




CIRT EQUITY FUND

Information is correct at 30 June 2024

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		

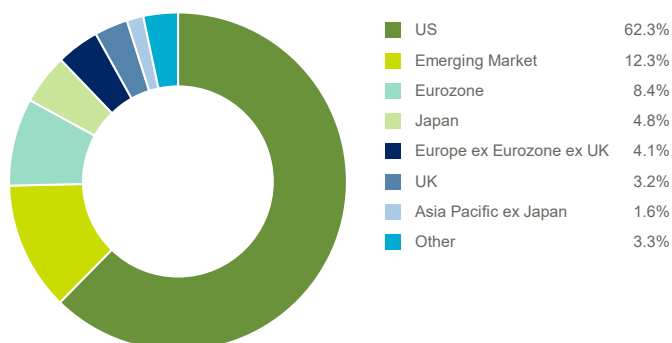
FUND DESCRIPTION

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
MICROSOFT CORP	4.0%
NVIDIA CORP	4.0%
APPLE INC	4.0%
ALPHABET INC	2.6%
AMAZON.COM INC	2.3%
TAIWAN SEMICONDUCTOR MANUFACTURING	1.5%
META PLATFORMS INC	1.4%
ELI LILLY & CO	0.9%
BROADCOM INC	0.9%
JP MORGAN CHASE & COMPANY	0.7%

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	26.1%
Financials	15.9%
Consumer Discretionary	11.4%
Health Care	10.4%
Industrials	9.9%
Communication Services	7.8%
Consumer Staples	5.5%
Energy	4.4%
Materials	4.1%
Other	4.5%

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

	2018	2019	2020	2021	2022	2023	YTD
Fund	-7.23%	26.36%	8.92%	23.58%	-15.25%	18.05%	13.55%
Benchmark	-7.20%	26.30%	9.02%	23.61%	-15.16%	18.11%	13.60%

PERFORMANCE AS AT 30/06/2024

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	3.17%	3.50%	20.00%	7.02%	10.79%	9.87%
Benchmark	3.19%	3.52%	20.13%	7.08%	10.87%	9.92%

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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