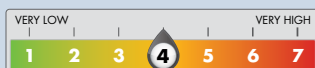


Fund Facts

- **Performance Aim:** The fund aims to return Cash (as measured by 1-month EURIBOR) +4% p.a. over a rolling 5 year period (gross of tax and charges).

It is important to understand that the value of your investment may fall as well as rise and that you may receive back less than you originally invested.
- **Recommended Investment Time Frame:** Medium to long term (typically 5-7 years or more)
- **Managed By:** Newton Investment Management (Newton)
- **Asset Mix:** Investment is spread across a wide range of global asset classes*
- **Active Fund Management**
- **Risk Rating:** Medium Risk



Refer to fund brochure for information on the New Ireland fund's risk rating

Fund Objective

New Ireland's fund invests in the BNY Mellon Global Real Return Fund (the fund) which offers investors the opportunity to benefit from the returns which investing in a wide range of assets has the potential to offer. Through its focus on risk management, the fund aims to deliver returns with reduced short-term risk and a smoother investment journey for investors.

Features of the BNY Mellon Global Real Return Fund

- **Aims to deliver solid long-term returns with an explicit focus on risk management**
The fund manager expertly combines investments across a wide range of global asset classes to maximise potential returns for investors, while aiming to reduce the risk that comes from short term market movements (volatility).
- **Multi-Asset Investment Approach**
Investment is spread across a wide range of asset classes and geographic regions designed to maximise long-term potential returns and may include:
 - Equities
 - Government Bonds
 - Corporate Bonds
 - Currencies & Cash
 - Commodities i.e. gold, oil, copper
 - Emerging Markets
 - Agriculture
 - Forestry
 - Infrastructure
- **Newton's View of the World**
Based on indepth global research, Newton develops global themes that they believe will shape financial markets and economies over the long term. It is only with this information that Newton believes it can best identify the country and asset mix etc to hold that will benefit the fund in this type of environment.
- **Maximum Flexibility in Investment Approach**
To maximise return potential and reduce the impact of short term market risk, risk management is an explicit focus for the fund manager. They have maximum flexibility to move in and out of assets quickly, subject only to their own restrictions. They can also use simple derivative strategies that aim to protect the fund from downside risks.
- **Active Risk Management**
Risk management is an integral part of the investment process at Newton, and this is achieved through a number of ways:
 - Diversification
 - Strong research & investment skill
 - Internal controls & guidelines
 - Flexibility
 - Use of simple & transparent derivatives
- **Strong Active Management**
Managed by Newton Investment Management, one of BNY Mellon's leading investment managers. Newton have a proven track record of delivering stable returns for investors in all kinds of market conditions.

*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: Past performance is not a reliable guide to future performance.

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



Newton Investment Management

With over 30 years experience, Newton have a demonstrable track record in delivering strong risk adjusted returns to meet clients' investment objectives. Through an award winning research and investment process, Newton employ a combined 'top down' and 'bottom up' approach to investing, identifying areas of opportunity and risk across global financial markets.

NEWTON
The Power of Ideas

BNY Mellon - Global Scale

BNY Mellon is one of the largest investment managers globally. With industry-leading teams in 35 countries and more than 100 markets worldwide, it is dedicated to creating innovative financial services. The company operates a multi-boutique model with a number of asset managers (currently 16), allowing BNY Mellon to benefit from international scale while harnessing the skill of world class specialists, including Insight Investment Management.

 **BNY MELLON**

Product Availability

The **BNY Mellon Global Real Return Fund** is available to investors through the following New Ireland products:

- Smart Funds
- FutureSave
- Personal Retirement Plan
- Executive Retirement Plan
- Group Pensions
- Trustee Investment Plan
- Approved Retirement Fund (ARF)
- Approved Minimum Retirement Fund (AMRF)
- Personal Retirement Bond
- AVCs

Charges

Charges vary per product type. For **BNY Mellon Global Real Return Fund**, a fund management charge of 0.35% 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****1890 405 905†****fundcentre.newireland.ie**

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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.

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.

The Fund is a sub-fund of BNY Mellon Global Funds, plc, an open-ended investment company with variable capital (ICVC), with segregated liability between sub-funds. Incorporated with limited liability under the laws of Ireland and authorised by the Central Bank of Ireland as a UCITS Fund. The Management Company is BNY Mellon Global Management Limited (BNY MGM), approved and regulated by the Central Bank of Ireland. Registered address: 33 Sir John Rogerson's Quay, Dublin 2, Ireland. Newton Investment Management Limited (Newton) is authorised and regulated by the Financial Conduct Authority. Newton, BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. Registered in England No. 1371973. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a generic term to reference the corporation as a whole or its various subsidiaries. Newton and BNY MGM are ultimately owned by The Bank of New York Mellon Corporation. New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.