

CERS MULTI ASSET FUND FACTSHEET

FUND AIM

The CERS Multi Asset Fund (“the Fund”) is a highly diversified balanced fund which invests in four of the five available CERS Funds – The CERS Equity Fund, Property Fund, Alternative Assets Fund and the Cash Fund as well as two Bond funds which are specific to the CERS Multi Asset Fund.

POTENTIALLY SUITABLE FOR

People with more than seven years to retirement and/or those who are willing to accept rises and falls in value in the pursuit of long-term growth.

SUMMARY INFORMATION

	Low	Medium	High				
Risk/reward target	1	2	3	4	5	6	7
Inflation protection							HIGH
Management style	Active & Passive Mix						
Annual management Charge (AMC)	0.90% p.a.						

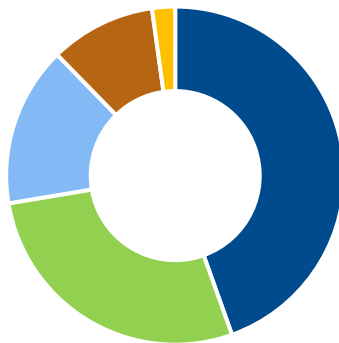
FUND DESCRIPTION

The CERS Multi Asset Fund (“the Fund”) is designed to deliver competitive long term returns whilst limiting its exposure to the extreme downside which accompanies bear markets, particularly in Equities and Bonds. The fund is actively managed at the asset allocation level within controlled investment ranges which prescribe maximum and minimum exposure to each asset class. The allocation to each fund will vary from the central allocation within the investment range from time to time to take account of market conditions. Further information including the CERS investment returns are available at www.CERS.ie/Funds.

CENTRAL ALLOCATION

The central allocation to each of the five sub funds will be subject to regular review by the Trustee who also reviews the managers and strategies used for each of the underlying funds on a regular basis.

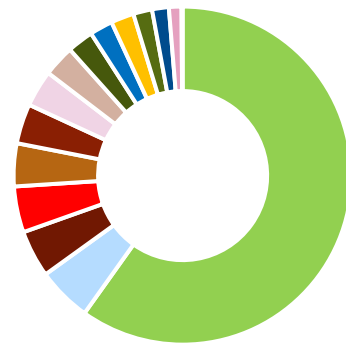
ASSET SPLIT - AS AT 31-12-2025



- Equities - 44.5%
- Alternative Investments - 27.8%
- Bonds - 15.3%
- Property - 10.1%
- Cash - 2.2%

Figures may not add to 100% due to rounding

MANAGER SPLIT - AS AT 31-12-2025



- ILIM - 59.8%
- IFUT - 4.5%
- PineBridge - 4.1%
- CQS - 3.5%
- Fidelity - 2.5%
- Cash - 2.2%
- Standard Life - 1.6%
- Quadrant - 0.1%
- Bluebay - 5.2%
- JP Morgan - 4.4%
- First Sentier Investors - 3.8%
- Abbey Capital - 3%
- IPUT - 2.2%
- SSGA - 1.8%
- Aberdeen Standard - 1.2%

Figures may not add to 100% due to rounding

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.**

CERS MULTI ASSET FUND FACTSHEET

RETURNS - AS AT 31-12-2025

	3 Month	1 year	2 years (Per annum)	3 years (Per annum)	5 years (Per annum)
Actual Return*	1.7	6.9	8.9	8.2	6.1

* Performance shown is after 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.

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.