

CIRT CASH FUND



Information is correct at 30 September 2025

FUND FACTS

OBJECTIVE To achieve a high degree of security and returns commensurate with cash deposit rates

INVESTMENT STYLE Active

ASSET MIX Cash

RISK LEVEL

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

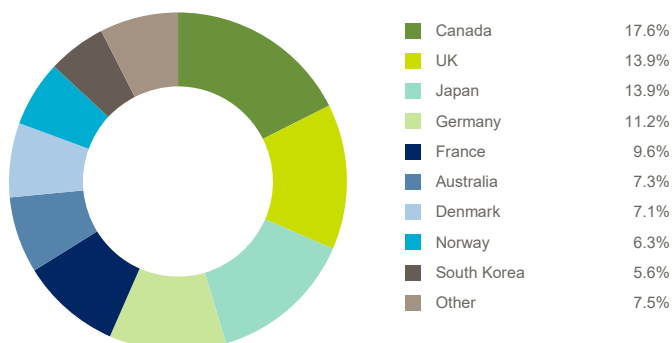
FUND DESCRIPTION

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 government bills 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.

COUNTRY DISTRIBUTION



FUND CHARACTERISTICS

Current Gross Yield	2.00%
Deposits - Weight	99%
Deposits - Yield	2.00%
Number of Deposit Counterparties	31
Average Credit Rating of Deposit Counterparties	A+
Weighted Average Maturity	69
EU Govt AAA Bond < 1 Year Maturity Weight	1%
EU Govt AAA Bond < 1 Year Maturity Yield	1.72%

TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
Bank of Nova Scotia	Canada
Commonwealth Bank of Australia	Australia
Credit Industriel Et Commercial	France
DNB Bank	Norway
DZ Bank	Germany
Helaba Frankfurt	Germany
HSBC Continental Europe	UK
Nykredit Bank	Denmark
Santander PLC	UK
The Korea Development Bank	South Korea

MATURITY PROFILE

Duration	Cumulative %
1 Week	18.4%
1 Month	40.7%
3 Months	74.4%
6 Months	91.6%
9 Months	99.6%
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.

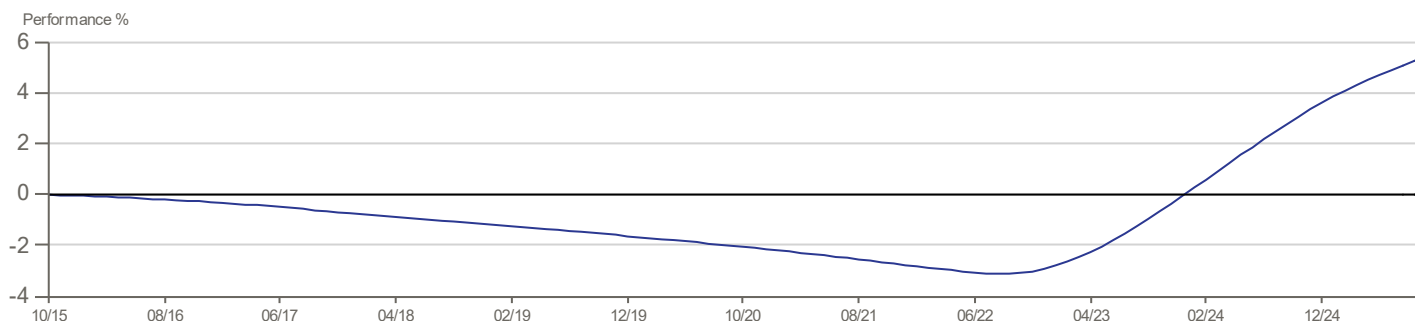
CALENDAR YEAR RETURN

	2019	2020	2021	2022	2023	2024	YTD
Fund	-0.48%	-0.52%	-0.64%	-0.15%	2.98%	3.66%	1.77%
Benchmark	-0.49%	-0.55%	-0.68%	0.20%	3.34%	3.51%	1.59%

PERFORMANCE AS AT 30/09/2025

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	0.17%	0.52%	2.60%	2.86%	1.48%	0.53%
Benchmark	0.16%	0.48%	2.34%	2.95%	1.55%	0.55%

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>