



## Fund Objective

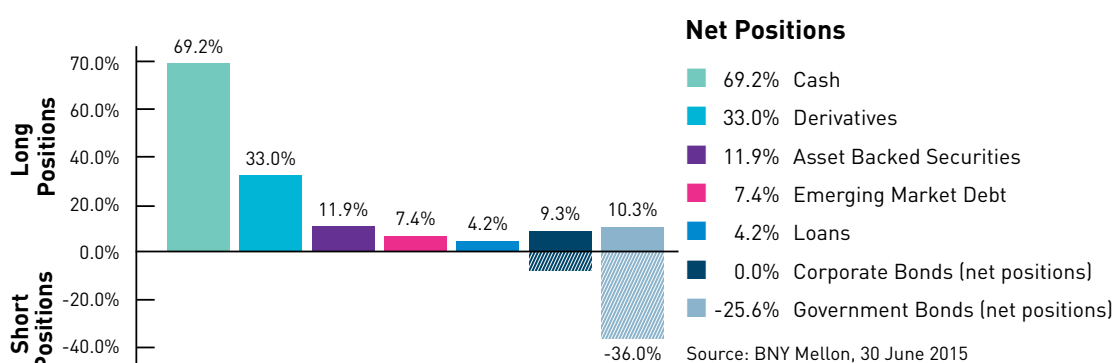
New Ireland's fund invests in the BNY Mellon Absolute Return Bond Fund which looks to deliver returns irrespective of interest rate direction or economic conditions.

## Features of the BNY Mellon Absolute Return Bond Fund

- **A diversified and comprehensive bond portfolio**

A comprehensively diversified bond portfolio offering exposure to a broad range of bonds and cash like instruments.

### Fund Asset Split - long and short positions



Please see fund brochure for more information about long and short positions.

## Fund Facts

- **Performance Aim:** The fund aims to return Cash (as measured by 3-month EURIBOR) +3% p.a. over a rolling 3 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:** Insight Investment Management (Insight) - one of BNY Mellon's world class specialist asset managers

- **Asset Mix:** Investment is spread across a range of bonds and cash-like instruments\*

- **Active Fund Management**

- **Risk Rating:** Low to medium Risk



Refer to fund brochure for information about New Ireland's risk rating.

- **Seeks to deliver positive returns in all market conditions**

Different to traditional bond funds, the fund seeks to generate returns in all kinds of market conditions.

- **Aims to outperform cash**

The fund aims to return Cash (measured as 3-month EURIBOR) + 3% p.a. over a rolling 3 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.

- **Dynamic investment approach**

The fund manager embraces a dynamic and highly flexible investment approach that can establish both long and short positions in assets. This approach has a high degree of flexibility to move between assets quickly.

- **Active risk management**

An integral part of the investment approach. The aim of the risk management approach is to eliminate unintended risks to the fund.

- **Skilled active management**

Insight have built an award-winning reputation for excellence in liability risk management, active fixed income, and active absolute return style investing.

\*Bonds 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.



## 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**.



## Insight Investment Management (Insight)

Insight Investment Management is part of the BNY Mellon Company. Launched in 2002, Insight is now a leading UK investment manager. The company has a reputation for excellence in liability risk management, active fixed income, and active absolute return style investing.



## Product Availability

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

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

## Charges

Charges vary per product type. For the **BNY Mellon Absolute Return Bond** 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.

## Recent BNY Mellon Awards



**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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