




CIRT BOND FUND

Information is correct at 30 September 2024

FUND FACTS

| | |
|--|--|
|  OBJECTIVE | To Track long term annuity price movements. This is not guaranteed |
|  INVESTMENT STYLE | Indexed |
|  ASSET MIX | Bonds |

RISK LEVEL

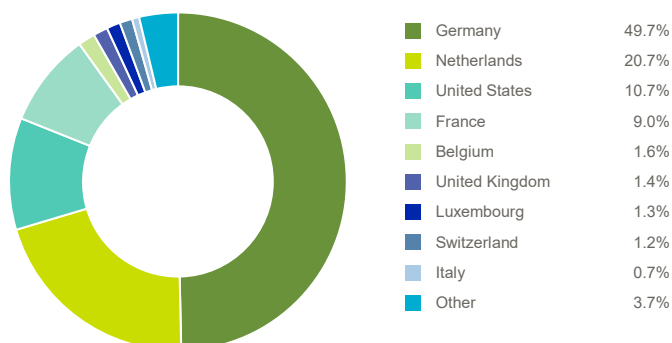
| | | | | | | |
|----------|---|-------------|---|-----------|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| LOW RISK | | MEDIUM RISK | | HIGH RISK | | |

FUND DESCRIPTION

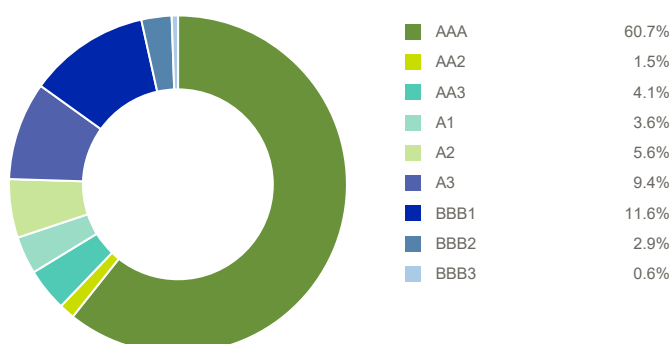
This fund invests in a blend of indexed bonds, including government and corporates, trying to match the movement in annuity prices. The bond mix is reviewed periodically and can be updated if a mix that better matches annuity prices can be achieved. This fund aims to broadly follow the long-term changes in annuity prices due to interest rates which are just one of the main factors that determine annuity prices. However, there could be times when the fund will not track annuity prices closely and the fund is not guaranteed to track annuities prices. Prior to November 2020 the fund invested in a bespoke mix of Eurozone government and corporate bonds. The fund returns and performances reflect this.

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

BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY



BOND FUND CHARACTERISTICS

| | BENCHMARK | PORTFOLIO |
|-------------------|-----------|-----------|
| No. of Bonds | 345 | 361 |
| No. of Countries | 22 | 21 |
| Modified Duration | 15.24 | 15.25 |
| Coupon % | 2.17 | 2.17 |
| Yield % | 2.91 | 2.91 |

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

| | | | | | | | |
|-----------|-------|--------|-------|--------|---------|-------|--------|
| Fund | 2.16% | 11.68% | 8.73% | -5.23% | -32.53% | 9.24% | -0.43% |
| Benchmark | 4.17% | 12.29% | 9.20% | -5.18% | -32.53% | 9.38% | -0.16% |

PERFORMANCE AS AT 30/09/2024

| | | | | | | |
|-----------|-------|-------|--------|--------|--------|--------|
| Fund | 1.44% | 4.56% | 13.90% | -9.58% | -6.34% | -0.95% |
| Benchmark | 1.47% | 4.61% | 13.78% | -9.45% | -6.29% | -0.49% |

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) = 29 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.

Our Investment Managers are internationally recognized for their expertise, innovation and track record:
2015 Irish Pension Awards - Investment Manager of the Year.

For more detailed information on all our MAPS funds, please click here:
<http://tinyurl.com/hbcpoza>

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

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

CR9-NET-0924