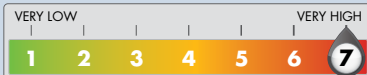


## Fund Objective

To generate long-term capital growth by investing in a diversified portfolio of Irish equities

## Fund Facts

- **Recommended Investment Time Frame:** Medium to long-term (typically 5-7 years or more)
- **Asset Mix\*:** Equities
- **Managed By:** State Street Global Advisors (SSGA)
- **Risk Rating:** Very High Risk



## Fund Manager

**STATE STREET  
GLOBAL ADVISORS®**

The Irish Equity Fund is managed by State Street Global Advisors (SSGA) one of the largest global asset managers:

- State Street Global Advisors is a leading global investment manager
- SSGA has 29 offices worldwide including 9 global investment centres (one of which is in Dublin)
- SSGA offers unrivalled global reach and scale; combined with a local, experienced team.

## Irish Equity Fund

The Irish equity fund is an actively managed fund that provides investors with the opportunity to invest in a basket of Irish company shares. The fund manager selects stocks to try to take advantage of opportunities they have identified. The share prices of these companies will fall and rise over time.

The fund manager aims to create a diversified investment portfolio, but the fund may hold shares in just a small number of equities at times. If the fund is concentrated in a smaller number of equities, the effect on the fund's value could be more pronounced than if the fund invested in a large range of equities.

\*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.

## 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 – Very High Risk



New Ireland has rated the Irish Equity Fund a very high risk investment fund. Funds categorised as very high risk funds have the following characteristics:

- They aim to generate exceptional returns for investors, but involve a significant level of risk.
- In a worst case scenario, investors in a very high risk fund could lose all of their original investment.

**Warning: The value of your investment can go down as well as up.**  
**Warning: If you invest in this fund you may lose some or all of the money you invest.**



## Product Availability

The **Irish Equity Fund** is available to investors through the following New Ireland products:

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

## 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**

**Warning: The value of your investment can go down as well as up.**

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

<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. 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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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 fund mentioned on its own account.