

CIRT MULTI ASSET FUND



Information is correct at 31 March 2020

FUND FACTS

	OBJECTIVE	To deliver long term growth in excess of inflation
	INVESTMENT STYLE	Indexed & Active
	ASSET MIX	Equities, Bonds, Cash, Property, Alternatives and Forestry

FUND DESCRIPTION

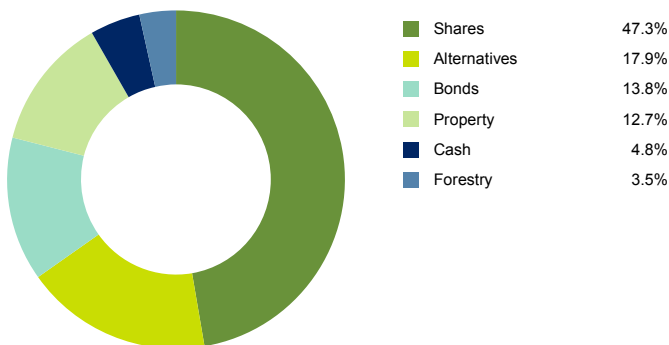
This is a diversified fund designed to deliver long term returns in excess of inflation whilst aiming to limit its exposure to the extreme downside which typically accompany bear markets. This is the default fund for anyone who does not make an investment choice. It invests in both indexed and active 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.

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

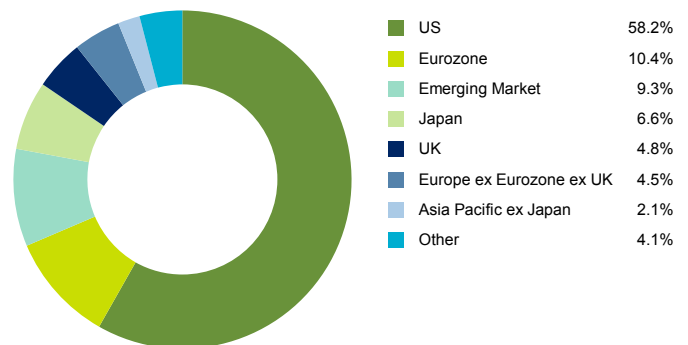
RISK LEVEL



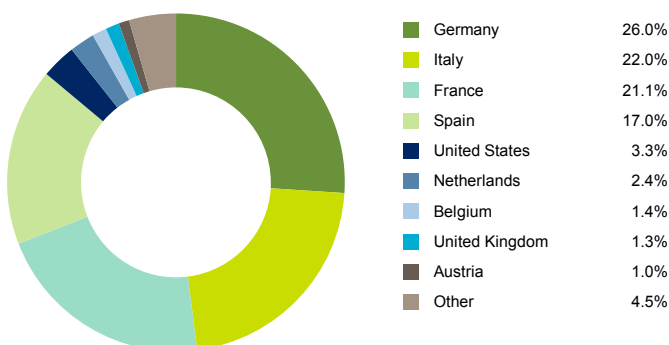
ASSET ALLOCATION



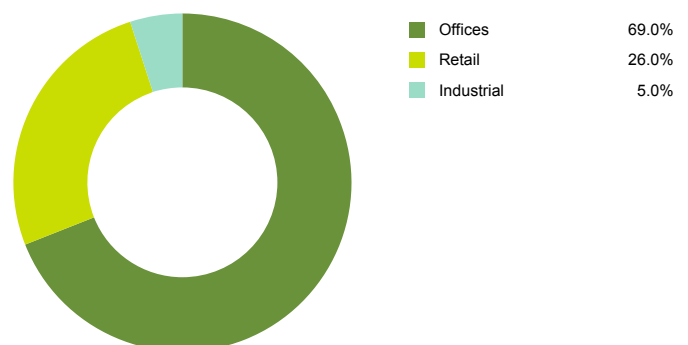
SHARE REGIONAL DISTRIBUTION



BOND COUNTRY DISTRIBUTION



PROPERTY SECTOR DISTRIBUTION



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. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk. In certain circumstances we may need to delay switches, withdrawals or

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.



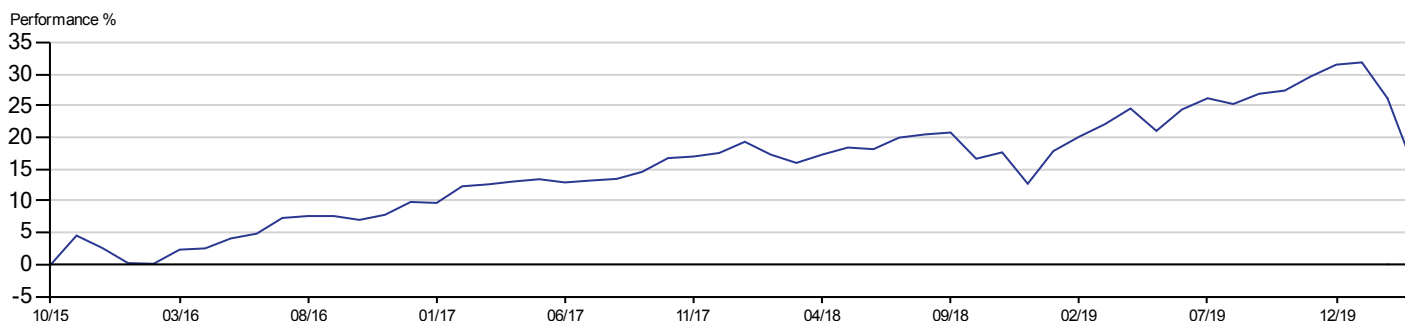
CALENDAR YEAR RETURN

	2016	2017	2018	2019	YTD
Fund	7.07%	7.04%	-4.14%	16.70%	-12.24%
Benchmark	7.74%	7.88%	-4.00%	16.70%	-12.23%

PERFORMANCE AS AT 31/03/2020

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	-8.55%	-12.24%	-5.49%	0.82%	3.25%
Benchmark	-8.58%	-12.23%	-5.48%	1.03%	3.56%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.90%. 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) = 06 Oct 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>