CERS
BUILDING FOR YOUR FUTURE

31 MAY 2026

CERS EQUITY FUND FACTSHEET

FUND AIM

The aim of the CERS Equity Fund ("the Fund") is to achieve long-term growth. It has a long-term objective of matching a composite benchmark, gross of charges.

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	Passive
Annual management Charge (AMC)	0.85% p.a.

FUND DESCRIPTION

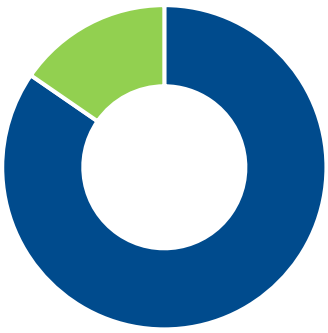
The Fund invests in a diversified manner in global equity markets including an allocation to emerging markets. The Fund is passively managed by Irish Life Investment Managers. It is designed to replicate (or track) the returns of the relevant equity market indices. Some of the currency exposures are hedged back to euro terms.

As the Fund invests entirely in shares it may be expected to exhibit a high level of volatility in line with the performance of global stock markets. The value of the Fund may therefore rise or fall considerably over relatively short periods (possibly by 30% or more). However in the long term the expected return from the Fund is greater than that expected from any of the other fund choices available under the Scheme. Further information including the CERS investment returns are available at www.CERS.ie/Funds.

TOP TEN FUND HOLDINGS

1	Nvidia Corp
2	Apple Inc
3	Alphabet Inc
4	Microsoft Corp
5	Amazon.com Inc
6	Taiwan Semiconductor
7	Broadcom Inc
8	Meta Platforms Inc
9	Samsung Electronics Co LTD
10	Tesla Inc

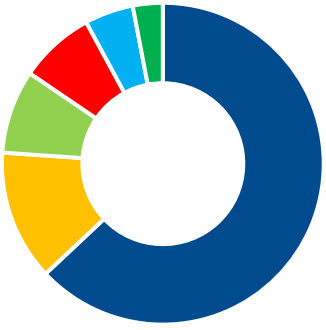
ASSET SPLIT - AS AT 31-05-2026



- Developed Markets Equity - 84.6%
- Emerging Market Equities - 15.4%

Figures may not add to 100% due to rounding

GEOGRAPHICAL SPLIT - AS AT 31-05-2026



- US - 63.0%
- Emerging Market - 13.1%
- Eurozone - 8.4%
- Other - 7.6%
- Japan - 4.9%
- UK - 3.0%

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 31-05-2026

	3 Month	1 year	2 years (Per annum)	3 years (Per annum)	5 years (Per annum)
Actual Return*	7.5	26.8	17.5	18.4	10.8

* 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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