

AIB Group Defined Contribution Scheme							
Summary of Fund Option Returns to 31 December 2024							
Annual Return Options	Middle Years	Free Style DGF	Cash	Annuity	Early Years	Total Equity	CPI
2012	9.3%	9.3%	3.2%	13.5%	15.4%	15.4%	1.2%
2013	7.2%	7.2%	0.8%	-6.4%	17.1%	17.1%	0.2%
2014	12.5%	12.5%	0.1%	33.4%	18.8%	18.8%	-0.3%
2015	3.1%	3.1%	-0.1%	-0.9%	8.6%	8.6%	0.1%
2016	5.8%	5.8%	-0.3%	11.4%	11.2%	11.2%	0.0%
2017	6.4%	6.4%	-0.5%	-1.7%	12.9%	12.9%	0.4%
2018	-4.7%	-4.7%	-0.4%	6.0%	-4.5%	-4.5%	0.7%
2019	15.5%	15.5%	-0.5%	13.9%	29.1%	29.1%	1.3%
2020	3.8%	3.8%	-0.5%	12.4%	6.7%	6.7%	-1.0%
2021	14.2%	14.2%	-0.7%	-8.3%	27.4%	27.4%	5.5%
2022	-12.8%	-12.5%	-0.1%	-35.5%	-12.9%	-12.9%	8.2%
2023	10.2%	10.2%	3.2%	7.7%	18.3%	18.4%	4.6%
2024	8.7%	8.9%	3.8%	-4.8%	25.8%	25.8%	1.4%

The performance of the funds quoted in this table is for information purposes only and is not intended to be a representation of any individual member's actual return. Past performance is not a guarantee of future performance and the value of the funds can fall as well as rise.

The Trustee strongly recommends that members review the detail of each fund on the members website before making an investment decision. Some of the funds have achieved exceptional returns in some periods due to particular investment market conditions. Such conditions may not be relied upon for future fund returns. Members should understand the key features of each fund and should not base any investment decision purely on the past performance information in this table.

The table sets out the performance of the 6 funds from 1 January 2012 to the 31 December 2024. The annual returns quoted are a combination of the fund returns achieved by the current LGIM investment funds (since October 2021) blended with the predecessor fund returns over the period from 1 January 2012 to 31 December 2024. It should be noted that the underlying strategy of each fund has changed over this time period.

The Middle Years / DGF and Younger Members / Total Equity were split in January 2022. The Strategy of the Younger and Total Equity Funds continue to mirror one another. The Middle Years and the Freestyle DGF will deviate in return as the Trustee alters the mix in the Middle Years Fund.

The information contained in this table is based on the prices received from the current Investment Manager LGIM (Oct 2021) and the previous Investment Manager and CSO for CPI to 31 December 2024.