

Illustrative Historic Variation in the Outcomes of Different Asset Classes

(4 and 7 year periods for a lump sum investment)

Illustrative Historic Variation in the Returns

Sections shown in purple illustrate cases where the outcome exceeds the initial investment of €10,000 while sections shown in orange illustrate cases where the outcome is less than the initial investment of €10,000.

International Equities

Chart: Outcomes from investing a lump sum of €10,000 over rolling 4-year periods ending on the dates shown.

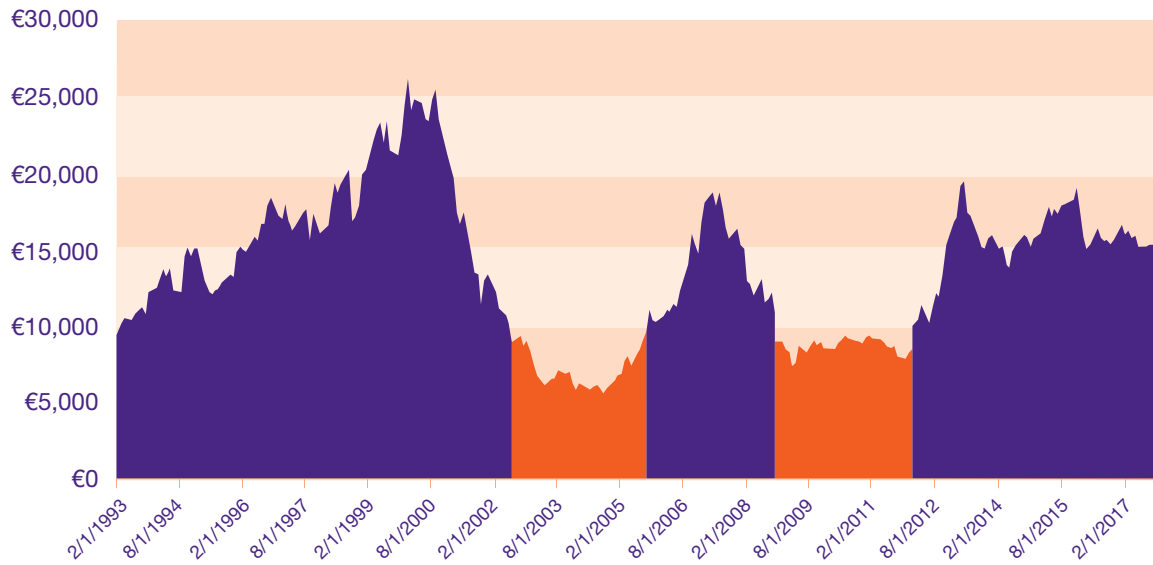
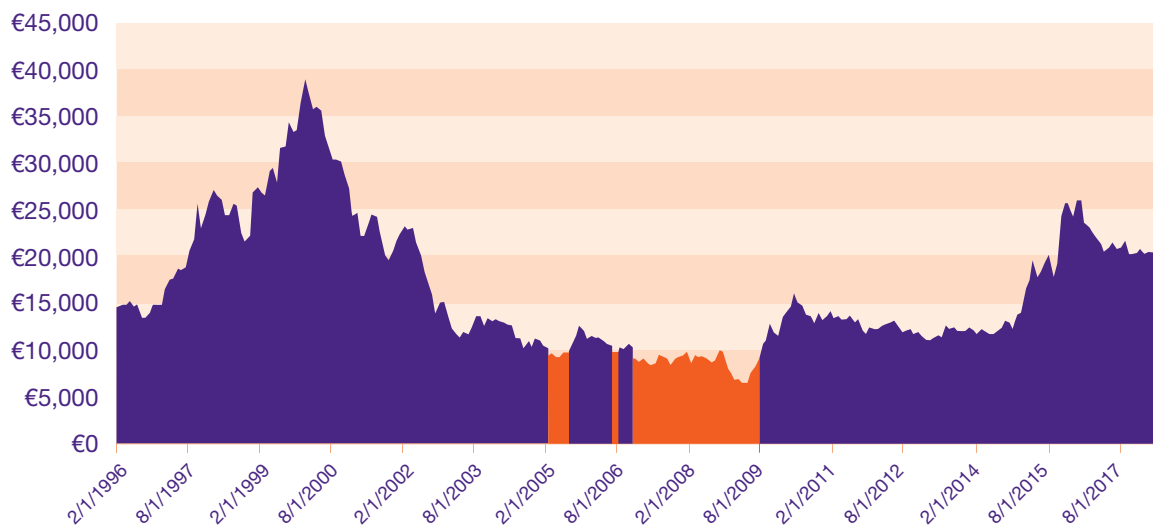


Chart: Outcomes from investing a lump sum of €10,000 over rolling 7-year periods ending on the dates shown.



For more information
please speak to your Financial Broker.

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Irish Property

Chart: Outcomes from investing a lump sum of €10,000 over rolling 4-year periods ending on the dates shown.

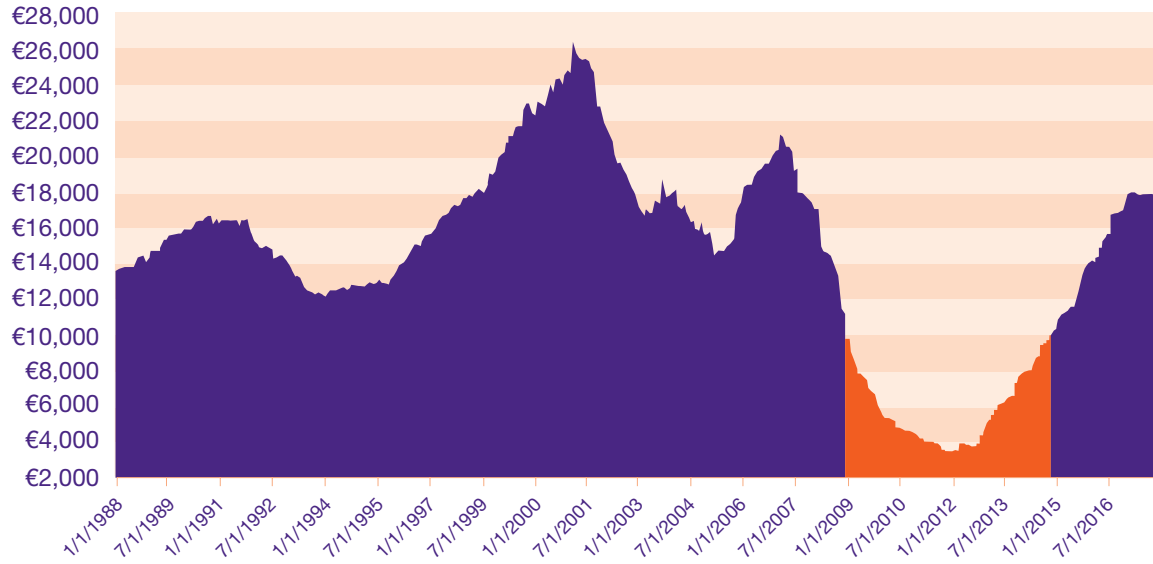
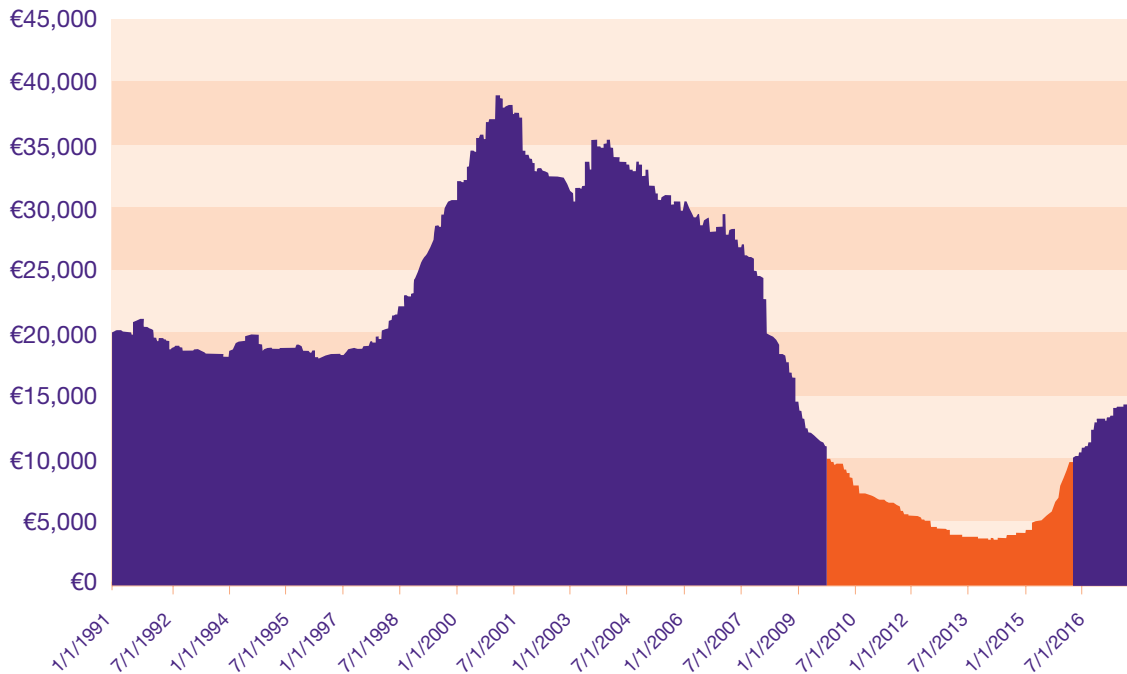


Chart: Outcomes from investing a lump sum of €10,000 over rolling 7-year periods ending on the dates shown.



Eurozone Government Bonds

Chart: Outcomes from investing a lump sum of €10,000 over rolling 4-year periods ending on the dates shown.

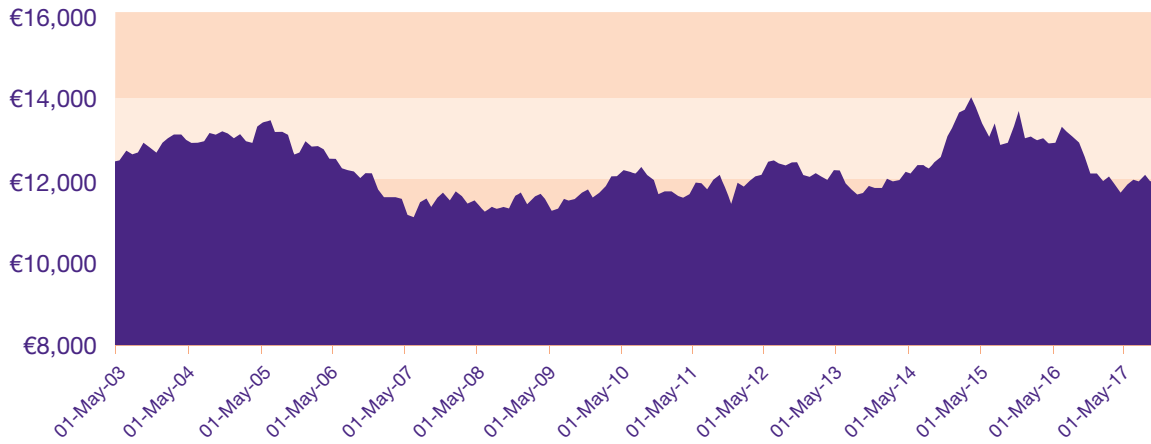
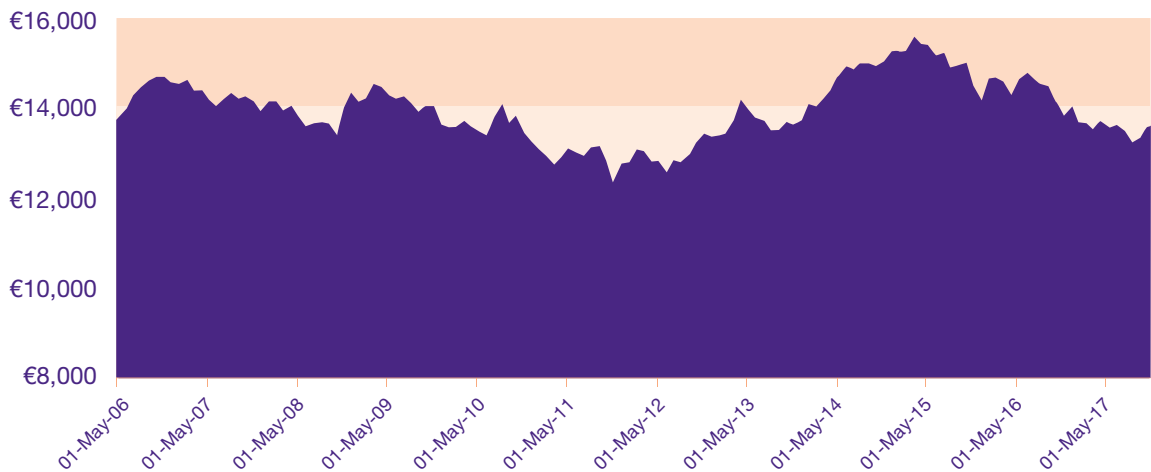


Chart: Outcomes from investing a lump sum of €10,000 over rolling 7-year periods ending on the dates shown.



Cash

Chart: Outcomes from investing a lump sum of €10,000 over rolling 4-year periods ending on the dates shown.

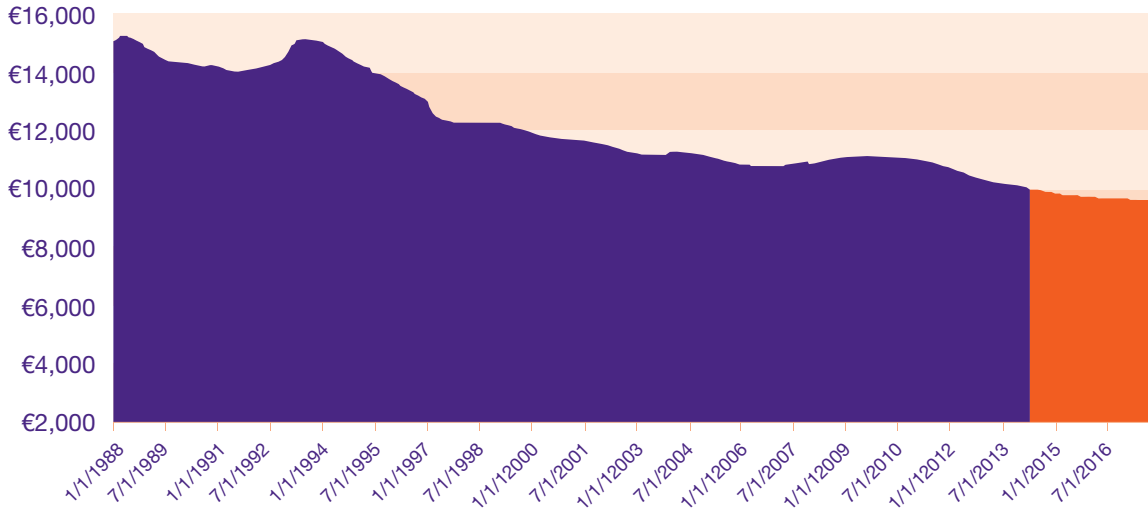
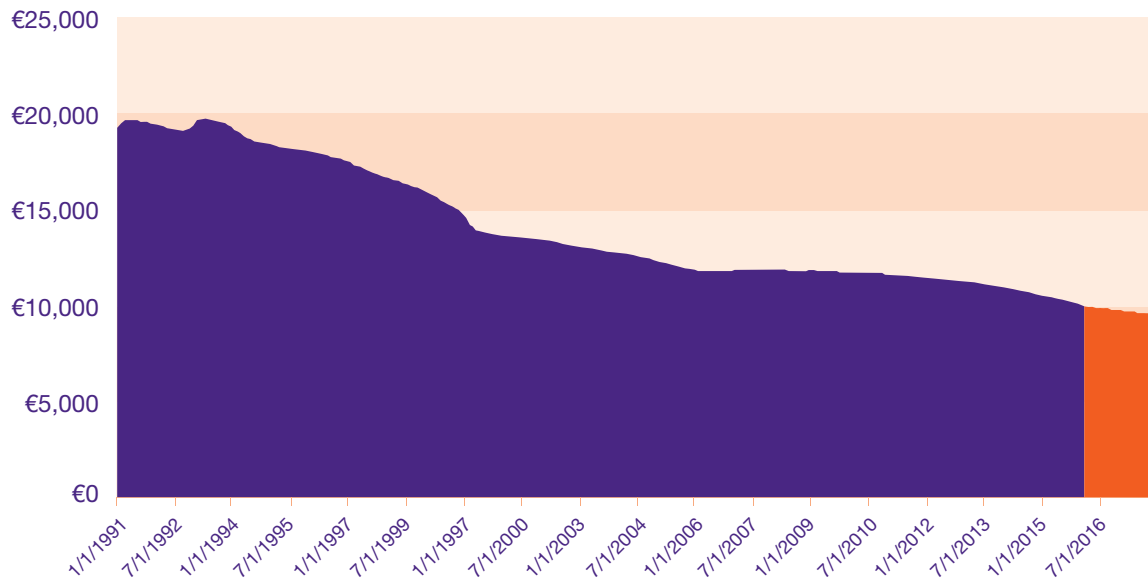


Chart: Outcomes from investing a lump sum of €10,000 over rolling 7-year periods ending on the dates shown.



Currencies

Chart: Outcomes from investing €10,000 over rolling 4-year periods ending on the dates shown

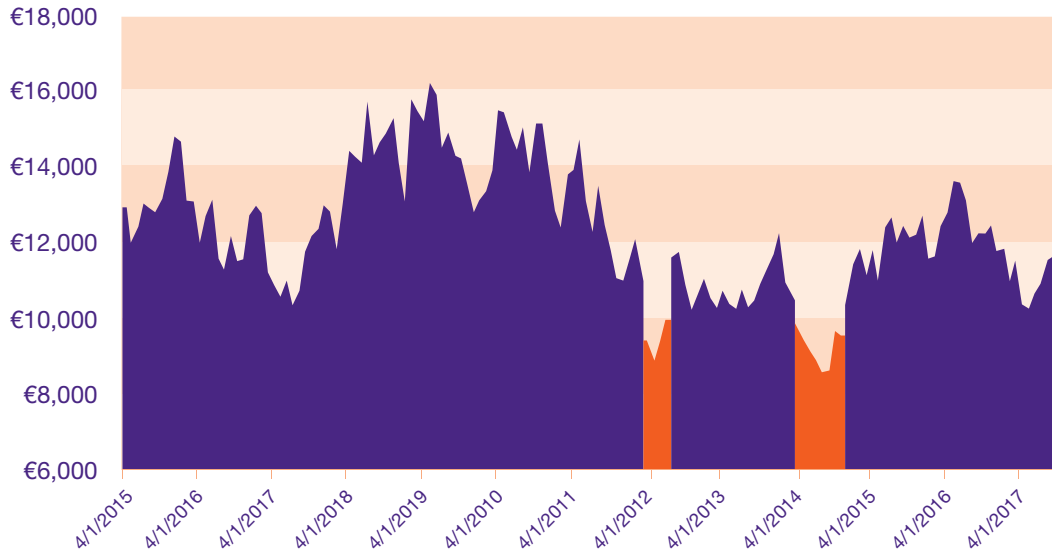
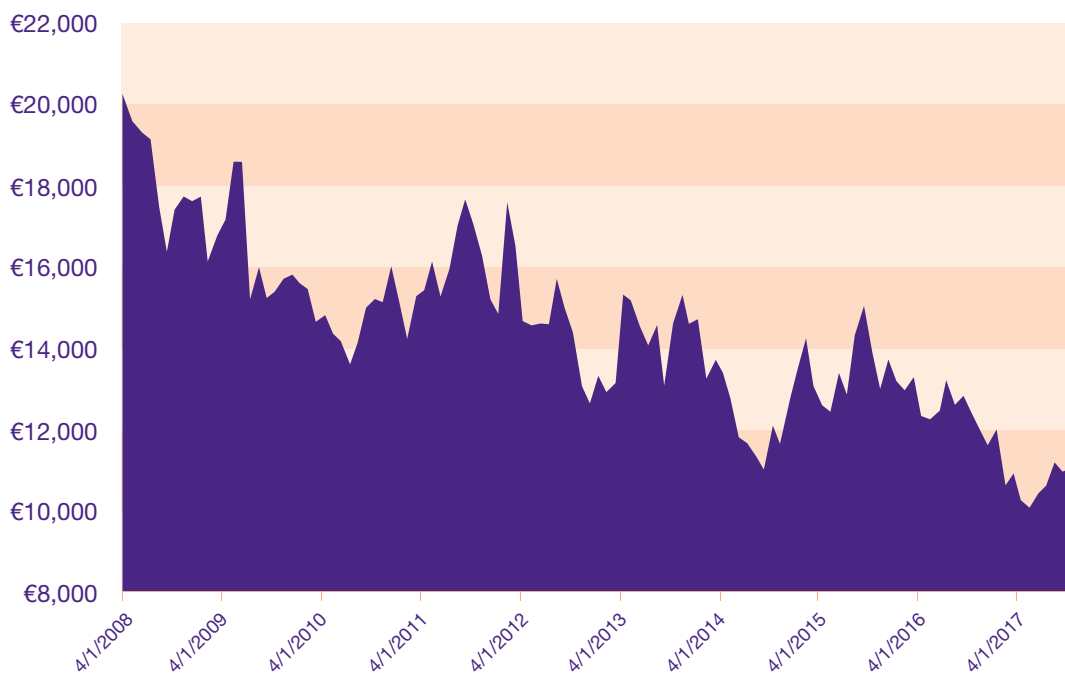


Chart: Outcomes from investing €10,000 over rolling 7-year periods ending on the dates shown



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The charts show the outcomes from investing a single premium of €10,000 over successive four or seven year periods ending each month over the date range shown. The outcomes from investing a single premium of €10,000 shown include the reinvestment of net income and are after deducting trading costs and management fees but are before other insurance product(s) charges. As such, the returns do not represent the returns on insurance product(s) linked to these funds. Details of all charges for a Friends First product or fund are available on request.

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The funds referred to in this document may be linked to an insurance-based investment product and the Key Information Document (KID) for this product is available at www.friendsfirst.ie/kids. The Risk Ratings of the funds referred to in this document differ from the corresponding Summary Risk Indicators shown in the KID. An explanation of the differences between the Risk Rating and the Summary Risk Indicator is available at the location above.

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

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

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

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

