
**Investment Manager's Report
Year Ended 31 December 2021
for
The National Federation of Voluntary Service Providers
Pension and Life Assurance Scheme**

Introduction

The value of the Scheme's net assets increased from €256,980,869 at the start of the Scheme year to €304,944,587 at the end of the Scheme year. This increase was accounted for by benefits paid into the Scheme exceeding contributions paid out of the Scheme, amounting to a net addition of €12,168,517, aggregated with the net increase on the Scheme's investments of €35,795,201.

The above details have been taken from the Scheme accounts which form part of the Report. The purpose of this report is to review the performance of each of these funds.

Fund Name	Fund Value €
Ethical Managed Fund	724,985
NIA Death Holding Fund	67,146
Passive IRIS 2013	51,738
Passive IRIS 2014	29,250
Passive IRIS 2015	22,061
Passive IRIS 2016	14,728
Passive IRIS 2017	15,166
Passive IRIS 2018	13,230
Passive IRIS 2019	207,759
Passive IRIS 2020	657,927
Passive IRIS 2021	2,010,593
Passive IRIS 2022	6,067,188
Passive IRIS 2023	6,357,471
Passive IRIS 2024	7,569,138
Passive IRIS 2025	7,904,801
Passive IRIS 2026	9,341,547
Passive IRIS 2027	8,989,008
Passive IRIS 2028	9,015,875
Passive IRIS 2029	11,373,754
Passive IRIS 2030	9,363,404
Passive IRIS 2031	12,989,766
Passive IRIS 2032	8,649,276
Passive IRIS 2033	10,477,054
Passive IRIS 2034	10,907,476
Passive IRIS 2035	11,203,824
Passive IRIS 2036+	161,470,139
Passive IRIS Annuity 2020	175,328
Passive IRIS Annuity 2021	126,377
Passive IRIS Annuity 2022	277,994
Passive IRIS Annuity 2023	250,145
Passive IRIS Annuity 2024	161,923
Passive IRIS Annuity 2025	137,997
Passive IRIS Fund 2021 S12	7,345
Passive IRIS Fund 2025 S12	133,214
Passive IRIS Fund 2028 S12	110,610
Passive IRIS Fund 2029 S12	20,200
Passive IRIS Fund 2036+ S12	1,208,181
Passive IRIS Lump Sum 2021	113,300
Passive IRIS Lump Sum 2022	148,506
Passive IRIS Lump Sum 2023	323,030
Passive IRIS Lump Sum 2024	154,799
Passive IRIS Lump Sum 2025	241,638
Passive IRIS Lump Sum 2027	12,853
Pension Cash Fund	4,451,655
Pension Elements Fund	1,237,385
PRIME Equities	157,803
Grand Total	304,944,587

Fund Description:

This fund invests in multiple asset classes globally. The assets may include equities, bonds (government and corporate), alternatives (e.g. commodities, high yield and emerging markets bonds, infrastructure), property and cash. The fund aims to provide a return of cash (measured as 1 month EURIBOR) + 2.5% per annum over a rolling 5 year period before taxes and charges are deducted.

Managed By:

State Street Global Advisors Europe Limited

Style:

Actively managed and strong focus on the management of investment risk.

Asset Mix:

Investment is spread across a wide array of assets

Risk Profile:



Low to Medium Risk

At a Glance

Total Fund Size €136 million
 Launch Date 18.02.10

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Elements Fund	0.9%	1.3%	0.0%	6.9%	10.1%	10.7%	32.2%
1 Month EURIBOR + 2.5% p.a.	0.2%	0.5%	1.9%	1.9%	6.2%	10.7%	25.5%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Elements Fund	0.9%	1.3%	0.0%	6.9%	3.3%	2.1%	2.8%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Elements Fund	6.9%	-2.6%	5.8%	-5.1%	6.0%	3.8%	-1.4%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day. Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics



Selected Fund:

10.7% Elements Fund

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

**Fund Commentary - Desmond Lawrence, Senior Investment Strategist, SSGA Investment Solutions Group
December 2021**

Rising COVID-19 cases in Dec triggered disruption to services and created further bottlenecks related to labour, transportation and goods. Key central banks pivoted to a hawkish stance amid persistent high inflation. On the fiscal front, the US Congress passed a bipartisan infrastructure bill, although the 'build back better' bill did not find enough support in the Senate. The team implemented de-risking trades in the first half of December on the back of a spike in equity volatility and the risk-off environment. However, due to improving risk sentiment later in the month, the allocation to growth assets was increased again.

Risk Factors of Investing

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. Investing should always be considered over the medium to long-term (at least 5-7 years) so as to reduce the risk of short-term volatility. However, even long-term investing involves risk as values will fluctuate over time. Please talk to your financial broker or advisor and refer to the fund information available on our website www.newireland.ie for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile. Separately European Union (EU) law also requires that a risk indicator be applied to a 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 Sheet and can be found at <http://fundcentre.newireland.ie/#KIDS>.

Sustainability Risks

Every fund is exposed to some degree of sustainability risks. If a sustainability risk materialises, the impact on the fund would depend on how the event impacts the price of the asset (for example bond, equity, property or other asset) that the fund invests in. For severe events this can be significant and the impact is likely to be greater for equities and property than bonds or alternatives. A fund diversified across multiple asset classes and regions will lower the potential adverse impact on the return if a sustainable event materialises. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

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Fund Description:

This fund aims to generate long term capital growth by investing in a diversified range of high quality ethical equities, excluding investments in sensitive areas and avoiding equities which are considered unethical.

Managed By: SSGA manage the underlying assets

Style: Actively managed

Asset Mix: Equities, Bonds, Property, Cash

Risk Profile:



Medium to High Risk

At a Glance

Total Fund Size €51 million

Launch Date 28.01.03

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Ethical Managed Fund	3.8%	3.2%	0.0%	12.3%	25.1%	24.6%	103.4%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Ethical Managed Fund	3.8%	3.2%	0.0%	12.3%	7.7%	4.5%	7.4%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Ethical Managed Fund	12.3%	-4.1%	16.1%	-8.3%	8.7%	10.8%	4.4%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and net of 1.5% p.a. fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics



Selected Fund:

24.8% Ethical Managed Fund

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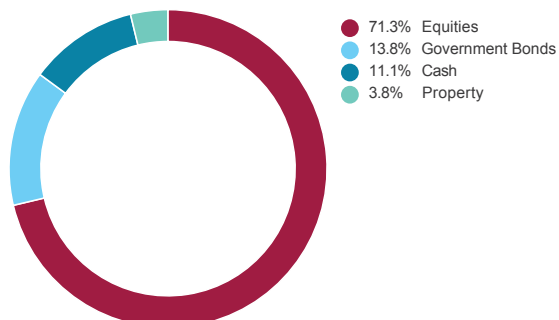
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Asset Split

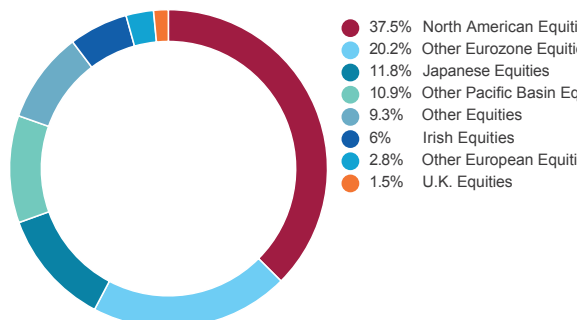
as at 31 December 2021



Source: Longboat Analytics

Geographic Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Top 10 Equity Holdings (alphabetically)

as at 31 December 2021

Anthem
BNP Paribas
Cisco Systems
Cognizant Tech Solutions
Comercia
F5 Inc
Lear
Resideo Technologies
Smurfit Kappa Group
Vertex Pharmaceuticals

Fund Commentary - Gordon Kearney, Investment Manager, SSGA Investment Solutions Group December 2021

The MSCI World index gained 3.2% in euro terms, driven by European and US as initial concerns around the potential impact of the omicron variant eased. Although the US S&P 500 and German DAX gained 4-5%, the experience elsewhere was different - the MSCI Emerging Markets index rose 1.5% in local terms (+0.8% in euros). Government bonds had a rough month, with losses driven by more hawkish signals from central banks; the Bank of England raised interest rates and the US Federal Reserve indicated it could start hiking rates as soon as March. Among commodities, Brent crude oil prices rebounded about 10% as omicron fears subsided.

Risk Factors of Investing

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Sustainability Risks

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Fund Description:

The aim of IRIS funds is to grow and safeguard a pension investor's retirement savings based on their expected year of retirement. IRIS is a lifestyle investment strategy aimed primarily at pension investors who want to take a retirement lump sum and invest in an Approved Retirement Fund (ARF) at retirement. We gradually switch your money from a higher risk investment strategy in the earlier years, to a medium / low risk strategy on the run up to retirement.

Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2013	0.9%	2.5%	0.0%	6.8%	13.2%	12.1%	46.4%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2013	0.9%	2.5%	0.0%	6.8%	4.2%	2.3%	3.9%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2013	6.8%	-1.3%	7.4%	-1.3%	0.2%	5.8%	0.1%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

15.1% Passive IRIS Fund 2013

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Sustainability Risks

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2014	0.7%	2.3%	0.0%	6.7%	13.1%	12.0%	51.8%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2014	0.7%	2.3%	0.0%	6.7%	4.2%	2.3%	4.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2014	6.7%	-1.2%	7.4%	-1.3%	0.3%	5.7%	0.1%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

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Selected Fund:

14.9% Passive IRIS Fund 2014

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Asset Split

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Continued overleaf:

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2015	0.8%	2.3%	0.0%	6.7%	13.1%	12.0%	51.8%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2015	0.8%	2.3%	0.0%	6.7%	4.2%	2.3%	4.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2015	6.7%	-1.2%	7.3%	-1.3%	0.3%	5.7%	0.1%

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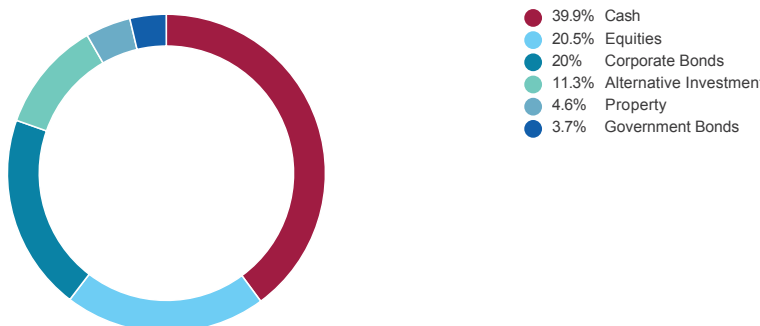
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Asset Mix:

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Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2016	0.8%	2.3%	0.0%	6.6%	13.1%	11.9%	60.7%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2016	0.8%	2.3%	0.0%	6.6%	4.2%	2.3%	4.9%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2016	6.6%	-1.2%	7.3%	-1.2%	0.2%	5.7%	0.3%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

14.9% Passive IRIS Fund 2016

Warning: Past performance is not a reliable guide to future performance.

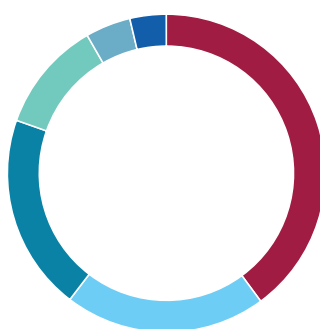
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Asset Split

as at 31 December 2021



- 39.9% Cash
- 20.5% Equities
- 20% Corporate Bonds
- 11.3% Alternative Investment
- 4.6% Property
- 3.7% Government Bonds

Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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. Investing should always be considered over the medium to long-term (at least 5-7 years) so as to reduce the risk of short-term volatility. However, even long-term investing involves risk as values will fluctuate over time. Please talk to your financial broker or advisor and refer to the fund information available on our website www.newireland.ie for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile. Separately European Union (EU) law also requires that a risk indicator be applied to a 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 Sheet and can be found at <http://fundcentre.newireland.ie/#KIDS>.

Sustainability Risks

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Fund Description:

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2017	0.9%	2.5%	0.0%	6.8%	13.1%	12.1%	59.8%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2017	0.9%	2.5%	0.0%	6.8%	4.2%	2.3%	4.8%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2017	6.8%	-1.2%	7.2%	-1.3%	0.3%	4.8%	0.9%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

15.0% Passive IRIS Fund 2017

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2018	0.8%	2.4%	0.0%	6.7%	13.3%	13.0%	69.8%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2018	0.8%	2.4%	0.0%	6.7%	4.2%	2.5%	5.4%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2018	6.7%	-1.2%	7.5%	-1.3%	1.1%	5.0%	1.4%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

15.5% Passive IRIS Fund 2018

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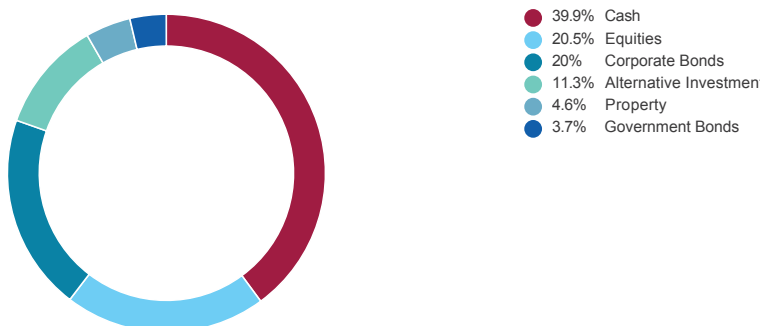
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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2019	0.8%	2.4%	0.0%	6.7%	13.5%	14.4%	71.7%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2019	0.8%	2.4%	0.0%	6.7%	4.3%	2.7%	5.6%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2019	6.7%	-1.2%	7.6%	-1.4%	2.3%	5.1%	1.9%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

16.4% Passive IRIS Fund 2019

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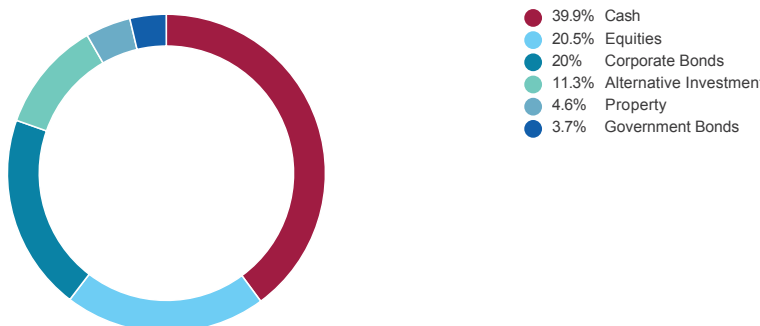
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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 20.11.08

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2020	0.7%	2.4%	0.0%	6.7%	14.3%	16.2%	78.1%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2020	0.7%	2.4%	0.0%	6.7%	4.6%	3.1%	5.9%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2020	6.7%	-1.3%	8.4%	-1.7%	3.5%	5.0%	2.2%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

17.8% Passive IRIS Fund 2020

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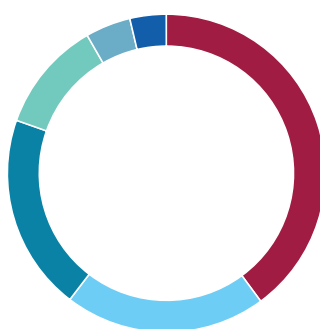
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Asset Split

as at 31 December 2021



- 39.9% Cash
- 20.5% Equities
- 20% Corporate Bonds
- 11.3% Alternative Investment
- 4.6% Property
- 3.7% Government Bonds

Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Total Fund Size €2,010 million

Launch Date 20.11.08

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2021	0.9%	2.4%	0.0%	6.8%	16.5%	19.5%	84.5%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2021	0.9%	2.4%	0.0%	6.8%	5.2%	3.6%	6.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2021	6.8%	-0.3%	9.5%	-2.0%	4.6%	4.9%	2.7%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

20.5% Passive IRIS Fund 2021

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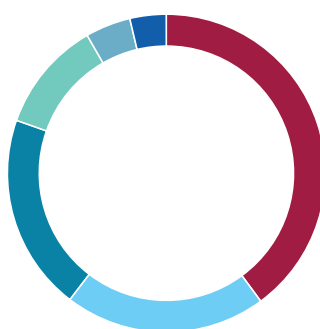
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Asset Split

as at 31 December 2021



- 39.9% Cash
- 20.5% Equities
- 20% Corporate Bonds
- 11.3% Alternative Investment
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Source: Longboat Analytics

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 09.02.10

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2022	0.8%	2.5%	0.0%	7.2%	19.5%	23.4%	96.0%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2022	0.8%	2.5%	0.0%	7.2%	6.1%	4.3%	7.0%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2022	7.2%	0.8%	10.6%	-2.3%	5.7%	5.8%	2.9%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

23.9% Passive IRIS Fund 2022

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

Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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. Investing should always be considered over the medium to long-term (at least 5-7 years) so as to reduce the risk of short-term volatility. However, even long-term investing involves risk as values will fluctuate over time. Please talk to your financial broker or advisor and refer to the fund information available on our website www.newireland.ie for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile. Separately European Union (EU) law also requires that a risk indicator be applied to a 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 Sheet and can be found at <http://fundcentre.newireland.ie/#KIDS>.

Sustainability Risks

Every fund is exposed to some degree of sustainability risks. If a sustainability risk materialises, the impact on the fund would depend on how the event impacts the price of the asset (for example bond, equity, property or other asset) that the fund invests in. For severe events this can be significant and the impact is likely to be greater for equities and property than bonds or alternatives. A fund diversified across multiple asset classes and regions will lower the potential adverse impact on the return if a sustainable event materialises. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

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Fund Description:

The aim of IRIS funds is to grow and safeguard a pension investor's retirement savings based on their expected year of retirement. IRIS is a lifestyle investment strategy aimed primarily at pension investors who want to take a retirement lump sum and invest in an Approved Retirement Fund (ARF) at retirement. We gradually switch your money from a higher risk investment strategy in the earlier years, to a medium / low risk strategy on the run up to retirement.

Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 09.02.10

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2023	0.9%	2.7%	0.0%	7.6%	22.4%	27.0%	103.1%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2023	0.9%	2.7%	0.0%	7.6%	7.0%	4.9%	7.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2023	7.6%	1.8%	11.7%	-2.6%	6.5%	6.0%	3.1%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

27.3% Passive IRIS Fund 2023

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2024	1.0%	2.9%	0.0%	8.0%	25.4%	30.4%	114.9%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2024	1.0%	2.9%	0.0%	8.0%	7.8%	5.5%	8.0%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2024	8.0%	3.0%	12.7%	-2.9%	7.1%	6.3%	3.3%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

30.8% Passive IRIS Fund 2024

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2025	1.1%	2.9%	0.0%	8.4%	28.2%	33.6%	121.5%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2025	1.1%	2.9%	0.0%	8.4%	8.6%	6.0%	8.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2025	8.4%	4.1%	13.7%	-3.3%	7.9%	6.5%	3.4%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

33.8% Passive IRIS Fund 2025

Warning: Past performance is not a reliable guide to future performance.

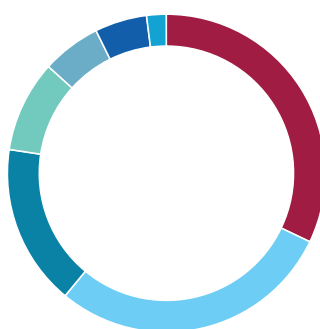
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Asset Split

as at 31 December 2021



32.1%	Equities
28.9%	Corporate Bonds
16.4%	Cash
9.3%	Long Bonds
6%	Alternative Investment
5.3%	Property
2%	Government Bonds

Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2026	1.1%	3.1%	0.0%	8.9%	31.1%	36.8%	127.7%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2026	1.1%	3.1%	0.0%	8.9%	9.4%	6.5%	8.6%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2026	8.9%	4.9%	14.7%	-3.9%	8.6%	6.8%	3.5%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

36.9% Passive IRIS Fund 2026

Warning: Past performance is not a reliable guide to future performance.

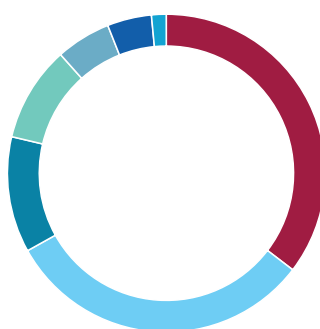
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Asset Split

as at 31 December 2021



- 35.4% Equities
- 31.5% Corporate Bonds
- 11.8% Long Bonds
- 9.7% Cash
- 5.6% Property
- 4.5% Alternative Investment
- 1.5% Government Bonds

Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2027	1.3%	3.4%	0.0%	9.9%	34.2%	40.9%	135.6%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2027	1.3%	3.4%	0.0%	9.9%	10.3%	7.1%	8.9%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2027	9.9%	5.7%	15.6%	-4.2%	9.6%	7.0%	3.6%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

40.8% Passive IRIS Fund 2027

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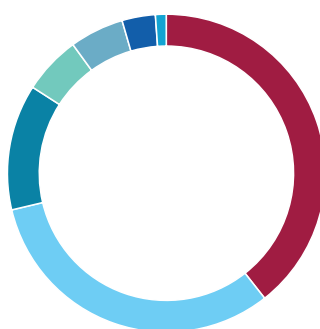
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Asset Split

as at 31 December 2021



39.4%	Equities
31.9%	Corporate Bonds
12.8%	Long Bonds
5.9%	Cash
5.5%	Property
3.4%	Alternative Investment
1.1%	Government Bonds

Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 06.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2028	1.4%	3.8%	0.0%	10.9%	37.8%	44.1%	137.7%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2028	1.4%	3.8%	0.0%	10.9%	11.3%	7.6%	9.0%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2028	10.9%	6.5%	16.6%	-4.7%	9.7%	8.3%	2.5%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

44.0% Passive IRIS Fund 2028

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

Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Sustainability Risks

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Fund Description:

The aim of IRIS funds is to grow and safeguard a pension investor's retirement savings based on their expected year of retirement. IRIS is a lifestyle investment strategy aimed primarily at pension investors who want to take a retirement lump sum and invest in an Approved Retirement Fund (ARF) at retirement. We gradually switch your money from a higher risk investment strategy in the earlier years, to a medium / low risk strategy on the run up to retirement.

Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2029	1.6%	4.1%	0.0%	11.9%	41.2%	47.7%	144.1%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2029	1.6%	4.1%	0.0%	11.9%	12.2%	8.1%	9.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2029	11.9%	7.3%	17.5%	-4.9%	10.0%	8.3%	2.6%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

47.5% Passive IRIS Fund 2029

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Fund Description:

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2030	1.8%	4.4%	0.0%	12.9%	44.2%	50.7%	149.6%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2030	1.8%	4.4%	0.0%	12.9%	13.0%	8.5%	9.6%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2030	12.9%	8.1%	18.1%	-5.2%	10.2%	8.5%	2.6%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

50.6% Passive IRIS Fund 2030

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Actively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2031	1.9%	4.8%	0.0%	13.9%	46.2%	52.1%	154.4%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2031	1.9%	4.8%	0.0%	13.9%	13.5%	8.8%	9.8%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2031	13.9%	8.3%	18.4%	-5.3%	9.9%	9.6%	2.6%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

52.5% Passive IRIS Fund 2031

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Fund Description:

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Managed By:

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Style:

Actively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2032	2.1%	5.0%	0.0%	14.5%	47.5%	53.7%	157.1%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2032	2.1%	5.0%	0.0%	14.5%	13.8%	9.0%	9.9%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2032	14.5%	8.5%	18.7%	-5.4%	10.1%	9.6%	2.6%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

54.0% Passive IRIS Fund 2032

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2033	2.1%	5.2%	0.0%	15.1%	49.1%	56.0%	163.8%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2033	2.1%	5.2%	0.0%	15.1%	14.2%	9.3%	10.2%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2033	15.1%	8.6%	19.2%	-5.7%	11.0%	7.7%	3.8%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

55.7% Passive IRIS Fund 2033

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €95 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2034	2.2%	5.3%	0.0%	15.7%	50.4%	57.3%	166.1%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2034	2.2%	5.3%	0.0%	15.7%	14.6%	9.5%	10.3%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2034	15.7%	8.8%	19.6%	-5.8%	11.0%	7.7%	3.8%

Source: Longboat Analytics.

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Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

57.0% Passive IRIS Fund 2034

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Asset Split

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Risk Factors of Investing

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Sustainability Risks

Every fund is exposed to some degree of sustainability risks. If a sustainability risk materialises, the impact on the fund would depend on how the event impacts the price of the asset (for example bond, equity, property or other asset) that the fund invests in. For severe events this can be significant and the impact is likely to be greater for equities and property than bonds or alternatives. A fund diversified across multiple asset classes and regions will lower the potential adverse impact on the return if a sustainable event materialises. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

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Fund Description:

The aim of IRIS funds is to grow and safeguard a pension investor's retirement savings based on their expected year of retirement. IRIS is a lifestyle investment strategy aimed primarily at pension investors who want to take a retirement lump sum and invest in an Approved Retirement Fund (ARF) at retirement. We gradually switch your money from a higher risk investment strategy in the earlier years, to a medium / low risk strategy on the run up to retirement.

Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle
At a Glance

Total Fund Size €2,010 million

Launch Date 07.09.06

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Fund 2035 Onwards	2.5%	5.8%	0.0%	16.8%	52.4%	59.3%	169.5%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Fund 2035 Onwards	2.5%	5.8%	0.0%	16.8%	15.1%	9.8%	10.4%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Fund 2035 Onwards	16.8%	9.0%	19.6%	-5.8%	11.0%	7.7%	3.8%

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

59.0% Passive IRIS Fund 2035 Onwards

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Asset Split

as at 31 December 2021



Source: Longboat Analytics

Continued overleaf:

Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Annuity 2020	-2.6%	0.3%	0.0%	-5.8%	9.7%	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Annuity 2020	-2.6%	0.3%	0.0%	-5.8%	3.1%	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Annuity 2020	-5.8%	6.8%	9.0%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

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Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

9.2% Passive IRIS Annuity 2020

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Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Annuity 2021	-2.6%	0.3%	0.0%	-5.2%	10.5%	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Annuity 2021	-2.6%	0.3%	0.0%	-5.2%	3.4%	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Annuity 2021	-5.2%	6.1%	9.8%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

9.1% Passive IRIS Annuity 2021

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Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Annuity 2022	-2.2%	0.7%	0.0%	-2.7%	13.6%	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Annuity 2022	-2.2%	0.7%	0.0%	-2.7%	4.3%	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Annuity 2022	-2.7%	5.5%	10.6%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

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Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

11.3% Passive IRIS Annuity 2022

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Continued overleaf:

Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Annuity 2023	-1.4%	1.2%	0.0%	0.2%	17.0%	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Annuity 2023	-1.4%	1.2%	0.0%	0.2%	5.4%	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Annuity 2023	0.2%	4.8%	11.4%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

13.7% Passive IRIS Annuity 2023

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Continued overleaf:

Risk Factors of Investing

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Fund Description:

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 24.05.19

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Annuity 2024	-0.7%	1.8%	0.0%	3.1%	-	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Annuity 2024	-0.7%	1.8%	0.0%	3.1%	-	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Annuity 2024	3.1%	4.2%	-	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 24-05-2019 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

13.5% Passive IRIS Annuity 2024

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Continued overleaf:

Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 26.03.20

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Annuity 2025	0.1%	2.4%	0.0%	6.2%	-	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Annuity 2025	0.1%	2.4%	0.0%	6.2%	-	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Annuity 2025	6.2%	-	-	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 26-03-2020 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

23.0% Passive IRIS Annuity 2025

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Continued overleaf:

Risk Factors of Investing

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. Investing should always be considered over the medium to long-term (at least 5-7 years) so as to reduce the risk of short-term volatility. However for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile. Separately European Union (EU) law also requires that a risk indicator be applied to a 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 Sheet and can be found at <http://fundcentre.newireland.ie/#KIDS>.

Sustainability Risks

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Fund Description:

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Lump Sum 2021	0.0%	-0.1%	0.0%	-0.3%	4.6%	-	-
Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Lump Sum 2021	0.0%	-0.1%	0.0%	-0.3%	1.5%	-	-
Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Lump Sum 2021	-0.3%	-0.1%	5.0%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

2.7% Passive IRIS Lump Sum 2021

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Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Lump Sum 2022	0.1%	0.3%	0.0%	1.3%	10.0%	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Lump Sum 2022	0.1%	0.3%	0.0%	1.3%	3.2%	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Lump Sum 2022	1.3%	0.8%	7.6%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

7.3% Passive IRIS Lump Sum 2022

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Risk Factors of Investing

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Fund Description:

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 25.06.18

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Lump Sum 2023	0.4%	1.0%	0.0%	3.2%	15.9%	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Lump Sum 2023	0.4%	1.0%	0.0%	3.2%	5.0%	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Lump Sum 2023	3.2%	1.9%	10.3%	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

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Fund Performance from 03-07-2018 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

12.5% Passive IRIS Lump Sum 2023

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Risk Factors of Investing

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Managed By:

State Street Global Advisors (SSGA) is the main investment manager. This can change from time to time at the discretion of New Ireland.

Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 24.05.19

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Lump Sum 2024	0.5%	1.6%	0.0%	5.0%	-	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Lump Sum 2024	0.5%	1.6%	0.0%	5.0%	-	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Lump Sum 2024	5.0%	3.6%	-	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 24-05-2019 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

14.3% Passive IRIS Lump Sum 2024

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Risk Factors of Investing

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Managed By:

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Style:

Passively managed

Asset Mix:

Equities, property, bonds, cash and the PRIME 3 Fund.

Risk Profile:

Lifestyle

Lifestyle

At a Glance

Launch Date 26.03.20

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Passive IRIS Lump Sum 2025	0.8%	2.3%	0.0%	6.8%	-	-	-

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Passive IRIS Lump Sum 2025	0.8%	2.3%	0.0%	6.8%	-	-	-

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Passive IRIS Lump Sum 2025	6.8%	-	-	-	-	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

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Fund Performance from 26-03-2020 to 01-01-2022

Source: Longboat Analytics


Selected Fund:

23.0% Passive IRIS Lump Sum 2025

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Continued overleaf:

Risk Factors of Investing

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Fund Description:

This fund invests in the SSGA EUR Liquidity Fund, deposits, money-market instruments, short dated government bonds and other cash-like instruments. The fund aims to generate a return in line with short-term deposit rates before charges are deducted.

Managed By:

State Street Global Advisors Limited

Style:

Actively managed

Asset Mix:

Primarily cash deposits, high quality floating rate notes and short-dated investments

Risk Profile:



Very Low Risk

At a Glance

Total Fund Size €1,104 million

Launch Date 22.12.99

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
Cash Fund (Pensions)	-0.1%	-0.2%	0.0%	-0.6%	-1.6%	-2.4%	-2.1%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
Cash Fund (Pensions)	-0.1%	-0.2%	0.0%	-0.6%	-0.5%	-0.5%	-0.2%

Calendar Year	2021	2020	2019	2018	2017	2016	2015
Cash Fund (Pensions)	-0.6%	-0.5%	-0.5%	-0.4%	-0.5%	-0.2%	-0.1%

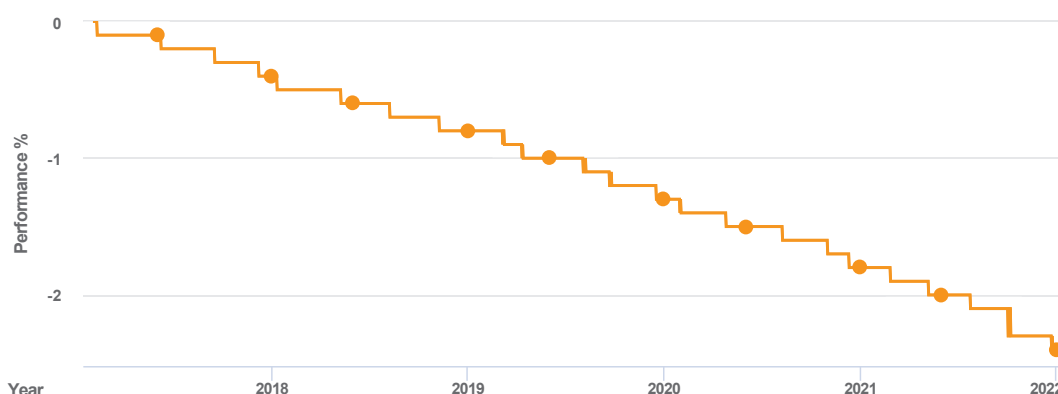
Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics



Selected Fund:

 -2.4% Cash Fund (Pensions)

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Continued overleaf:

Risk Factors of Investing

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Fund Description:

This fund invests in a range of global passive equity funds. The fund has exposure to developed world, emerging market and small cap equities, and cash. The fund aims to generate a return reflective of the risk profile of the fund.

Managed By: State Street Global Advisors Europe Limited

Style: Passively managed

Asset Mix: Equities

Risk Profile:



High Risk

At a Glance

Total Fund Size €82 million

Launch Date 21.04.16

Performance as at 01 January 2022

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
PRIME Equities	3.1%	8.9%	0.0%	28.5%	71.5%	76.3%	-
Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
PRIME Equities	3.1%	8.9%	0.0%	28.5%	19.7%	12.0%	-
Calendar Year	2021	2020	2019	2018	2017	2016	2015
PRIME Equities	28.5%	4.8%	27.4%	-4.9%	8.1%	-	-

Source: Longboat Analytics.

Performance is based on the price calculated for 01 January 2022, which is calculated using close of market prices from the previous working day.

Performance is quoted gross of taxation and gross of fund management charges. 'p.a.' means per annum.

Fund Performance from 01-02-2017 to 01-01-2022

Source: Longboat Analytics



Selected Fund:

76.1% PRIME Equities

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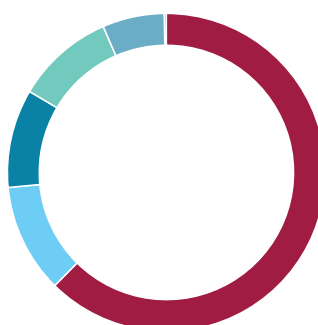
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Asset Split

as at 31 December 2021



- 62.4% Developed World Equi
- 11.1% Small Cap Global Equi
- 10% ESG World Equities
- 10% Multi Factor Equities
- 6.3% Emerging Market Equi
- 0.2% Cash

Source: Longboat Analytics

Continued overleaf:

Fund Commentary - Andrew Wickham, Portfolio Manager, SSGA Investment Solution Group December 2021

Inflation remains elevated across the world, while the purchasing managers' index (PMI) numbers have been firmer than expected, signaling an encouraging resilience in the overall health of the manufacturing economy. The Fund delivered a positive return as global equities recovered over the second half of December as fears about the impact of Omicron variant on global economic recovery subsided. Developed equities were the major contributor while emerging market equities had a marginal contribution amid China's underperformance.

Risk Factors of Investing

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. Investing should always be considered over the medium to long-term (at least 5-7 years) so as to reduce the risk of short-term volatility. However, even long-term investing involves risk as values will fluctuate over time. Please talk to your financial broker or advisor and refer to the fund information available on our website www.newireland.ie for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile. Separately European Union (EU) law also requires that a risk indicator be applied to a 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 Sheet and can be found at <http://fundcentre.newireland.ie/#KIDS>.

Sustainability Risks

Every fund is exposed to some degree of sustainability risks. If a sustainability risk materialises, the impact on the fund would depend on how the event impacts the price of the asset (for example bond, equity, property or other asset) that the fund invests in. For severe events this can be significant and the impact is likely to be greater for equities and property than bonds or alternatives. A fund diversified across multiple asset classes and regions will lower the potential adverse impact on the return if a sustainable event materialises. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Warning: This fund may be affected by changes in currency exchange rates.

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

While we believe the information set out is reliable, we cannot guarantee its accuracy. Mention of specific assets does not constitute an offer or recommendation to invest in those assets. Please talk to your financial broker or advisor and refer to the fund information available on our website www.newireland.ie/fundcentre for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile. If we refer to a fund as closed, this means the fund is closed to new investment. For some funds that invest in shares or bonds, the 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. 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 fund mentioned on its own account. This fund fact sheet was generated on the 02 February 2022.