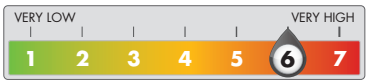
NEW IRELAND ASSURANCE

iFunds Equities

Investment Aim

To generate long-term returns by providing exposure to global equities.

High Risk



Overview*

iFunds Equities is a diversified portfolio of funds designed and managed for customers looking for a **High Risk** investment. **iFunds Equities** provides exposure to:

- Global equities
- A variety of different investment managers
- A variety of different investment styles.

The fund mix will typically include both developed and Emerging Markets.

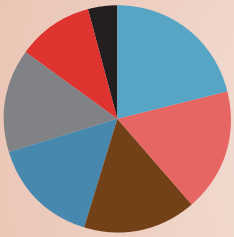
Each fund within the portfolio has been carefully selected for its contribution to the aim of the **iFunds Equities**. This could be the fund's individual characteristics, such as its ability to generate return, or its ability to complement other components in the portfolio, such as providing exposure to alternative sources of investment return.

*For some funds, the equity assets in that 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 a fund it provides an opportunity to increase the investment return.

iFunds Equities – A Truly Diversified Offering

Diversified by:

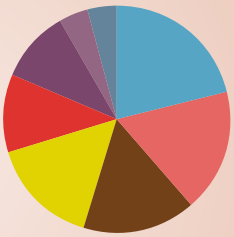
Investment Manager



- 21.2% Los Angeles Capital
- 17.6% Walter Scott
- 16.0% Dodge & Cox
- 15.7% State Street Global Advisors
- 14.7% KBI Global Investors
- 10.9% Schroders
- 3.9% Lazard

Diversified by:

Funds



- 21.2% LA Capital Fund
- 17.6% Walter Scott Global Equity Fund
- 16.0% Dodge & Cox Global Stock Fund
- 15.7% Spotlight
- 10.9% Schroder Global Equity Fund
- 10.3% KBI Developed World Equities Fund
- 4.4% KBI Emerging Markets Equities Fund
- 3.9% Lazard Emerging Markets Fund

Source: New Ireland, 30 September 2017

The information above is correct as at 30 September 2017 and is for illustration purposes only. The investment managers, funds and asset mixes or benchmark may change over time. Up to date information is available from your Financial Broker or Advisor or from **fundcentre.newireland.ie**

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.

taking care of you...

NEW IRELAND ASSURANCE

iFunds Equities – Component Funds*

Component Fund Name	Investment Manager	Investment Aim
Spotlight	STATE STREET GLOBAL ADVISORS	To generate long–term potential returns by investing in a concentrated portfolio of equities (holding approximately 30-40 equities).
KBI Developed World Equities Fund	KBIGI	To generate long-term growth by investing in a diversified portfolio of developed markets' equities with high dividend characteristics.
KBI Emerging Markets Equities Fund	KBIGI	To generate long-term growth by investing in a diversified portfolio of emerging markets' equities with high dividend characteristics.
Schroder Global Equity Fund	Schroders	To generate long-term capital growth by investing in global equities.
Lazard Emerging Markets Fund	LAZARD ASSET MANAGEMENT	To achieve long-term capital growth by investing in a diversified portfolio of 70-90 companies located in, or doing significant business in, emerging market countries.
Walter Scott Global Equity Fund	WALTER SCOTT SINCE · 1983	To achieve long-term capital growth by investing in global equities.
Dodge & Cox Global Stock Fund	DODGE & COX® WORLDWIDE FUNDS	To generate long-term growth by investing in global equities.
LA Capital Global Equity Fund	LOS ANGELES CAPITAL	To achieve capital appreciation by investing principally in equity securities.

* The component funds are New Ireland unit linked funds. The list of component funds and the fund details are correct as at 30 September 2017. Component funds and/or weightings may change over time. The component funds may invest directly or in collective investment vehicles to meet the investment aim of the funds. Up to date information is available from your Financial Broker or Advisor or from **fundcentre.newireland.ie**
iFunds Equities is provided by New Ireland Assurance. The risk rating of the **iFunds Equities** portfolio is as set out. Component funds are rated individually where the funds are available to investors other than through **iFunds**.

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Leading Investment Managers

ifunds Equities combines the investment skills of a range of international and domestic investment managers:

STATE STREET GLOBAL ADVISORS

- 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.

KBIGI

- KBI Global Investors is a global investment manager, headquartered in Dublin with offices in Boston and New York
- Multi product boutique with two core areas of expertise – Global Equity strategies and Natural Resource Equities
- Majority owned by Amundi, with a minority equity stake owned by key employees of KBI Global Investors.

Schroders

- A global asset management company
- Over 200 years of financial services experience, listed on the FTSE 100
- A dedicated fund manager - asset management is their sole business
- Global presence - an international network of 37 offices spread in 27 countries.

LAZARD ASSET MANAGEMENT

- Lazard Asset Management is a major global investment manager
- Operates in 42 cities across 27 countries
- A truly global footprint characterised by global research, a global investment platform, and global clients
- A strong in-house investment research capability supported by 230 investment professionals worldwide.

WALTER SCOTT SINCE · 1983

- Walter Scott Global is part of the BNY Mellon company
- A dedicated equity investment specialist with a focus on classical, long term global equity investment management
- Bottom-up stock picking investment approach.

DODGE & COX® WORLDWIDE FUNDS

- Dodge & Cox, founded in 1930, is a dedicated investment specialist
- Today, it remains an independent organisation
- The firm operates from a single office in San Francisco
- Investment Management is their sole business with bottom-up stock picking their investment approach.

LOS ANGELES CAPITAL

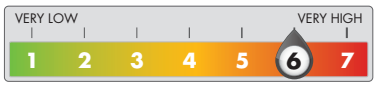
- Los Angeles Capital is a global equity fund manager
- A pioneer in dynamic equity management – uses proprietary technology to build portfolios that can adapt to changing economic environments
- A vision is that this approach will help it deliver superior investment performance
- 100% employee owned.

As at 30 September 2017. The list of investment managers is subject to change.
Any references to an investment manager may refer to the investment manager of an underlying collective investment vehicle.

Minimum Recommended Investment Period

Investing should always be considered over the medium to long-term (typically, 5-7 years or more) so as to reduce the risk of short-term volatility. However, even long-term investing involves risk as values will fluctuate over time.

Risk Rating – High 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 **iFunds Equities** a high risk investment fund. 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 investor, 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

iFunds Equities is available to investors through the following New Ireland products:

- Smart Funds
- Future Save
- Personal Retirement Plan
- Executive Retirement Plan
- Group Pensions
- Trustee Investment Plan
- Personal Retirement Bond
- Approved Retirement Fund (ARF)
- Approved Minimum Retirement Fund (AMRF)
- PRSA (non-standard)

Charges

Charges vary per product type. For **iFunds Equities**, a charge of 0.30% 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.

To find out more about iFunds Equities:

Talk to your Financial Broker or Advisor

1890 405 905† **fundcentre.newireland.ie**

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Warning: If you invest in this fund you may lose some or all of the money you invest.

†To improve our service to you calls may be recorded. New Ireland reserves the right to review the risk categorisation of its funds at any time. 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.

The information provided should not be relied upon without seeking appropriate advice. We believe any sources quoted to be reliable but we cannot guarantee the accuracy or completeness of the information. Mention of specific stocks or investments does not constitute an offer or recommendation to buy or sell those stocks or investments or to subscribe to any investment services. Any opinions and estimates stated constitute best judgment at the date of this document and may change. Fund details provided are as at the date of this document unless otherwise stated. For further details please refer to the fund brochure.

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State Street Global Advisors Ireland Limited is regulated by the Central Bank of Ireland. Incorporated and registered in Ireland at Two Park Place, Upper Hatch Street, Dublin 2. Registered number 145221. Member of the Irish Association of Investment Managers.

KBI Global Investors Ltd. (KBIGI) is regulated by the Central Bank of Ireland.

Schroder Investment Management Limited. Registered in England and Wales 1893220. Registered office: 31 Gresham Street, London, EC2V 7QA. Authorised and regulated by the Financial Conduct Authority.

Lazard Asset Management Limited, authorised and regulated by the Financial Conduct Authority. Incorporated in England and Wales, registered number 525667.

Dodge & Cox Worldwide Investments Ltd is authorised and regulated by the Financial Conduct Authority. Company number 7019186.

Los Angeles Capital Management and Equity Research, Inc. ("Los Angeles Capital") is an independent, employee owned investment advisory firm founded in 2002, and is registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940.

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.