

CIRT Bond Fund

Information is correct at 31st March 2017

Fund Description

This fund invests in indexed Euro bonds managed i.e. it is designed to replicate (or track) the returns of the relevant bond market indices.

Currently 75% of the fund invest in government bonds tracking the BofA Merrill Lynch GDP > 10 Year Index and the balance invests in corporate bonds tracking the BofA Merrill Lynch EMU Large Cap Corporate Non-Financial Bond Index. The fund is not guaranteed.

This fund is suitable for investors who are seeking moderate long term growth but appreciate the performance can experience material fluctuations as it is a medium risk fund.

Fund Facts

Objective



To perform in line with the underlying indices

Investment Style



Indexed

Asset Mix



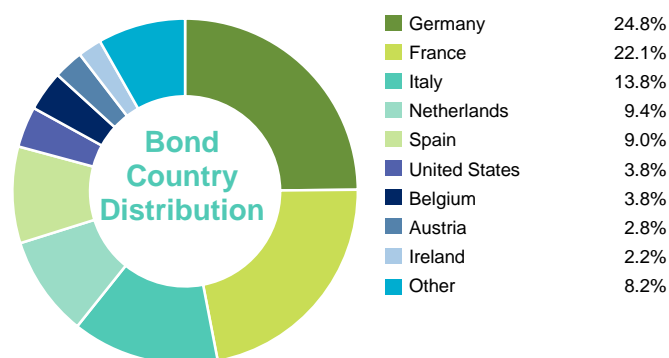
Bonds

Volatility / Risk



Medium

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



Bond Portfolio Credit Quality

Rating	Fund
AAA	28.3%
AA1	4.3%
AA2	16.6%
AA3	5.5%
A1	2.4%
A2	3.6%
A3	4.9%
BBB1	16.0%
BBB2	16.3%
BBB3	2.1%



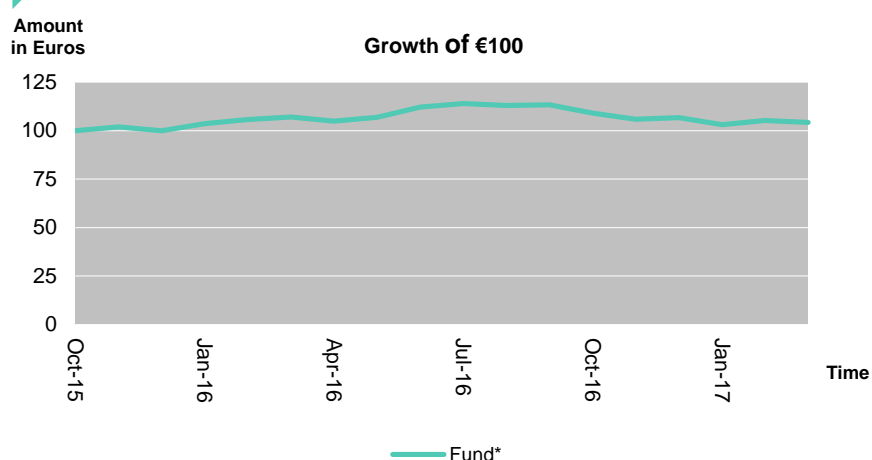
Irish Life

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Performance as at 31/03/2017

	Fund*	Benchmark**
1 Month	-1.04%	-1.04%
3 Month	-2.43%	-2.37%
YTD***	-2.43%	-2.37%
1 Year	-2.71%	-2.26%
Since launch p.a.*****	2.78%	3.13%

Cumulative performance chart



€100 invested at 30 Sep 2015 is worth €104.20 at 31 Mar 2017

- * Fund returns are quoted before taxes and after a standard annual management charge of 0.85%. There is no Bid/Offer spread.
- ** Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.
- *** Y.T.D. = year to date
- **** p.a. = per annum
- ***** Launch Date (for the series used in the above performance illustration) = 30/09/2015

Source: Irish Life Investment Managers

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

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

To find out more about our fund range and to view the latest market and fund manager comments please visit www.ilim.com



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