

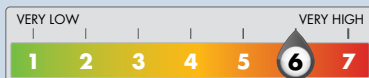


Fund Objective

New Ireland's fund invests in SSGA's Spotlight fund which aims to generate long-term potential returns by investing in a concentrated portfolio of equities (holding approximately 30-40 equities).

Fund Facts

- **Asset Mix***: Equity – concentrated portfolio of approximately 30-40 equities
- **Recommended Investment Time Frame**: Medium to long term (typically 5-7 years or more)
- **Investment Manager of the Underlying Fund**: State Street Global Advisors Ireland Limited (SSGA)
- **Risk Rating**: High Risk



Investment Manager

STATE STREET
GLOBAL ADVISORS

- SSGA is the investment management business of State Street Corporation and one of the world's largest investment managers.
- SSGA has over over 400 dedicated investment professionals.
- SSGA Ireland has over 50 years' experience managing investments. Dublin is one of SSGA's investment centres.
- With a large dedicated team of professionals based in Dublin, SSGA are well placed to understand the trends and evolving needs of Irish investors

SSGA's Investment Skill & Expertise

Spotlight harnesses the investment skill and expertise of State Street Global Advisors' investment specialists. The fund truly represents a 'best ideas' portfolio and reflects the stock picking skills of SSGA's analysts.

Its teams comprehensively sift through thousands of companies worldwide to pick out those companies they believe offer the greatest long-term potential.

The research process is devoted to identifying the key drivers of value creation in companies. It looks for companies that score well on certain key 'quality' measures before considering them for inclusion in **Spotlight**.

Investment selection process:

1. Screens the global universe of stocks to identify stocks that warrant further investigation
2. In-depth company analysis to understand drivers of growth
3. Investment selection – selection of those 30-40 (approximately) stocks SSGA believes can deliver the greatest long-term potential returns – **Spotlight**

State Street Global Advisors has complete flexibility when it comes to managing this fund and is unconcerned by what other fund managers are doing.

*Equities 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 – High Risk

New Ireland have rated their fund a high risk investment fund. Funds categorised as high risk funds have the following characteristics - the potential return from high risk investments is much higher than deposits and inflation. High risk funds focus on maximising the potential return to investors, rather than minimising risks. Some high risk funds may consist almost entirely of one asset class based, for example, in one geographic region or in one sector. Investors' capital is not secure and may fluctuate significantly. Investors may get back less than they originally invested.

Product Availability

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

- SmartFunds
- Future Save
- Personal Retirement Plan
- Executive Retirement Plan
- Trustee Investment Plan
- Personal Retirement Bond
- Approved Retirement Fund (ARF)
- Approved Minimum Retirement Fund (AMRF)
- PRSA (non-standard)

iFunds Availability

Spotlight is also a component fund within our iFunds range – it can be found in:

iFunds 4, **iFunds 5** and **iFunds Equities**

Charges

Charges vary per product type. For **Spotlight**, a charge of 0.25% p.a. applies in addition to the standard charge. For details of the charges that apply please refer to the product brochure and talk to your Financial Broker or Advisor.



Talk to your Financial Broker or Advisor



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[†] To improve our service to you, calls may be recorded. Terms and conditions apply. Exit tax (up to 41% currently) applies to gains on life assurance investment policies. A Government levy (currently 1% of the premium amount) applies to all premiums paid to a life assurance policy.

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New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group. The Company may hold units in the funds mentioned on its own account.