

CIRT Equity Fund

Information is correct at 31st March 2017

Fund Description

The Equity Fund invests in global equities including an allocation to emerging market equities. The Equity Fund is indexed i.e. it is designed to replicate (or track) the returns of the relevant equity market indices.





Currently 85% invests in equities tracking the MSCI World Index with half of this exposure hedged for any non-Euro currency risk. The balance invests in equities tracking the MSCI Emerging Market Equity Index

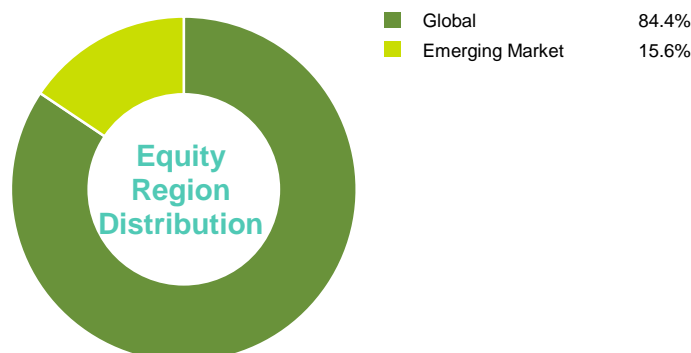
This fund is suitable for investors who are seeking high long term growth but appreciate the performance can experience can experience significant fluctuations as it is a high risk fund.

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

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.

Fund Facts

| | | |
|--------------------------|---|--|
| Objective |  | To perform in line with the underlying indices |
| Investment Style |  | Indexed |
| Asset Mix |  | Equity and Alternatives |
| Volatility / Risk |  | High |



Top Ten Equity Holdings

| Stock Name | Fund |
|-------------------------------------|------|
| APPLE COMPUTER CO COM NPV | 1.8% |
| MICROSOFT CORP COM USD0.0000125 | 1.1% |
| AMAZON COM INC COM USD0.01 | 0.8% |
| EXXON MOBIL CORP COM NPV | 0.8% |
| JOHNSON & JOHNSON COM USD1 | 0.8% |
| FACEBOOK INC COM USD0.000006 CL 'A' | 0.8% |
| JP MORGAN CHASE COM USD1 | 0.7% |
| SAMSUNG ELECTRONIC KRW5000 | 0.6% |
| WELLS FARGO & CO COM USD1 2/3 | 0.6% |
| GEN ELEC CO COM USD0.06 | 0.6% |

Equity Sector Distribution

| Sector | Fund |
|--------------------|-------|
| Basic Materials | 4.6% |
| Consumer Goods | 12.7% |
| Consumer Services | 10.2% |
| Financials | 21.2% |
| Health Care | 9.8% |
| Industrials | 12.7% |
| Oil & Gas | 6.1% |
| Other | 3.4% |
| Technology | 12.7% |
| Telecommunications | 3.5% |
| Utilities | 3.1% |

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



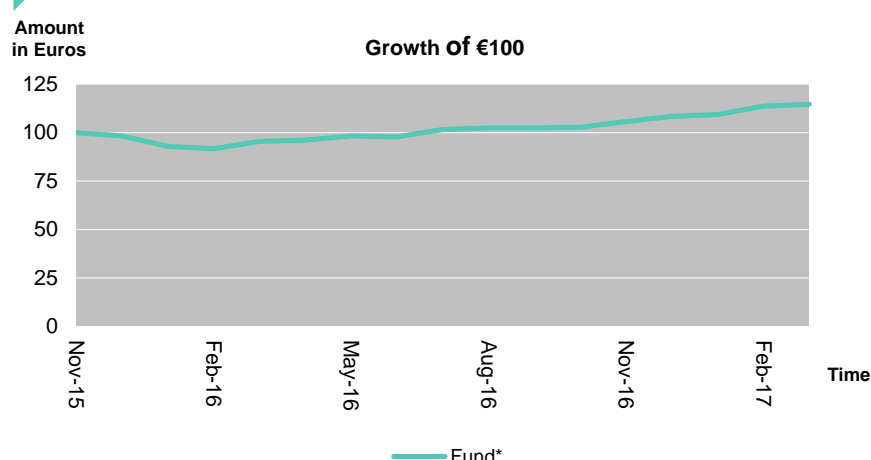
Irish Life

CIRT Equity Fund

Performance as at 31/03/2017

| | Fund* | Benchmark** |
|-----------------------|--------|-------------|
| 1 Month | 0.76% | 0.82% |
| 3 Month | 5.70% | 5.76% |
| YTD*** | 5.70% | 5.76% |
| 1 Year | 20.02% | 20.00% |
| Since launch p.a.**** | 12.16% | 12.18% |

Cumulative performance chart



€100 invested at 09 Oct 2015 is worth €118.46 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) = 09/10/2015

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.

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