

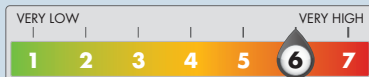


## Fund Objective

New Ireland's fund invests in the State Street World Index Equity Fund. The fund aims to track as closely as reasonably possible the performance of the MSCI World Index over the long term.

## 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 Ireland Limited (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

New Ireland's World Index Fund (Unhedged) is a passively managed global equity index fund that aims to provide investors with exposure to a diversified basket of global equities, diversified across regions, industry sectors and stocks. The fund's value can be affected by changes in currency exchange rates as it does not use currency hedging. The fund also offers broad diversification across regions, industry sectors and stocks.

\*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 index being tracked with net dividends reinvested. By tracking broad indices, passive portfolios provide good diversification and, consequently, could be considered less risky than an actively managed portfolio.

## Fund Management

SSGA has a proud heritage of passive investing. With over three decade's experience, they have provided high quality passive funds that can help lower costs and allow investors to keep more of what their portfolios earn over time.

As one of the world's largest managers of passive assets, SSGA offer a huge selection of funds — covering a multitude of asset classes, markets, regions and underlying providers.

**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 World Index Fund (Unhedged) 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 **World Index Fund (Unhedged)** is available to investors through the following New Ireland products:

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

## Charges

Charges vary per product type. For details of charges that apply please talk to your financial broker or advisor.

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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.

The World Index Fund (Unhedged) has been developed solely by New Ireland Assurance. While the fund aims to track as closely as reasonably possible the performance of the MSCI World Index over the long term, there is no trade connection with the MSCI World Index. MSCI® does not sponsor, advise, recommend, endorse or promote the World Index Fund (Unhedged) and has no liability whatsoever to any person arising out of their investment in the World Index Fund (Unhedged).

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.