


CIRT BOND FUND

Information is correct at 30 June 2020

FUND FACTS

 **OBJECTIVE** To perform in line with the underlying indices

 **INVESTMENT STYLE** Indexed

 **ASSET MIX** Bonds

FUND DESCRIPTION

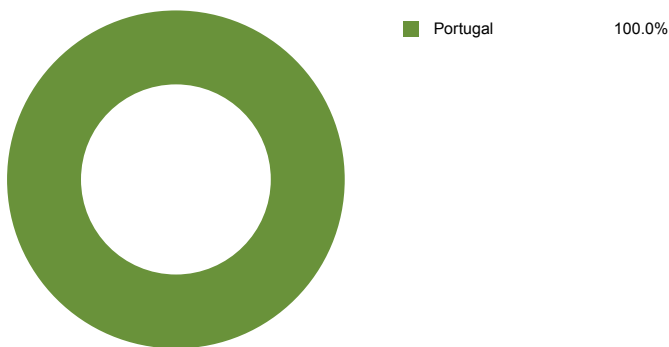
This fund invests in indexed Euro bonds managed i.e. it is designed to replicate (or track) the returns of the relevant bond market indices. Currently 75% of the fund invest in government bonds tracking the BofA Merrill Lynch GDP > 10 Year Index and the balance invests in corporate bonds tracking the 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.

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

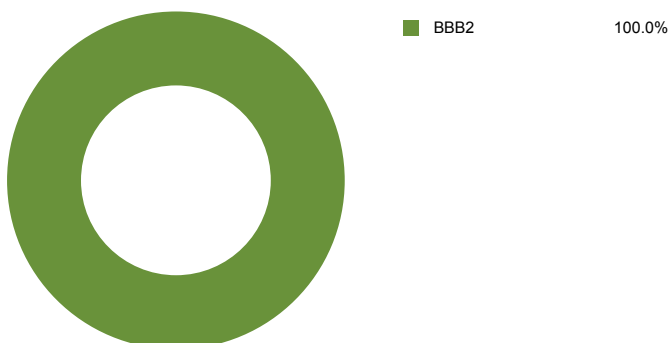
RISK LEVEL



BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



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.

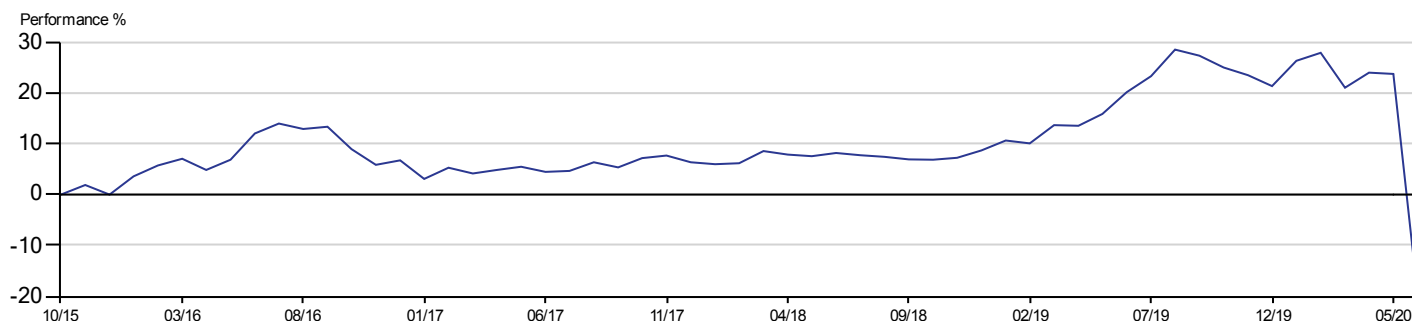
CALENDAR YEAR RETURN

	2016	2017	2018	2019	YTD
Fund	6.80%	-0.38%	2.16%	11.68%	-34.02%
Benchmark	7.28%	-0.06%	2.38%	12.28%	3.35%

PERFORMANCE AS AT 30/06/2020

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	-35.30%	-33.86%	-33.36%	-8.48%	-4.56%
Benchmark	1.45%	3.41%	4.63%	6.60%	5.22%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.85%. 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>