

Fund Facts

- **Investment Aim:** New Ireland's Indexed Euro Corporate Bond Fund aims to track as closely as reasonably possible the performance of Barclays Euro-Aggregate Corporate Bond Index.
- **Recommended Investment Time Frame:** Medium to long term (typically 5-7 years or more)
- **Style:** Passively managed
- **Investment Manager of the Underlying Fund:** State Street Global Advisors Ireland Limited (SSGA)
- **Asset Mix*:** European corporate bonds
- **Risk Rating:** Low to Medium Risk



*Bond 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.

Fund Objective

New Ireland's fund invests in the SSGA Euro Corporate Bond Index Fund. The fund provides exposure to a diverse range of European corporate bonds including fixed rate bonds, callable and puttable bonds across a range of sectors (financials, industrials and utilities). The SSGA fund aims to provide a return that matches as closely as reasonably possible the Barclays Euro-Aggregate Corporate Bond Index.

Reasons to Invest in the Indexed Euro Corporate Bond Fund:

- **Diversification across asset type and sectors***
 - **European Corporate Bonds:** The fund provides exposure to a wide range of corporate bonds including fixed-rate bonds, callable and puttable bonds.
 - **Sectors:** The fund tracks the performance of a variety of corporate sectors including financials, industrial and utilities.
- **Passive investing**
 Passive investing aims to remove the potential risk that comes from choosing a single fund manager. By tracking a specific index the fund will invest only in stocks trading on that index as opposed to an actively managed fund that can have multiple stocks from different indexes. Index funds manage risk by only choosing to invest in the index, and in turn can be considered less risky than an actively managed fund.

Minimum Recommended Investment Period

Bonds generally exhibit lower volatility than equities and property. Therefore, investing in bonds can be considered a medium to long term investment (typically, 5-7 years or more). However, investors should always be aware that bonds as an asset class also carry investment risk.

SSGA

- 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

STATE STREET
GLOBAL ADVISORS

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.



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 – Low to Medium Risk

At New Ireland we classify our wide range of funds into seven different risk categories to help you better understand the risks to your original investment.

New Ireland has rated Indexed Euro Corporate Bond Fund a low to medium risk investment fund. Low to medium risk funds 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, normally focusing on lower risk assets such as government bonds and investment grade corporate bonds.
- However, they also typically invest in higher risk assets such as equities, property and alternatives (e.g. commodities). At times these investments may be a significant proportion of the fund.
- Investors' capital is less exposed to market fluctuations than higher risk investments but investors may get back less than they originally invested.

Product Availability

Indexed Euro Corporate Bond Fund is available to investors through the following New Ireland products:

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

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[†]



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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 Indexed Euro Corporate Bond Fund has been developed solely by New Ireland Assurance. While the fund aims to track as closely as reasonably possible the performance of Barclays Euro-Aggregate Corporate Bond Index, there is no trade connection with the Barclays Euro-Aggregate Corporate Bond Index. Barclays® does not sponsor, advise, recommend, endorse or promote the Indexed Euro Corporate Bond Fund and has no liability whatsoever to any person arising out of their investment in the Indexed Euro Corporate Bond Fund.

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.