

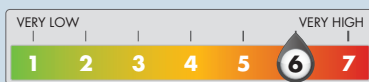


## Fund Objective

New Ireland's fund invests in the SSGA GRU Euro Index Equity Fund and the SSGA GRU World EX Euro Index Equity Fund. The aim is to track as closely as reasonably possible the performance of the FTSE All-World Developed Eurobloc Index and the FTSE All-World Developed ex Eurobloc Index.

## Fund Facts

- **Recommended Investment Time Frame:** Medium to long-term (typically 5-7 years or more)
- **Style:** Passively Managed
- **Asset Mix\*:** Equity-based
- **Investment Manager of the Underlying Fund:** State Street Global Advisors (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's** track record in index investing is long and broad; creating their first equity index tracker almost 40 years ago.
- **Global Scale** - One of the world's largest global investment managers with over 400 investment professionals
- **Performance** - Index funds that precisely track their benchmark; - Results that are relied on
- **Value** - Optimised trading costs

## Indexed All Equity Fund

New Ireland's fund invests in the SSGA GRU Euro Index Equity Fund and the SSGA GRU World Ex Euro Index Equity Fund. New Ireland's fund aims to split exposure evenly between the two but exposure levels can vary from time to time. Exposure to Eurozone stocks reduces the exposure to non-Euro currencies. The SSGA funds aim to provide a return that matches as closely as reasonably possible the return of the FTSE Eurobloc Index and the FTSE All-World Developed ex Eurobloc Index. The fund is suitable for investors who are looking for:

- Wide geographic and sector diversification
- Exposure to the performance of approximately 2,000 stocks
- The peace of mind of investing in established developed markets
- Investments that track the performance of medium and large cap companies only
- An investment option that removes some of the potential risks that can arise from choosing a single fund manager

\* 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.

## Passively Managed

Passive management or index investing aims to remove the potential risk that comes from choosing a single fund manager. The goal is to match the return of the indices being tracked. By tracking broad indices, passive portfolios provide good diversification and, consequently, could be considered less risky than an actively managed portfolio.

**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 investments time to grow in value. However, even long-term investing involves risk as values will fluctuate over time.



## Risk Rating – High Risk

New Ireland has rated the Indexed All Equity 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 or inflation. The focus is on maximising the potential return to investors, rather than minimising risks. Some high risk funds may consist almost entirely of one asset class or be concentrated in one geographic region or sector. Investors' capital is not secure and may fluctuate significantly. Investors may get back substantially less than they originally invested.

## Product Availability

The **Indexed All Equity Fund** are available to investors through the following New Ireland products:

- Personal Retirement Plan
- Executive Retirement Plan
- Trustee Investment Plan
- Personal Retirement Bond
- Group Pension
- Approved Retirement Fund (ARF)
- Approved Minimum Retirement Fund (AMRF)
- 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<sup>†</sup>**



**fundcentre.newireland.ie**

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<sup>†</sup> 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. The information set out is of a general nature, may have been condensed or be incomplete and should not be relied upon without seeking professional advice.

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The Indexed All Equity Fund has been developed solely by New Ireland Assurance. While the fund aims to track as closely as reasonably possible the performance of the FTSE All-World Developed Eurobloc Index and the FTSE All-World Developed ex Eurobloc Index, there is no trade connection with those indices. FTSE® does not sponsor, advise, recommend, endorse or promote the Indexed All Equity Fund and has no liability whatsoever to any person arising out of their investment in the Indexed All Equity Fund.

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