




CIRT ALTERNATIVE ASSET FUND



Information is correct at 31 December 2018

FUND FACTS

	OBJECTIVE	To deliver long term growth in a diversified manner
	INVESTMENT STYLE	Active
	ASSET MIX	Alternatives and Forestry

FUND DESCRIPTION

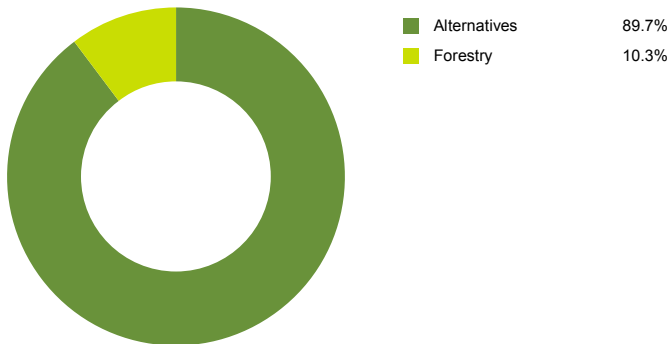
This fund invests across a range of alternative investment strategies that are typically very actively managed. It delivers exposure to absolute return investment strategies and forestry assets. The fund aims to reduce volatility compared to other growth funds. The fund currently invests in 3 underlying investment funds, 2 are managed by alternative asset managers and the other is a forestry fund. The managers are reviewed from time to time and can be updated. 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.

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

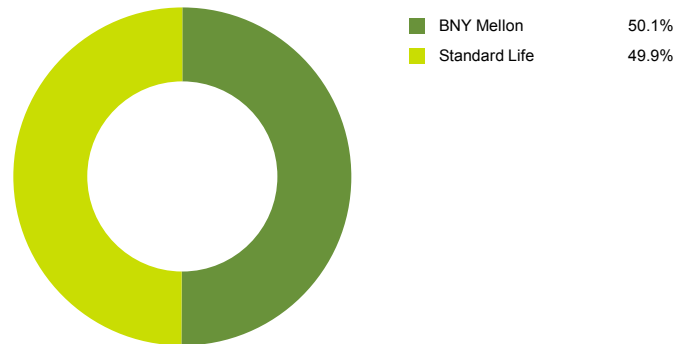
RISK LEVEL



ASSET ALLOCATION



ALTERNATIVES LISTED BY MANAGER



External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with CIRT to meet the needs of a specific client risk profile.

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



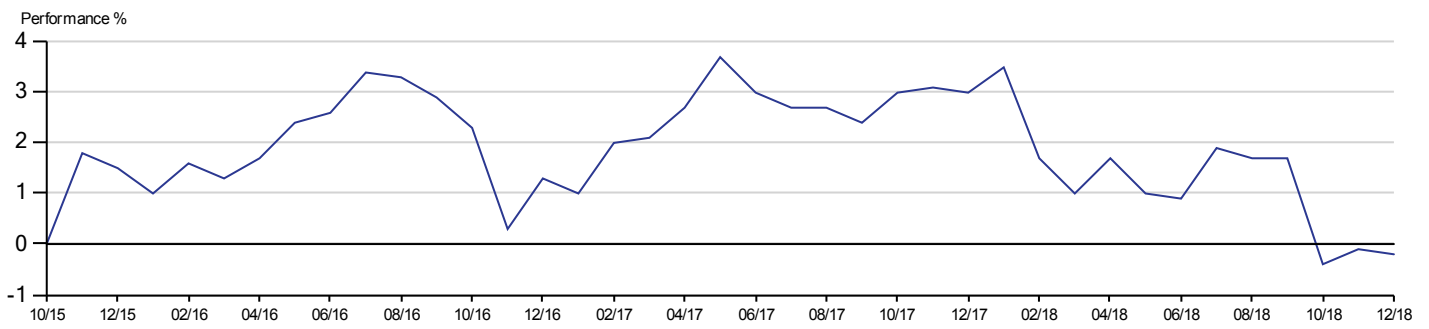
CALENDAR YEAR RETURN

	2016	2017	YTD
Fund	-0.20%	1.67%	-3.10%
Benchmark	-0.35%	1.77%	-2.97%

PERFORMANCE AS AT 31/12/2018

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	-0.10%	-1.86%	-3.10%	-0.56%	-0.06%
Benchmark	-0.10%	-1.81%	-2.97%	-0.54%	-0.04%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.25%. The fund management charge will vary depending on the terms and conditions of your contract. There is no Bid/Offer spread.

Launch Date (for the series used in the above performance illustration) = 30 Sep 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

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 updates please visit:
<http://www.ilim.com>