

CIRT Multi Asset Fund

Information is correct at 31st March 2017





Fund Description

The CIRT Multi Asset fund is a diversified fund designed to deliver long term returns in excess of inflation whilst aiming to limit its exposure to the extreme downside which typically accompany bear markets. **This is the default fund for anyone who does not make an investment choice.**

The fund invests in both indexed and active strategies through the investment strategies of the five available CIRT Funds - Bond Fund, Cash Fund, Equity Fund, Property Fund and Alternative Assets Fund. The asset mix is reviewed regularly and can be updated.

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

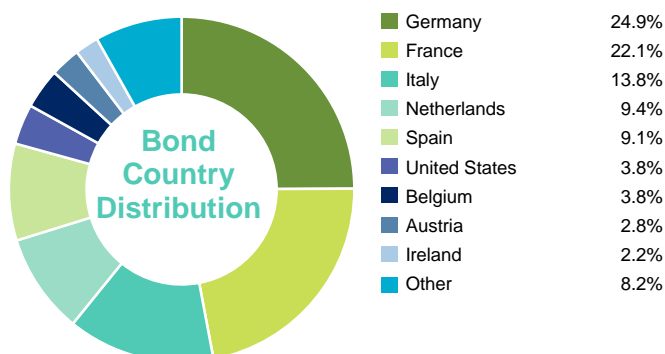
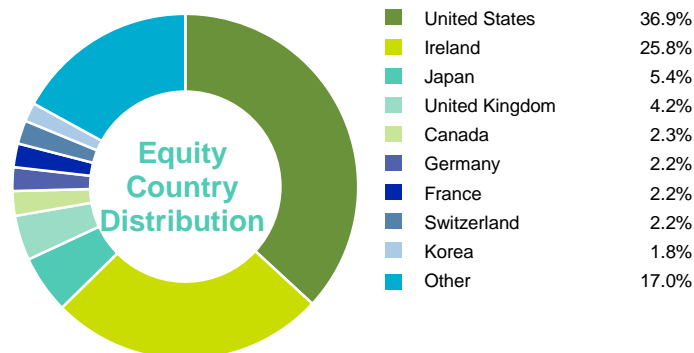
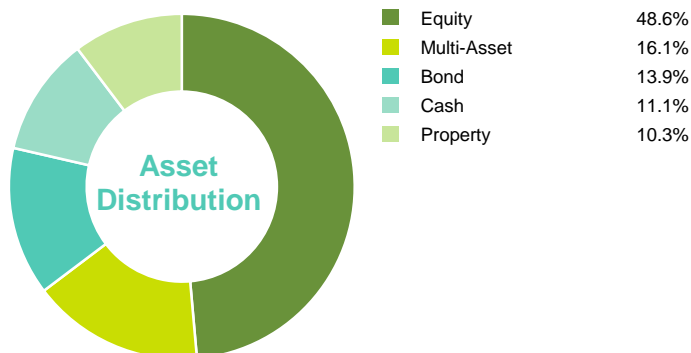
Fund Facts

Objective	 To deliver long term growth in excess of inflation
Investment Style	 Indexed & Active
Asset Mix	 Equity, Bonds, Property, Cash and Alternatives
Volatility / Risk	 High

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

A delay period is likely to apply to switches, withdrawals or transfers out of this fund at some point during your investment.

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.



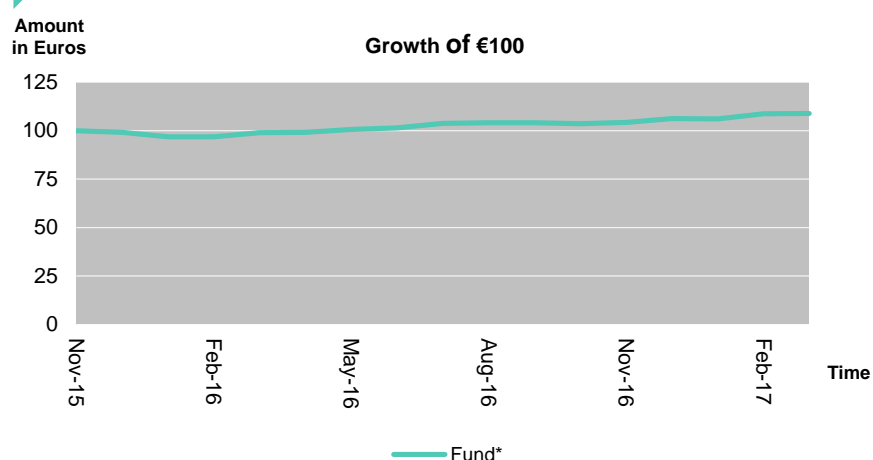
Warning: This fund may be affected by changes in currency exchange rates.

CIRT Multi Asset Fund

Performance as at 31/03/2017

	Fund*	Benchmark**
1 Month	0.26%	0.30%
3 Month	2.55%	2.86%
YTD***	2.55%	2.86%
1 Year	10.08%	10.93%
Since launch p.a.****	8.34%	8.88%

Cumulative performance chart



€100 invested at 06 Oct 2015 is worth €112.63 at 31 Mar 2017

- * Fund returns are quoted before taxes and after a standard annual management charge of 0.90%. 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) = 06/10/2015

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