

CERS CASH FUND FACTSHEET

FUND AIM

The CERS Cash Fund ("the Fund") aims to provide capital preservation. Returns achieved are expected to reflect market interest rates. Values are not guaranteed and may rise as well as fall.

POTENTIALLY SUITABLE FOR

People who seek capital protection or who can potentially take the full value of their fund as a cash lump sum at retirement, subject to revenue limits.

FUND DESCRIPTION

The Fund's focus is to place money with high quality companies i.e. banks and other issuers. The assets of the Fund are largely held on deposit with highly rated international banks in order to maximize member security. The Fund's exposure to counterparty risk is rigorously managed via a policy of diversification which controls the maximum amount that may be invested in any individual country, bank or issuer. The credit worthiness of counterparties is subject to ongoing review by the Fund's Investment Manager. Further information including the CERS investment returns are available at www.CERS.ie/Funds.

TOP TEN DEPOSITS HELD WITH - AS AT 31-12-2025

	COUNTERPARTIES	COUNTRY
1	Bank of Montreal	Canada
2	Bank of Nova Scotia	Canada
3	Commonwealth Bank of Australia	Australia
4	DNB Bank	Norway
5	DZ Bank	Germany
6	Helaba Frankfurt	Germany
7	HSBC Continental Europe	UK
8	Landeskreditbank	Germany
9	Santander PLC	UK
10	Sumitomo Mitsui Banking Corp	China

SUMMARY INFORMATION

	Low	Medium	High
Risk/reward target	1	2 3 4 5 6 7	
Inflation protection	LOW		
Management style	Active		
Annual Management Charge (AMC)	0.50% p.a.		

WARNINGS

Warning: The value of your investment may go down as well as up.
Warning: If you invest in this product, you may lose some or all of the money you invest.
Warning: This investment option/product may be affected by changes in currency exchange rates.
Warning: Past performance is not a reliable guide to future performance.

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RETURNS - AS AT 31-12-2025

	3 Month	1 year	2 years (Per annum)	3 years (Per annum)	5 years (Per annum)
Actual Return*	0.4	1.8	2.5	2.5	1.2

* Performance shown is before the application of Annual Management Charges (AMC) and is based on data provided by Willis Towers Watson.

FINANCIAL ADVICE

The Trustee recommends that members should consider taking financial advice when reviewing their investment choice. The CERS Trustee preferred Financial Adviser is Milestone Advisory DAC.

You can contact them or your own financial adviser to assist you to review your investment choices. You can contact Milestone Advisory DAC at info@milestoneadvisory.ie or call them on 01 4068020. Milestone Advisory DAC t/a Milestone Advisory is regulated by the Central Bank of Ireland.

IMPORTANT INFORMATION

This factsheet provides a summary and is for information purposes only. It does not constitute advice or a recommendation and it does not take into account your knowledge, experience, investment objectives or financial situation. If you have any queries about your investment, please contact your financial advisor. These investment options do not carry any investment guarantees. Intended for distribution within the Republic of Ireland.

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