



## Fund Objective

New Ireland's range of regional equity funds aim to generate long-term capital growth for investors. Each New Ireland fund invests in a State Street Global Advisors' fund.

## Fund Facts

- **Recommended Investment Time Frame:** Medium to long-term (typically 5-7 years or more)
- **Asset Mix\*:** Equities
- **Investor Manager of the Underlying Funds:** State Street Global Advisors (SSGA)
- **Risk Rating:** High Risk



## STATE STREET GLOBAL ADVISORS®

### Investment Manager

- SSGA is the investment management business of State Street Corporation and one of the world's largest investment managers.
- SSGA has over 400 dedicated investment professionals.
- SSGA Ireland has over 50 years' experience managing investments. Dublin is one of SSGA's investment centres.
- SSGA attribute their success to historically strong investment performance, a deep understanding of their clients' requirements, innovative investment solutions and SSGA's sophisticated investment technology.
- With a large dedicated team of professionals based in Dublin, SSGA are well placed to understand the trends and evolving needs of Irish investors.

At New Ireland, we offer a wide range of regional equity funds for investors to choose from. This range of actively managed equity funds offers investors the opportunity to invest in equities across different geographic locations:

### Regional equity funds available include:

- **Asia Pacific Equity Fund** - a portfolio of Asia Pacific equities
- **European Securities Fund** - a portfolio of European equities
- **North American Equity Fund** - a portfolio of North American equities
- **Euroland Equity Fund** - a portfolio of Euroland equities

\*Equities in these funds 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: These funds may be affected by changes in currency exchange rates.**

**Warning: If you invest in these funds 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 has rated each of these funds high risk investment funds. 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

These funds are available to investors through the following New Ireland products:

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

## Charges

Charges vary per product type. 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<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. 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.