




# CIRT CASH FUND

Information is correct at 30 June 2024

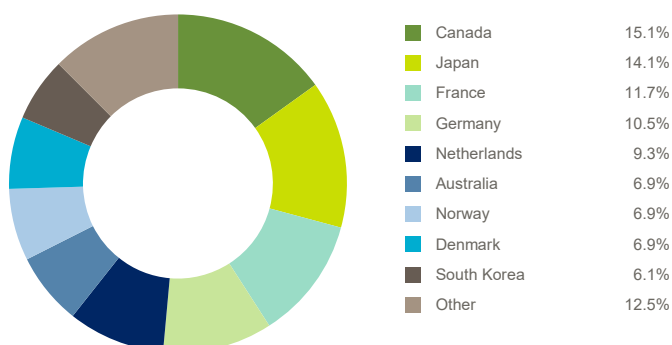
## FUND FACTS

 <b>OBJECTIVE</b>	To achieve a high degree of security and returns commensurate with cash deposit rates
 <b>INVESTMENT STYLE</b>	Active
 <b>ASSET MIX</b>	Cash

## RISK LEVEL

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

## COUNTRY DISTRIBUTION



## TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
Bank of Nova Scotia	Canada
BNG Bank	Netherlands
Commonwealth Bank of Aus London	Australia
Credit Industriel Et Commercial	France
DNB Bank	Norway
Landeskreditbank (L-Bank)	Germany
MUFG Bank Ltd	Japan
Nordea Bank	Finland
NYKREDIT BANK	Denmark
The Korea Development Bank	South Korea

## FUND DESCRIPTION

This fund is actively managed and invests in a mix of cash deposits with different maturities and other cash like instruments. The objective of the fund is to provide capital protection, however it is not guaranteed and deliver return in line with the interest rates being achieved on short term cash deposit rates. The fund can invest in deposits, short dated bonds and other money market instruments. All investments within the fund are Euro denominated.

While the fund is not guaranteed this fund is suitable for investors who are seeking to maximise capital protection but appreciate the performance over the long term is unlikely to be in excess of inflation.

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

## FUND CHARACTERISTICS

Number of Deposit Counterparties	31
Average Credit Rating of Banks	AA-
Current Gross Yield	3.76%
Weighted Average Maturity	68

## MATURITY PROFILE

Duration	Cumulative %
1 Week	12.0%
1 Month	29.6%
3 Months	71.3%
6 Months	96.6%
9 Months	99.3%
12 Months	100.0%

Maturity Profile - refers to the cash management of the fund and percentage of cash available at maturity dates

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.

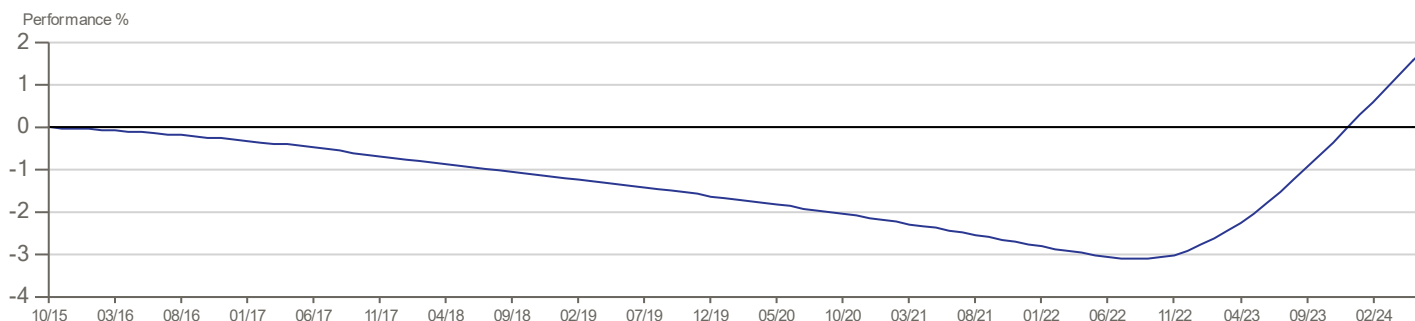
## CALENDAR YEAR RETURN

	2018	2019	2020	2021	2022	2023	YTD
Fund	-0.44%	-0.48%	-0.52%	-0.64%	-0.15%	2.98%	1.91%
Benchmark	-0.46%	-0.49%	-0.55%	-0.68%	0.20%	3.34%	1.88%

## 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	0.29%	0.94%	3.73%	1.45%	0.65%	0.21%
Benchmark	0.30%	0.92%	3.81%	1.68%	0.77%	0.26%

## CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.50%. 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) = 08 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.**

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