

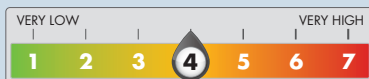


Fund Objective

To generate modest capital growth over the long-term by investing in income generating assets (with income re-invested in the fund) and across different countries and 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 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 Income & Growth 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.

The Income and Growth Fund is an investment fund that aims to generate income (which is re-invested in the fund) along with modest long-term capital growth for its investors.

Diversification

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

Asset Mix*

Equities

The equity holding of the fund is biased towards quoted equities that are dividend yielding and also provide the opportunity for capital growth. The balance of the asset mix is held in property, bonds and cash.

Property


The Income and Growth Fund typically invests in quality commercial properties with tenants in Ireland, UK and mainland Europe.

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

*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) 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

New Ireland has rated the Income and Growth Fund a medium risk investment fund. Funds categorised as medium risk have the following characteristics:

- They offer the potential for returns in excess of deposits, but do not promise a minimum return at any time.
- They tend to invest in a range of assets, including lower risk assets such as government bonds and investment grade corporate bonds; but are more focused on higher risk assets such as equities, property and alternatives (e.g. commodities).
- Investors' capital is less exposed to market fluctuations than higher risk investments, but investors may get back less than they originally invested.

Product Availability

The **Income and Growth Fund** is available to investors through the following New Ireland products:

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

Charges

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



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1890 405 905[†]



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. 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. We believe the information to be reliable but we cannot guarantee its accuracy. The information set out does not constitute an offer or recommendation to buy or sell any investments or to subscribe to any investment services. Details are as at the date of this document unless otherwise stated and may change over time. For further details please refer to the fund brochure. Terms and conditions as set out in your policy conditions apply.

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