

CIRT FUND RANGE

	Potentially Lower Returns			Potentially Higher Returns			
	←						→
Rating	1	2	3	4	5	6	7
Risk Level	Very Low Risk	Low Risk	Low to Medium Risk	Medium Risk	Medium to High Risk	High Risk	Very High Risk

Multi-Asset Fund

4 Medium Risk

This Fund is a highly diversified balanced fund which invests in the five available CIRT Funds – Bond Fund, Cash Fund, Equity Fund, Property Fund and Alternative Asset Fund.

Bond Fund

4 Medium Risk

This Fund invests in a diversified manner in European Monetary Union (EMU) bond markets in bonds issued by EMU Governments. There is also an allocation to large EMU companies (but not financial companies).

Cash Fund

1 Very Low Risk

This object of this Fund is to provide capital protection. This fund can be used as part of a diversified portfolio and to protect fund values against falling markets. The Cash Fund invests in Euro denominated Bank deposits and other cash-like instruments such as certificates of deposit, treasury bills and short term bonds.

Equity Fund

6 High Risk

This Fund invests in a diversified manner in global equity markets including an allocation in emerging markets. The Equity Fund is passively managed i.e it is designed to replicate (or track) the returns of the relevant equity market indices.

Property Fund

6 High Risk

This Fund invests in a well diversified spread of Irish commercial properties. The properties are let on long term leases to a portfolio of blue-chip tenants giving the Fund a steady and secure source of income.

Alternative Asset Fund

3 Low to Medium Risk

This Fund is highly diversified across a broad range of mainstream and non-mainstream assets. The objective of the Alternative Assets Fund is to reduce volatility through diversification. The Fund invests in a number of underlying investment funds.

Please visit our website www.cirt.ie/funds for the most up to date information regarding the CIRT range of funds. This factsheet is for information purposes only and does not constitute financial or other professional advice. The Trustee recommend that members should consider taking investment advice when reviewing their investment choice. The CIRT Trustee preferred financial adviser is Milestone Advisory DAC. You can contact your own financial adviser or Milestone Advisory DAC to assist you when considering your retirement options.

Milestone Advisory DAC can be contacted by post, 4 Clonskeagh Square, Clonskeagh Road, Dublin 14, D14 FH90, by email (info@milestoneadvisory.ie) or by phone (01 4068020).

**Warning: The value of your investment may go down as well as up.
Warning: Past performance is not a reliable guide to future performance.**