CERS
BUILDING FOR YOUR FUTURE

31 MARCH 2026

CERS PROPERTY FUND FACTSHEET

FUND AIM

The fund aim is to achieve long-term growth through generation of a blend of rental income and capital growth.

POTENTIALLY SUITABLE FOR

People with more than seven years to retirement and/or those who are willing to accept rises and falls 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
Annual management Charge (AMC)	1.00% p.a.

FUND DESCRIPTION

The Fund invests primarily in Irish properties, with some exposure to both UK and European properties. The fund is diversified across retail, commercial and industrial units.

The value of the Fund may fluctuate considerably over relatively short periods. In some years the return provided may be negative, perhaps significantly so. Property is a relatively illiquid asset which may exacerbate market fluctuations (both up and down) and may also lead to delays in implementing redemptions (or withdrawals) from the Fund.

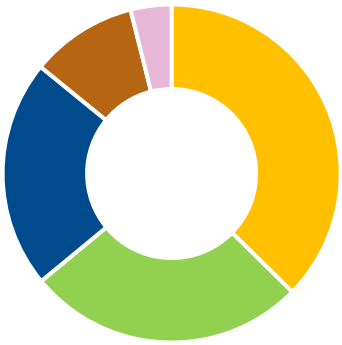
The Trustee reviews the managers and strategy adopted for the Fund on a regular basis. Further information including the CERS investment returns are available at www.CERS.ie/Funds.

MANAGER SPLIT - AS AT 31-03-2026 *

- Indexed Global REIT Fund - 35.0%
- Fidelity - 24.8%
- IPUT - 22.3%
- SSIM - 17.9%

Figures may not add to 100% due to rounding.

GEOGRAPHICAL SPLIT - AS AT 31-03-2026 *



- Ireland - 37.3%
- Europe - 26.7%
- US - 21.9%
- Other - 10.2%
- UK - 3.9%

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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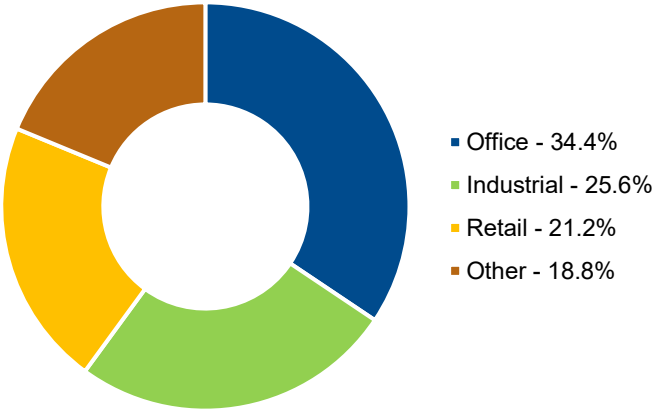
SECTOR ALLOCATION - AS AT 31-03-2026 *



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* *Sector Allocations, Manager and Geography Splits for the Property Fund are published on a quarterly basis. Latest available information is shown.*

RETURNS - AS AT 31-03-2026

	3 Month	1 year	2 years (Per annum)	3 years (Per annum)	5 years (Per annum)
Actual Return*	1.5	3.5	-0.9	-2.7	-1.3

* 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.

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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