

Details of New Ireland's risk categories and the funds that fall into each are outlined below:

Very Low Risk 1	Low to Medium Risk 3	Medium Risk 4	Medium to High Risk 5	High Risk 6	Very High Risk 7
Cash Fund	BNY Mellon Absolute Return Bond Fund	BNY Mellon Global Real Return Fund	Balanced Managed Fund	Alternative Energy	Davy Geared High Yield Fund
	Elements	Elements Alpha	Davy Defensive High Yield Fund	Davy High Yield Fund	Irish Equity Fund
	Goodbody Dividend Income 3	Gilt Fund	Ethical Managed Fund	Discovery	
	iFunds 3	Goodbody Dividend Income 4	Evergreen Fund	Ethical Equity Fund	
	Indexed Euro Corporate Bond Fund	iFunds 4	iFunds 5	Global Emerging Markets Fund	
	PRIME 3 <sup>††</sup>	Income & Growth Fund	KBI Pension Managed Fund	Global/Pension Equity Fund	
		Insight Broad Opportunities Fund	Pension Managed Fund	Goodbody Dividend Income 6	
		Merrion Absolute Return Fund <sup>†</sup>	Pension Passive Multi-Asset Fund*	Goodbody Global Leaders Fund	
		PRIME 4 <sup>††</sup>	PRIME 5 <sup>††</sup>	Goodbody Global Smaller Companies Fund	
			Trilogy II	Indexed All Equity Fund	
				iFunds Equities	
				Innovator	
				International Equity Fund	
				PRIME Equities <sup>††</sup>	
				Property Fund	
				Regional Equity Funds (excluding Irish Equity Fund)	
				Regional Indexed Funds	
				Spotlight	
				Water Fund	
				World Index Fund (Hedged) & (Unhedged)	

## New Ireland's Fund Risk Rating

Very Low to Very High Risk



## Lifestyle Funds

- IRIS Retirement Funds
- Passive IRIS
- Indexed Eurozone Long Bond Fund

\* Previously known as Pension Consensus Fund

<sup>†</sup> The Merrion Absolute Return Fund is not available to New Ireland Financial Advisors.

<sup>††</sup> For New Ireland Financial Advisors, PRIME Funds are available for pension products only.

These funds are available for new business. For existing business, please contact New Ireland for a list of funds available. Terms and conditions apply. Fund availability may change from time to time.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

# Fund Availability (for Financial Broker & Advisor New Business)

	SMART FUNDS, FUTURESAVE	PERSONAL, EXECUTIVE PENSION/TRUSTEE INVESTMENT PLAN RP/SP	GROUP PENSION & GROUP AVC* RP/SP	PRB SP	STANDARD PRSA/ AVC PRSA RP/SP	NON-STANDARD PRSA/ AVC PRSA RP/SP	ARF & AMRF SP
IRIS Retirement Funds		✓	✓	✓	✓	✓	
Passive IRIS		✓	✓ <sup>4</sup>	✓	✓	✓	
Indexed Eurozone Long Bond Fund		✓	✓ <sup>4</sup>	✓	✓	✓	✓
Cash Fund	✓	✓	✓ <sup>4</sup>	✓	✓	✓	✓
BNY Mellon Absolute Return Bond Fund	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>		✓ <sup>5</sup>	✓ <sup>5</sup>
Elements	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>		✓ <sup>1</sup>	✓ <sup>1</sup>
Goodbody Dividend Income 3	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>		✓ <sup>2</sup>	✓ <sup>2</sup>
iFunds 3	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>		✓ <sup>2</sup>	✓ <sup>2</sup>
Indexed Euro Corporate Bond Fund	✓	✓	✓	✓		✓	✓
PRIME 3 <sup>††</sup>	✓	✓	✓	✓	✓	✓	✓
BNY Mellon Global Real Return Fund	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>		✓ <sup>5</sup>	✓ <sup>5</sup>
Elements Alpha	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Gilt Fund	✓	✓	✓	✓	✓	✓	✓
Goodbody Dividend Income 4	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
iFunds 4	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Income & Growth Fund		✓	✓	✓	✓	✓	✓
Insight Broad Opportunities Fund	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>		✓ <sup>5</sup>	✓ <sup>5</sup>
Merrion Absolute Return Fund <sup>†</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>		✓ <sup>5</sup>	✓ <sup>5</sup>
PRIME 4 <sup>††</sup>	✓	✓	✓	✓	✓	✓	✓
Balanced Managed Fund	✓						
Davy Defensive High Yield Fund	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Ethical Managed Fund	✓	✓	✓	✓	✓	✓	✓
Evergreen Fund	✓	✓	✓	✓	✓	✓	✓
iFunds 5	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
KBI Pension Managed Fund		✓ <sup>3</sup>	✓	✓ <sup>3</sup>	✓	✓	✓ <sup>3</sup>
Pension Managed Fund		✓	✓	✓	✓	✓	✓
Pension Passive Multi-Asset Fund		✓	✓ <sup>4</sup>	✓	✓	✓	✓
PRIME 5 <sup>††</sup>	✓	✓	✓	✓	✓	✓	✓
Trilogy II	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Alternative Energy	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Asia Pacific Equity Fund	✓	✓	✓	✓		✓	✓
Davy High Yield Fund	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Discovery	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Ethical Equity Fund	✓	✓	✓	✓		✓	✓
Euroland Equity Fund	✓	✓	✓	✓		✓	✓
European Equity Fund	✓	✓	✓	✓		✓	✓

**NOTES:** \* In a group defined contribution scheme or group AVC scheme, the trustees (in conjunction with their advisors) decide the fund choice available to members. Before any changes can be made to fund choice, agreement must be obtained from trustees.

\*\* Funds were previously known as: Eurostoxx 50 Fund (Eurozone Equity Indexed Fund), FTSE 100 Fund (UK Equity Indexed Fund), Nasdaq 100 Fund (Technology Indexed Fund), Nikkei 225 Fund (Japanese Equity Indexed Fund) and S&P 500 Fund (North American Equity Indexed Fund).

<sup>1</sup> The management charge on this fund is 0.10% p.a. above standard

<sup>2</sup> The management charge on this fund is 0.20% p.a. above standard

<sup>3</sup> The management charge on this fund is 0.25% p.a. above standard

<sup>4</sup> The management charge on this fund is 0.10% p.a. below standard

<sup>5</sup> The management charge on this fund is 0.35% p.a. above standard

<sup>6</sup> The management charge on this fund is 0.30% p.a. above standard

<sup>†</sup> The Merrion Absolute Return Fund is not available to New Ireland Financial Advisors

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# Fund Availability (for Financial Broker & Advisor New Business) cont'd

	SMART FUNDS, FUTURESAVE	PERSONAL, EXECUTIVE PENSION/TRUSTEE INVESTMENT PLAN RP/SP	GROUP PENSION & GROUP AVC* RP/SP	PRB SP	STANDARD PRSA/ AVC PRSA RP/SP	NON-STANDARD PRSA/ AVC PRSA RP/SP	ARF & AMRF SP
Eurozone Equity Indexed Fund**	✓	✓	✓	✓		✓	✓
Global/Pension Equity Fund	✓	✓	✓	✓	✓	✓	✓
Global Emerging Markets Fund	✓	✓	✓	✓		✓	✓
Goodbody Dividend Income 6	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Goodbody Global Leaders Fund	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Goodbody Global Smaller Companies Fund	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
<b>iFunds Equities</b>	✓ <sup>6</sup>	✓ <sup>6</sup>	✓ <sup>6</sup>	✓ <sup>6</sup>		✓ <sup>6</sup>	✓ <sup>6</sup>
Indexed All Equity Fund		✓	✓ <sup>4</sup>	✓	✓	✓	✓
Innovator	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
International Equity Fund		✓	✓	✓	✓	✓	✓
Japanese Equity Indexed Fund**	✓	✓	✓	✓		✓	✓
North American Equity Fund	✓	✓	✓	✓		✓	✓
North American Equity Indexed Fund**	✓	✓	✓	✓		✓	✓
PRIME Equities <sup>††</sup>	✓	✓	✓	✓	✓	✓	✓
Property Fund	✓	✓		✓		✓	✓
Spotlight	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Technology Indexed Fund**	✓	✓	✓	✓		✓	✓
UK Equity Indexed Fund**	✓	✓	✓	✓		✓	✓
Water Fund	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
World Index Fund (Hedged)	✓	✓	✓	✓	✓	✓	✓
World Index Fund (Unhedged)	✓	✓	✓	✓	✓	✓	✓
Davy Geared High Yield Fund	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>		✓ <sup>3</sup>	✓ <sup>3</sup>
Irish Equity Fund	✓	✓	✓	✓		✓	✓

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