlying indices. The strategy aims to achieve a return in excess of Irish inflation over time, with a medium exposure to market volatility risk. This fund may be suitable if you have a number of years until the time you draw down your retirement funds, or if you have a medium tolerance to market volatility risk.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



SHARES 44.4%

Multi Factor ESG Low Carbon Equities	28.7%
Global Shares	11.3%
Emerging Market Shares	4.4%

BOND 42.4%

Inflation-Linked Bonds	14.2%
Corporate Bonds	10.8%
Emerging Market Bonds	6.6%
Government Bonds	6.4%
High Yield Bonds	4.4%

CASH 5.2%

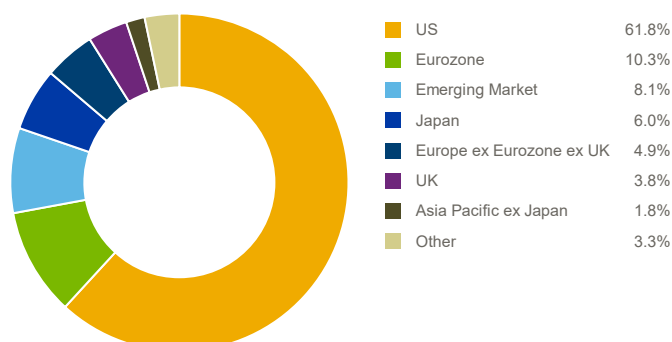
ALTERNATIVES 4.8%

PROPERTY 3.2%

STRATEGIES EXPLAINED

The Fund is a Multi-Asset fund which invests primarily in passive underlying indices across equities, bonds, alternatives and property assets. The Multi Factor ESG Low Carbon Equity allocation provides equal weighted exposures to the following factor equity strategies - minimum volatility, value, momentum and quality factors. The allocation also incorporates meaningful exclusions which target some of the core themes around responsible investing, which primarily focus on the issue of climate change but also address a number of global social concerns. This is intended to reduce the risks associated with a transition to a low carbon environment while not compromising the risk and return expectations for the fund. The allocations shown to Alternatives relate to passive global infrastructure equities. The allocations shown to Property relate to passive Global Real Estate Investment Trusts (REITs).

SHARE REGIONAL DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Aon Investments Limited and ILA collaborate on the selection and monitoring of the investment managers used.

Warning: This fund may be affected by changes in currency exchange rates.



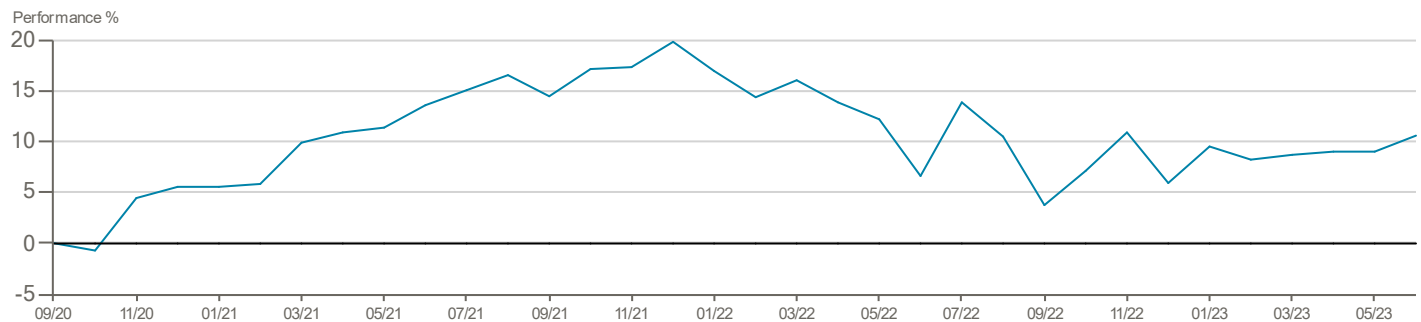
CALENDAR YEAR RETURN

	2021	2022	YTD
Fund	13.56%	-11.61%	4.41%
Benchmark	13.94%	-11.47%	4.53%

PERFORMANCE AS AT 30/06/2023

	1 Month	3 Month	1 Year	Since Launch p.a.
Fund	1.46%	1.74%	3.73%	3.69%
Benchmark	1.49%	1.86%	3.92%	3.98%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.31%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 14 Sep 2020; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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