

# CERS ALTERNATIVE ASSETS FUND FACTSHEET

## FUND AIM

The CERS Alternative Assets Fund ("the Fund") is highly diversified across a broad range of mainstream and non-mainstream assets. The Fund aims to reduce volatility through diversification. It aims to deliver medium levels of capital growth over the long-term with medium levels of risk. This is not guaranteed.

## 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.

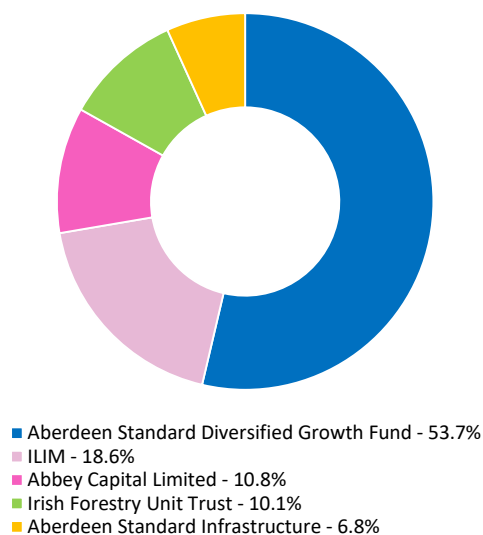
## SUMMARY INFORMATION

	Low	Medium	High				
<b>Risk/reward target</b>	1	2	3	4	5	6	7
<b>Inflation protection</b>		MED					
<b>Management style</b>	Active						
<b>Annual management Charge (AMC)</b>	1.00% p.a.						

## FUND DESCRIPTION

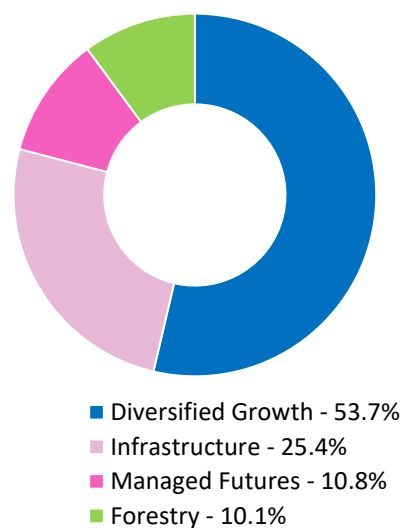
The Fund has exposure to mainstream and non-mainstream assets including currency, commodity, forestry, infrastructure and absolute return strategies. Absolute return funds typically invests in a selection of specialist managers who are attempting to deliver long-term growth from diverse sources. They may include both traditional asset classes such as equities and bonds, or non-traditional asset classes and can include the use of derivatives. Through the asset classes and investment techniques employed by the specialist managers, the fund will in part seek sources of growth that are not correlated to equity market performance, with the aim of achieving a smoother growth path than would be achieved by equities alone. The fund may have temporary cash exposures as part of portfolio management. Further information including the CERS investment returns are available at [www.CERS.ie/Funds](http://www.CERS.ie/Funds).

## MANAGER SPLIT - AS AT 31-05-2021



Figures may not add to 100% due to rounding

## ASSET SPLIT - AS AT 31-05-2021



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.**

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## RETURNS - AS AT 31-05-2021

	3 Month	1 year	2 years (Per annum)	3 years (Per annum)	5 years (Per annum)
<b>Actual Return*</b>	3.2	13.4	6.6	4.9	2.6

\* 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](mailto: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. A portion of the fund may use Financial Derivative Instruments (instruments for which the price is dependent on one or more underlying assets, 'FDI'). This can be to achieve the investment objective, to hedge a given investment or to hedge against anticipated movements in a market or other sector or to manage the portfolio more efficiently. The use of FDI may multiply the gains or losses made by the Fund on a given investment or on its investments generally. Intended for distribution within the Republic of Ireland.

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