

## Your investment options



**CIRT MULTI ASSET FUND (DEFAULT FUND)**  
A highly diversified balanced fund which invests in a mix of the five available CIRT Funds



**CIRT BOND FUND**  
Invests in a diversified manner in European Monetary Union (EMU) bond markets



**CIRT CASH FUND**  
Invests in Euro denominated bank deposits and other cash-like instruments



**CIRT EQUITY FUND**  
Invests in a diversified manner in global equity markets including an allocation to emerging markets



**CIRT PROPERTY FUND**  
Invests in a portfolio of retail, office and industrial properties



**CIRT ALTERNATIVE ASSET FUND**  
A highly diversified fund across a broad range of mainstream and non-mainstream assets.

+353 1 407 1430 | [www.cirt.ie](http://www.cirt.ie)

## For more information

If you would like further information, please contact us:

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Dublin 14, D14 FH90.

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**CIRT**  
CONSTRUCTION  
INDUSTRY  
RETIREMENT  
TRUST

09-21-Public

**Flexible pension options**  
for the self-employed  
and employees with no  
pension provision



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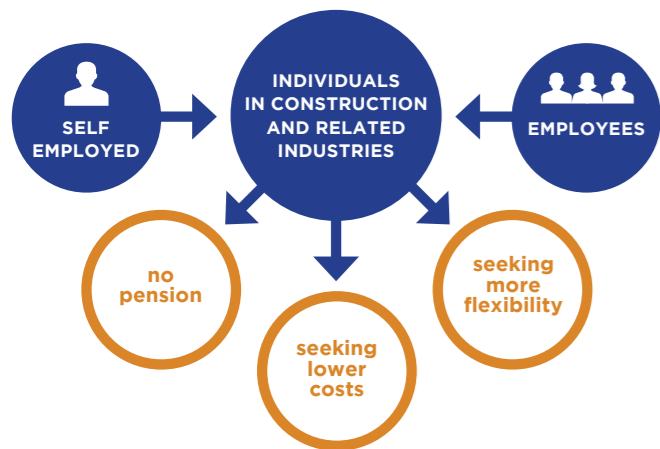
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## What is CIRT?

The Construction Industry Retirement Trust (CIRT) provides a flexible pension arrangement to meet the retirement planning needs of self-employed individuals and employees with no pension provision in place who are employed within the construction and related industries.

CIRT has been meeting the needs of individuals within the construction industry for over 20 years, offering a low cost pension solution with full flexibility of contribution amounts and a broad range of investment options.

## Who should consider CIRT?



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## Pensions make sense!



### TAX SAVING

- Get Tax relief on your contributions
- Watch your fund grow tax free
- Take a tax free lump sum at retirement



### PEACE OF MIND

- Provide for your later life
- Secure life cover of your pension fund amount



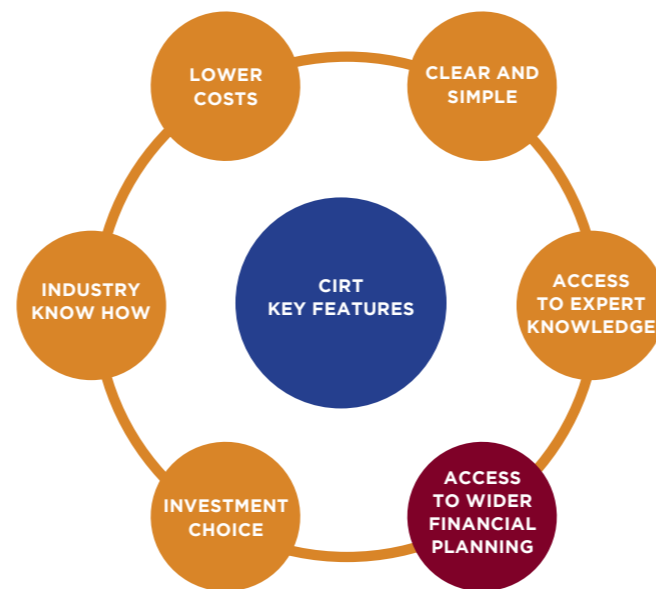
### FLEXIBILITY

- Pay what you want, when you want\*
- Retire at any stage from age 60 - 70
- Invest to suit your own risk appetite
- Choose a retirement structure that suits you

\* Subject to minimum of €50 per month and revenue maximum limits

## Why CIRT?

CIRT contains unique benefits for self-employed individuals and employees with no pension provision in place, who work within the construction and related industries. The key features of CIRT include:



<b>LOWER COSTS</b>	<ul style="list-style-type: none"> <li>• No initial charge on new contributions</li> <li>• Ongoing management fees 0.5% - 1.25% p.a. depending on chosen fund</li> </ul>
<b>INDUSTRY KNOW HOW</b>	<ul style="list-style-type: none"> <li>• Administered by CPAS, a registered pensions administrator</li> <li>• Designed specifically for the construction and related industries</li> </ul>
<b>INVESTMENT CHOICE</b>	<ul style="list-style-type: none"> <li>• Wide fund range to suit all risk appetites</li> <li>• Funds managed by Irish Life, one of Ireland's leading fund managers</li> </ul>
<b>CLEAR AND SIMPLE</b>	<ul style="list-style-type: none"> <li>• Transparent charging structure</li> <li>• Clear investment approach</li> </ul>
<b>ACCESS TO EXPERT KNOWLEDGE</b>	<ul style="list-style-type: none"> <li>• Specific support team for CIRT</li> <li>• Member booklet written in plain English</li> </ul>
<b>ACCESS TO WIDER FINANCIAL PLANNING</b>	<ul style="list-style-type: none"> <li>• Milestone Advisory DAC will help with broader financial planning</li> <li>• Other product needs can be met through Milestone Advisory DAC</li> </ul>

CIRT has engaged Milestone Advisory DAC as our preferred financial adviser, providing the following services:



Milestone Advisory DAC t/a Milestone Advisory is regulated by the Central Bank of Ireland

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