

CIRT EQUITY FUND

Information is correct at 30 June 2022

FUND FACTS

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

 **Investment Style** Indexed

 **Asset Mix** Equities

RISK LEVEL

1	2	3	4	5	6	7
LOW RISK			MEDIUM RISK		HIGH RISK	

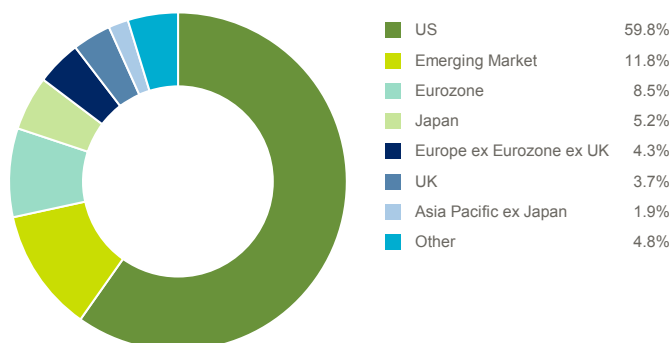
FUND DESCRIPTION

The Equity Fund invests in global equities including an allocation to emerging market equities. The Equity Fund is indexed i.e. it is designed to replicate (or track) the returns of the relevant equity market indices. Currently 85% invests in equities tracking the MSCI World Index with half of this exposure hedged for any non-Euro currency risk. The balance invests in equities tracking the MSCI Emerging Market Equity Index.

This fund is suitable for investors who are seeking high long term growth but appreciate the performance can experience significant fluctuations as it is a high risk fund.

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

SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
APPLE INC	3.8%
MICROSOFT CORP	3.1%
ALPHABET INC	2.2%
AMAZON.COM INC	1.7%
TESLA INC	1.0%
TAIWAN SEMICONDUCTOR MANUFACTURING	1.0%
UNITEDHEALTH GROUP INC	0.8%
JOHNSON & JOHNSON	0.8%
TENCENT HOLDINGS LTD	0.7%
NVIDIA CORPORATION	0.6%

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	21.0%
Financials	14.7%
Consumer Discretionary	12.6%
Health Care	12.2%
Industrials	9.0%
Communication Services	7.7%
Consumer Staples	6.5%
Energy	5.1%
Materials	4.9%
Other	6.3%

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. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk.

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.

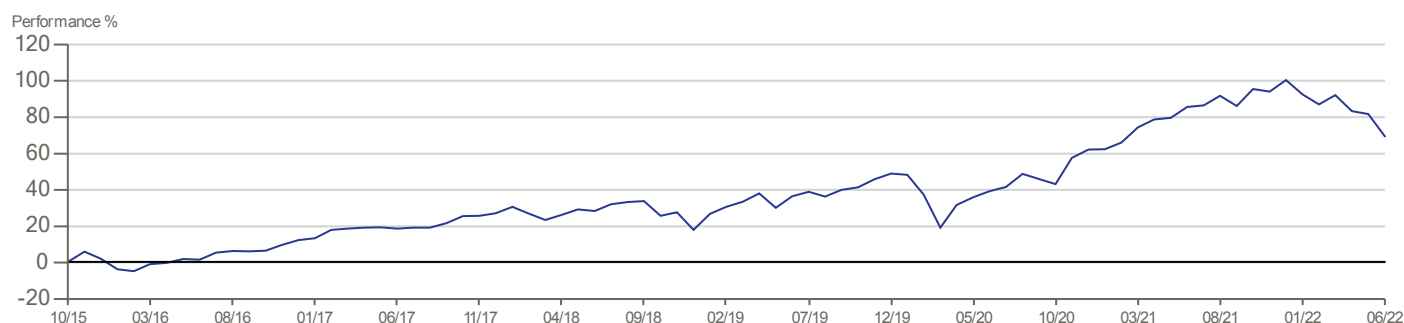
CALENDAR YEAR RETURN

	2016	2017	2018	2019	2020	2021	YTD
Fund	10.21%	13.27%	-7.23%	26.36%	8.92%	23.58%	-15.45%
Benchmark	10.09%	13.35%	-7.20%	26.30%	9.02%	23.61%	-15.45%

PERFORMANCE AS AT 30/06/2022

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	-6.76%	-11.80%	-8.76%	7.52%	7.42%	8.15%
Benchmark	-6.77%	-11.85%	-8.80%	7.57%	7.46%	8.17%

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) = 09 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.

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To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.ilim.com>

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CR1-NET-0622

