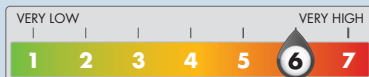


## Fund Objective

To generate long-term capital growth for investors

## 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:** High Risk



## STATE STREET GLOBAL ADVISORS®

## Fund Manager

The Global Equity Funds are managed by SSGA:

- SSGA is the investment management business of State Street Corporation and one of the world's largest investment managers.
- SSGA has over over 400 dedicated investment professionals.
- SSGA Ireland has over 50 years' experience managing investments. Dublin is one of SSGA's investment centres.
- SSGA attribute their success to historically strong investment performance, a deep understanding of their clients' requirements, innovative investment solutions and SSGA's sophisticated investment technology.
- With a large dedicated team of professionals based in Dublin, SSGA are well placed to understand the trends and evolving needs of Irish investors.

New Ireland's global equity funds offer investors the opportunity to invest in a diversified basket of equities from across the globe:

## Global equity funds include:

- **Equity/ Pension Equity Fund** - a worldwide equity fund
- **Pension International Fund** - an international equity fund that excludes Ireland

\*Equities in these funds 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: These funds may be affected by changes in currency exchange rates.**

**Warning: If you invest in these funds 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 assets 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 each of these funds high risk investment funds. 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

These funds are available to investors through the following New Ireland products:

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

## Charges

Charges vary per product type. For details of the charges that apply, please refer to the product brochure and talk to your Financial Broker or Advisor.



**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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