Irish Life

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CIRT Property Fund

Information is correct at 30 September 2025

FUND FACTS

Objective	To generate a blend of rental income and capital growth
Investment Style	Active
Asset Mix	Property

RISK LEVEL

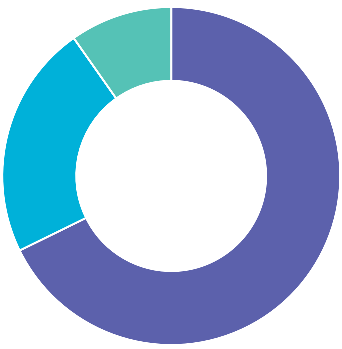
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

The Irish Property Fund is an actively managed Property Fund, which gives investors exposure to Irish Commercial Property. The fund is invested in a well diversified spread of commercial properties with a mix of office, retail and industrial properties. The properties are let on long-term leases to a portfolio of blue-chip tenants. This gives the fund a steady and secure source of income.

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

PROPERTY SECTOR DISTRIBUTION



Offices	67.8%
Retail	22.5%
Industrial	9.8%

TOP FIVE HOLDINGS

PROPERTY	COUNTRY
1 Georges Quay	Ireland
13-18 City Quay	Ireland
2 Grand Canal Square	Ireland
70 St. Stephens Green	Ireland
Cadenza, Earlsfort Terrace	Ireland

Part of this fund may borrow to invest in property. In certain circumstances we may need to delay switches, withdrawals or transfers out of this fund and delays may be significant.

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.

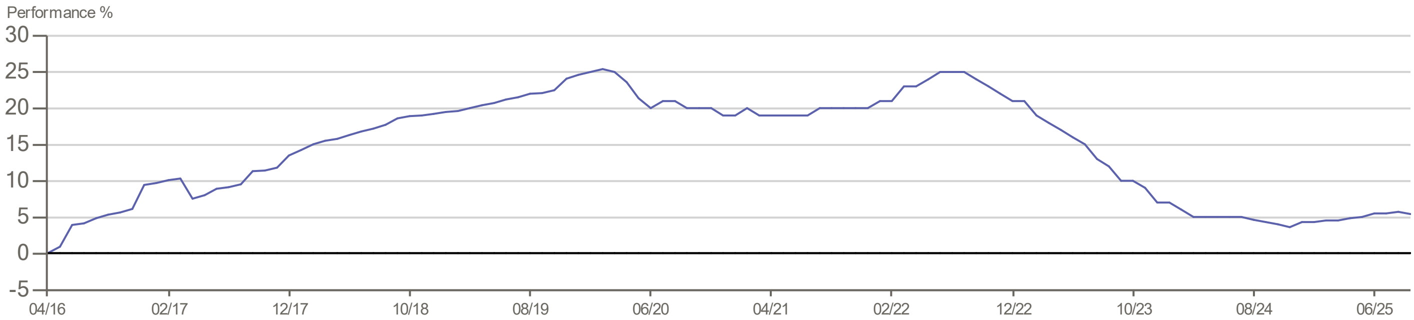
CALENDAR YEAR RETURN

	2019	2020	2021	2022	2023	2024	YTD
Fund	4.53%	-4.49%	0.84%	0.83%	-11.57%	-2.52%	1.06%

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	-0.28%	-0.10%	1.06%	-5.27%	-2.56%	0.56%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.05%. 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) = 12 Apr 2016; YTD = year to date; p.a. = per annum
Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:
-INVESTMENT MANAGER OF THE YEAR Irish Pensions Awards 2024
-GRESB 5 Star Rating 2024 for Pension, European & Property Funds
-PROPERTY MANAGER OF THE YEAR Irish Pensions Awards 2023

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