

**Fund Description:**

The aim of the Private Banking Investment Selection Emerging Markets Fund is to achieve long-term capital appreciation through investment in emerging market equities. BOIIM manage the fund using our own multi-manager strategy with a view to picking top performing fund managers in their respective fields. Diversification is emphasised when we blend funds with a view to controlling the overall risk. The fund currently allocates to a strategy managed by Lazard asset management.

**Managed By:** Bank of Ireland's Investment Markets Team

**Style:** Actively managed

**Asset Mix:** Equities

**Risk Profile:**


Very High Risk

**At a Glance**

Total Fund Size €18 million

Launch Date 15.02.07

**Performance as at 18 May 2021**

Cumulative	1Mth	3Mth	YTD	1Yr	3Yrs	5Yrs	10Yrs
PBIS Emerging Markets	-3.4%	-6.2%	0.9%	24.2%	-3.1%	28.6%	33.3%

Annualised	1Mth	3Mth	YTD	1Yr	3Yrs (p.a.)	5Yrs (p.a.)	10Yrs (p.a.)
PBIS Emerging Markets	-3.4%	-6.2%	0.9%	24.2%	-1.0%	5.2%	2.9%

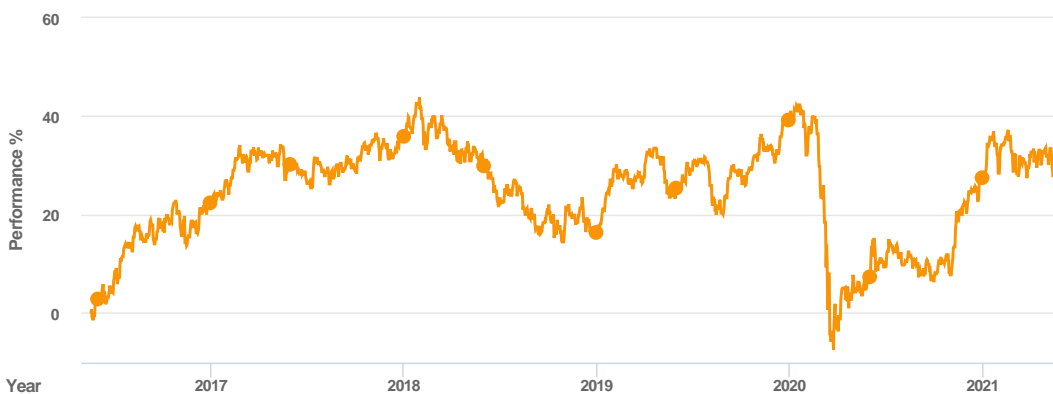
Calendar Year	2020	2019	2018	2017	2016	2015	2014
PBIS Emerging Markets	-8.5%	19.9%	-14.5%	11.1%	24.7%	-9.0%	7.9%

Source: Longboat Analytics.

Performance is based on the price calculated for 18 May 2021, which is calculated using close of market prices from the previous working day. Performance is quoted gross of taxation and Net of 2.05% p.a. reduction in yield. fund management charges. 'p.a.' means per annum.

**Fund Performance from 18-05-2016 to 18-05-2021**

Source: Longboat Analytics


**Selected Fund:**

28.6% PBIS Emerging Markets

- 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.
- Warning: This fund has upfront entry charges

## 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](http://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.

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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](http://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 19 May 2021.