



Easy Access SmartFunds

Flexible & Transparent Pricing

Introducing New Ireland's Easy Access SmartFunds Promotion:

Base annual
fund management
charge

1%

Gross
Allocation

103.50%

Early
encashment
charges?

No

Key Features:

No early encashment charges

With this option, your clients can invest knowing that, if they need to, they can access their funds at any time, without incurring an early encashment charge.

Death Benefit Unique to New Ireland

If the policy ceases in the first 5 years due to death, the death benefit payable will equal at least the single premiums invested (after allowing for any part encashments and regular income).

**NOW
AVAILABLE
UNTIL
29 December
2017**

Other Important Features:

- Minimum Investment: €5,000
- Maximum Investment: €200,000 – investing larger amounts is at the discretion of New Ireland. Please talk to your Broker Consultant.
- Minimum Initial Commission: 2.5% - this is subject to a 3 year clawback on a monthly pro-rata basis
- Fund Based Commission available in increments of 0.05% up to 0.5%. Other options also available on request.
- 6 free switches per year (€25 per switch thereafter)
- Maximum age at entry: 75 next birthday
- Promotion ends 29 December 2017





End to end investment solutions

iPort, our online investment advisory tool can support you with your clients' investment needs:

- Assess your client's attitude to risk using the eValue Investment Solutions questionnaire. Take your client's investment timeframe into consideration when making a risk level recommendation.
- Model Possible Outcomes – use the interactive graphing tool to take a look at a range of possible investment outcomes for your client.
- Provide your clients with a professional, personalised investment report that accesses the full suite of New Ireland's fund range including **ifunds** and **PRIME Funds**.

How to put your chosen fee structure in place?

STEP 1

On page 9 of the SmartFunds application form find – **Section 13: To be completed by the Insurance Intermediary (see below)**

STEP 2

Use the special instruction box (highlighted below) to state “**Easy Access Smart Funds**” confirming the initial commission, net allocation and trail commission to apply to the policy.

13. To be completed by the Insurance Intermediary

Name: Broker Consultant's Name:
Agency No.: Broker Consultant's No.:
Branch No.: Advisor E-mail:

If no instruction is given, standard commission will be assumed.

Special Instructions:

Date Received in Branch:	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	D	D	M	M	Y	Y	Y	Y	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Money Laundering Check:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D	D	M	M	Y	Y	Y	Y													
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													
Date Sent to Head Office:	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	D	D	M	M	Y	Y	Y	Y	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Cert. of Ident. Req'd.:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D	D	M	M	Y	Y	Y	Y													
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													
Application Checked:	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Factfind:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>													
Section 30 Receipt:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>	Contact Referral Form:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>													
				Reason Why Letter:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>													

To find out more about Easy Access SmartFunds and how iPort can support your business:



Talk to your New Ireland Broker Consultant

Terms and conditions apply. The promotion applies to all amounts invested up to 29 December 2017 only. A 1% Government levy applies to all amounts invested in a SmartFunds policy.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.