

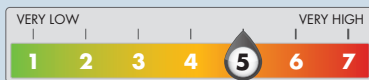


## Fund Objective

To generate long-term capital growth by investing in a mix of assets across geographic regions.

## Fund Facts

- **Recommended Investment Time Frame:** Medium to long-term (typically 5-7 years or more)
- **Asset Mix\*:** Equities, Property, Bonds, Cash
- **Investment Advisor:** State Street Global Advisors Ireland Limited (SSGA)
- **Risk Rating:** Medium to High Risk



## Investment Advisor

**STATE STREET  
GLOBAL ADVISORS**

- State Street Global Advisors Ireland Limited (SSGA) is the investment management business of State Street Corporation and one of the world's largest investment managers.
- SSGA acts as investment advisor to New Ireland for the Evergreen Fund.
- SSGA provides strategic investment recommendations on the allocations of the fund to the underlying investment assets. SSGA also manages the underlying assets in which the fund invests.

Evergreen is an investment fund that provides investors with the opportunity to invest in a diversified mix of assets - equities, property, bonds and cash.

## Diversification

Investments are spread across different asset classes: equities, property, bonds and cash. In addition, the fund invests across different geographic regions and sectors. The percentage invested in individual assets is driven by SSGA's outlook for individual stocks and the global economy.

## Asset Mix\*

### Equities

Evergreen aims to invest in large, quoted companies, across a diverse range of sectors, countries and geographic regions.

### Property

Evergreen typically invests in top quality, prime commercial properties with quality long-term tenants, in Ireland, UK and mainland Europe. The fund typically carries a higher exposure to property than traditional managed funds.


The balance of the asset mix is held in Bonds and Cash.

### Bonds

The fund aims to invest, typically, in investment grade government and corporate bonds. This is used to provide a steady flow of income to the fund. Bonds typically experience lower levels of volatility than equities, and this helps to reduce the overall risk within the fund.

### Cash

Cash exposure is invested in a top-rated liquid cash fund.

To see the percentage of each type of asset held in the fund at any time please view the latest fund factsheet on our Fund Centre –  [fundcentre.newireland.ie](https://fundcentre.newireland.ie)

\*Bond or equity assets in this fund may be used for the purpose of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it provides an opportunity to increase the investment return.

**Warning: The value of your investment can go down as well as up.**

**Warning: This fund may be affected by changes in currency exchange rates.**

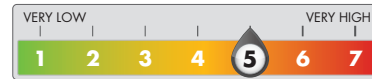
**Warning: If you invest in this fund you may lose some or all of the money you invest.**





## Minimum Recommended Investment Period

Investing should always be considered over the medium to long-term (typically, 5-7 years or more) so as to give the underlying assets time to grow in value. However, even long-term investing involves risk as values will fluctuate over time.



## Risk Rating – Medium Risk to High Risk

New Ireland has rated Evergreen a medium to high risk investment fund. Funds categorised as medium to high risk funds have the following characteristics - they aim to generate a return higher than deposits and inflation. They typically invest significant proportions in assets such as equities, property and alternatives (e.g. commodities). They usually hold smaller amounts in lower risk assets such as government bonds and investment grade corporate bonds. Within these asset classes risk can be reduced by investing across sectors and geographic regions. Investors' capital is not secure and can fluctuate, sometimes significantly, and investors may get back less than they originally invested.

### Product Availability

Evergreen is available to investors through the following New Ireland products:

- SmartFunds
- Future Save
- Personal Retirement Plan
- Executive Retirement Plan
- Trustee Investment Plan
- Group Pension
- Approved Retirement Fund (ARF)
- Approved Minimum Retirement Fund (AMRF)
- Personal Retirement Bond
- PRSA
- AVC

### Charges

Charges vary per product type. For details of the charges that apply talk to your Financial Broker or Advisor.



**Talk to your Financial Broker or Advisor**



**1890 405 905\***



**[fundcentre.newireland.ie](http://fundcentre.newireland.ie)**

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\* To improve our service to you, calls may be recorded. Terms and conditions apply. Where relevant, exit tax (currently up to 41%) applies to gains on life assurance investment policies. A Government levy (currently 1% of the premium) is payable on all premiums paid to a life assurance policy.

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