

Your investment options



CIRT MULTI ASSET FUND (DEFAULT FUND)
A highly diversified balanced fund which invests in a mix of the five available CIRT Funds



CIRT BOND FUND
Invests in a diversified manner in European Monetary Union (EMU) bond markets



CIRT CASH FUND
Invests in Euro denominated bank deposits and other cash-like instruments



CIRT EQUITY FUND
Invests in a diversified manner in global equity markets including an allocation to emerging markets



CIRT PROPERTY FUND
Invests in a portfolio of retail, office and industrial properties



CIRT ALTERNATIVE ASSET FUND
A highly diversified fund across a broad range of mainstream and non-mainstream assets.

+353 1 407 1430 | www.cirt.ie

For more information

If you would like further information, please contact us at;

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Canal House, Canal Road, Dublin 6
T +353 1 407 1430 | E cirt@cpas.ie

CIRT
CONSTRUCTION
INDUSTRY
RETIREMENT
TRUST

CB-08/06/Public

Flexible pension options
for the self-employed
and employees with no
pension provision

www.cirt.ie

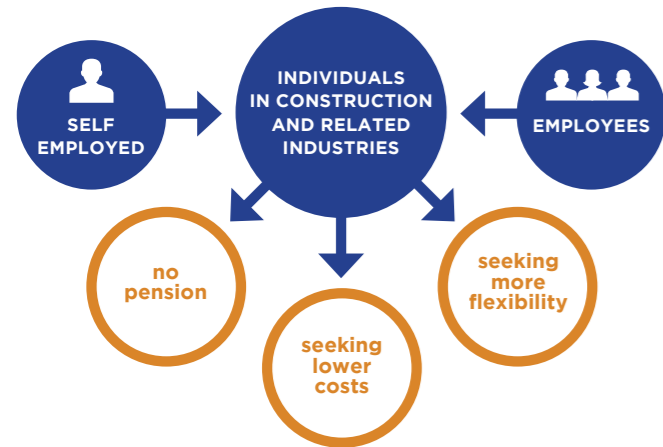
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What is CIRT?

The Construction Industry Retirement Trust (CIRT) provides a flexible pension arrangement to meet the retirement planning needs of self employed individuals and employees with no pension provision in place who are employed within the construction and related industries.

CIRT has been meeting the needs of individuals within the construction industry for over 20 years, offering a low cost pension solution with full flexibility of contribution amounts and a broad range of investment options.

Who should consider CIRT?



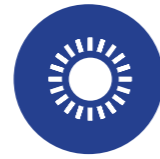
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Pensions make sense!



TAX SAVING

- Get Tax relief on your contributions
- Watch your fund grow tax free
- Take a tax free lump sum at retirement



PEACE OF MIND

- Provide for your later life
- Secure life cover of your pension fund amount



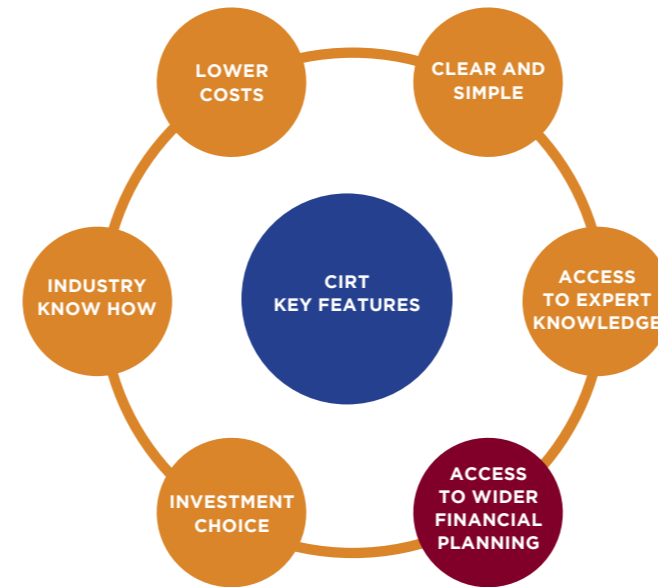
FLEXIBILITY

- Pay what you want, when you want*
- Retire at any stage from age 60 - 70
- Invest to suit your own risk appetite
- Choose a retirement structure that suits you

* Subject to minimum of €50 per month & revenue maximum limits

Why CIRT?

CIRT contains unique benefits for self-employed individuals and employees with no pension provision in place, who work within the construction and related industries. The key features of CIRT include:



LOWER COSTS	<ul style="list-style-type: none"> • No initial charge on new contributions • Ongoing management fees 0.5% - 1.25% p.a. depending on chosen fund
INDUSTRY KNOW HOW	<ul style="list-style-type: none"> • Administered by CPAS, a registered pensions administrator • Designed specifically for the construction and related industries
INVESTMENT CHOICE	<ul style="list-style-type: none"> • Wide fund range to suit all risk appetites • Funds managed by Irish Life, one of Ireland's leading fund managers
CLEAR AND SIMPLE	<ul style="list-style-type: none"> • Transparent charging structure • Clear investment approach
ACCESS TO EXPERT KNOWLEDGE	<ul style="list-style-type: none"> • Specific support team for CIRT • Member booklet written in plain English
ACCESS TO WIDER FINANCIAL PLANNING	<ul style="list-style-type: none"> • Milestone Advisory will help with broader financial planning • Other product needs can be met through Milestone Advisory

CIRT has engaged Milestone Advisory as our preferred Independent Financial Adviser. Milestone Advisory provide the following services:



Milestone Advisory Limited t/a Milestone Advisory is regulated by the Central Bank of Ireland

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