

Core Investment Funds



31st December 2018

Our Core Funds range is a selection of funds that our investment committee feels could compliment portfolios and enhance diversification. Funds selected have undergone a comprehensive screening process by our investment committee and are reviewed regularly. The range offers investment options across multiple asset classes and markets.

Equity Funds

Name	Morningstar Rating™	Risk Rating (1 - 7)	Currency	TER %	Yield %
Global Equity					
Veritas Global Equity Income	★★★	5	EUR	1.13	3.59
European Equity					
Threadneedle European Select	★★★★	5	EUR	0.83	0.98
UK Equity					
J O Hambro UK Opportunities	★★★★	5	GBP	0.82	3.45
US Equity					
Merian North American Equity	★★★★	6	EUR	0.89	0.00

Bond Funds

Name	Morningstar Rating™	Risk Rating (1 - 7)	Currency	TER %	Yield %
Corporate Bond					
PIMCO GIS Global Investment Grade Credit	★★★★	3	EUR	0.49	3.38
Government Bond					
BNY Mellon Global Bond	★★★	4	EUR	0.65	0.00
High Yield					
HSBC Euro High Yield Bond	★★★★	4	EUR	1.35	2.40
Diversified Bond					
Templeton Global Total Return	★★★	4	EUR	1.40	7.93

Alternative Funds

Name	Morningstar Rating™	Risk Rating (1 - 7)	Currency	TER %	Yield %
Absolute Return					
Invesco Global Targeted Return	-	3	EUR	0.86	0.00
Merian Global Equity Absolute Return	-	4	EUR	0.81	0.00
Multi - Asset Allocation					
M&G Dynamic Allocation	★★★★	4	EUR	0.93	0.00

Source: Morningstar™



Dublin: 75 St. Stephen's Green, Dublin 2. Tel: +353 1 633 3633.

email : ireland@cantor.com web : www.cantorfitzgerald.ie

Twitter : @cantorIreland LinkedIn : Cantor Fitzgerald Ireland

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange..

Fund Performance



31st December 2018

Equity Fund Performance

Name	1 Month %	3 Month %	YTD %	1 Year %	3 Year %	5 Year %
Global Equity						
Veritas Global Equity Income	-5.53	-10.01	-4.40	-4.40	4.87	4.98
European Equity						
Threadneedle European Select	-5.76	-13.52	-11.14	-11.14	-0.13	5.25
UK Equity						
J O Hambro UK Opportunities	-3.08	-4.25	-1.85	-1.85	4.87	5.11
US Equity						
Old Mutual North American Equity	-9.15	-15.75	-5.48	-5.48	5.39	11.05

Bond Fund Performance

Name	1 Month %	3 Month %	YTD %	1 Year %	3 Year %	5 Year %
Corporate Bond						
PIMCO GIS Global Investment Grade Credit	0.51	-0.68	-3.61	-3.61	2.15	2.75
Government Bond						
BNY Mellon Global Bond	1.45	2.45	3.26	3.26	0.80	4.43
High Yield						
HSBC Euro High Yield Bond	-0.05	-2.29	-3.23	-3.23	2.70	3.03
Diversified Bond						
Templeton Global Total Return	-1.01	1.94	-3.33	-3.33	0.96	-0.71

Alternative Fund Performance

Name	1 Month %	3 Month %	YTD %	1 Year %	3 Year %	5 Year %
Absolute Return						
Invesco Global Targeted Return	0.49	-2.90	-4.99	-4.99	-0.98	1.39
Old Mutual Global Equity Absolute Return	2.18	-2.31	-3.81	-3.81	1.12	3.14
Multi - Asset Allocation						
M&G Dynamic Allocation	-3.20	-7.98	-9.91	-9.91	2.61	4.21

Source: Morningstar™

WARNING: The value of your investment and income may go down as well as up. Past Performance is not a reliable guide to future performance and should not be the sole factor of consideration when selecting an investment fund.

Regulatory Information

Cantor Fitzgerald Ireland Ltd, (CFIL), is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a member firm of the Irish Stock Exchange and the London Stock Exchange.

This communication is intended for transmission to Irish retail clients of Cantor Fitzgerald Ireland Ltd. It is not intended for nor should it be distributed to any investors outside of Ireland nor for institutional nor professional clients or non Irish clients of Cantor Group Companies other than Cantor Fitzgerald Ireland Ltd.

It has been prepared by CFIL for information purposes only and has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. The report is not intended to and does not constitute personal recommendations/investment advice nor does it provide the sole basis for any evaluation of the securities discussed. Specifically, the information contained in this report should not be taken as an offer or solicitation of investment advice, or encourage the purchase or sale of any particular security. Not all recommendations are necessarily suitable for all investors and CFIL recommend that specific advice should always be sought prior to investment, based on the particular circumstances of the investor.

Although the information in this report has been obtained from sources, which CFIL believes to be reliable and all reasonable efforts are made to present accurate information CFIL give no warranty or guarantee as to, and do not accept responsibility for, the correctness, completeness, timeliness or accuracy of the information provided or its transmission. Nor shall CFIL, or any of its employees, directors or agents, be liable to for any losses, damages, costs, claims, demands or expenses of any kind whatsoever, whether direct or indirect, suffered or incurred in consequence of any use of, or reliance upon, the information. Any person acting on the information contained in this report does so entirely at his or her own risk.

All estimates, views and opinions included in this report constitute CFIL's judgment as of the date of the report but may be subject to change without notice. Changes to assumptions may have a material impact on any recommendations made herein.

Unless specifically indicated to the contrary this report has not been disclosed to the covered issuer(s) in advance of publication.

Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. Investments denominated in foreign currencies are subject to fluctuations in exchange rates, which may have an adverse affect on the value of the investments, sale proceeds, and on dividend or interest income. The income you get from your investment may go down as well as up. Figures quoted are estimates only; they are not a reliable guide to the future performance of this investment. It is noted that research analysts' compensation is impacted upon by overall firm profitability and accordingly may be affected to some extent by revenues arising other CFIL business units including Fund Management and Stock broking. Revenues in these business units may derive in part from the recommendations or views in this report. Notwithstanding, CFIL is satisfied that the objectivity of views and recommendations contained in this report has not been compromised. CFIL permits staff to own shares and/ or derivative positions in the companies they disseminate or publish research, views and recommendations on. Nonetheless CFIL is satisfied that the impartiality of research, views and recommendations remains assured.

GLOSSARY:

Morningstar Rating™: The Morningstar Rating is a measure of a fund's risk-adjusted return, relative to similar funds. Funds are rated from 1 to 5 stars, with the best performers receiving 5 stars and the worst performers receiving a single star.

Risk Rating: The risk rating is based on a risk & reward scale from 1-7 in accordance with guidelines recommended by the European Securities and Markets Authority ("ESMA"). For example, a risk rating of 1 would indicate a very low risk investment, while a 7 would indicate a very high risk investment.

Total Expense Ratio (TER): A measure of the total costs associated with managing and operating a fund. The TER consists primarily of the management fee plus other expenses such as trustee, custody, or operating expenses. It is expressed as a percentage of the fund's total net asset value.

Yield: The distribution yield represents the ratio of distributed income over the last 12 months to the fund's current Net Asset Value.



Dublin: 75 St. Stephen's Green, Dublin 2. Tel: +353 1 633 3633.

email : ireland@cantor.com web : www.cantorfitzgerald.ie

 Twitter : @cantorIreland  LinkedIn : Cantor Fitzgerald Ireland