







Passive – innovative passive fund range – no one fund manager selects what stocks to hold. 

Diversified – a multi-asset fund range (excluding PRIME Equities) with investment spread across a wide range of asset classes including alternatives. This ensures multiple sources of return and that losses from one asset class can be offset by gains elsewhere. 


Risk managed – PRIME Funds aim to deliver a smoother return for investors. Exposure to stock markets is automatically reduced in times of high volatility and increased in times of low volatility to help investors remain invested for longer. PRIME 3, 4 and 5 are designed to remain within specific long-term volatility bands. 


Article 8 Funds – PRIME Funds help clients achieve their long-term goals and in a way that is consistent with the principles of Environmental, Social and Governance (ESG) focused investing. PRIME Funds are classified Article 8 Funds as per Sustainable Finance Disclosure Regulation (SFDR) classification. 


Investment expertise – State Street Global Advisors (SSGA) – a pioneer in index and ESG investing. SSGA have a proud 30 year track record in ESG investing, reflecting their long-term commitment to ESG principles. Assets Under Management of €3.65 trillion as of 31 December 2021. 


Standard charges apply – standard product and fund management charges apply to our broad range of funds. Charges may vary per product type. When investing in PRIME Funds no additional fund management charges apply. 


Choice of 4 funds across the risk spectrum:


 **PRIME 3** ...Low to Medium Risk




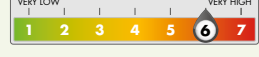
 **PRIME 4** Medium Risk



 **PRIME 5** ..Medium to High Risk



 **PRIME Equities** High Risk



The above risk categories have been determined by New Ireland. Separately European Union (EU) law requires that a risk indicator be applied to the fund if certain products are held (excludes pensions), and it may differ from the New Ireland risk category. The EU indicator is stated in the Fund Information Sheets and can be found on our website at <http://fundcentre.newireland.ie/#KIDS>. Please see the Smart Funds or FutureSave brochure for further details.

Warning: The value of your investment may 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.

To find out more about **PRIME Funds**:



Talk to your New Ireland Account Manager

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 set out has been condensed and should not be relied upon without reference to other literature available on the funds. Opinions 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. 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.