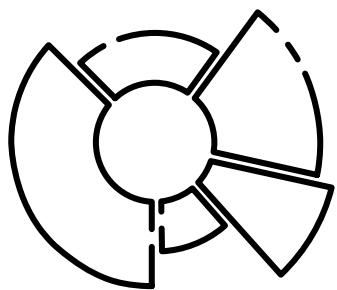
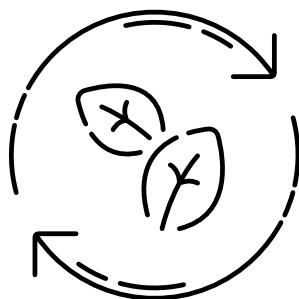




At **New Ireland** we are committed to protecting investors' future. Over the last number of years, we have witnessed a major shift in emphasis with investors towards accomplishing the goal of a better financial future, while at the same time, helping the world to be a better place. That is what sustainable investing and **ESG** (Environmental, Social and Governance) investing is all about.

What is ESG?

Let us look at the component parts:



Environmental – how companies' activities impact on the living world and climate change.

Social – how companies operate in their communities including matters such as treatment of employees, working conditions and health and safety.

Governance – how companies operate with reference to board diversity, anti-corruption, executive pay and relationships with regulators.

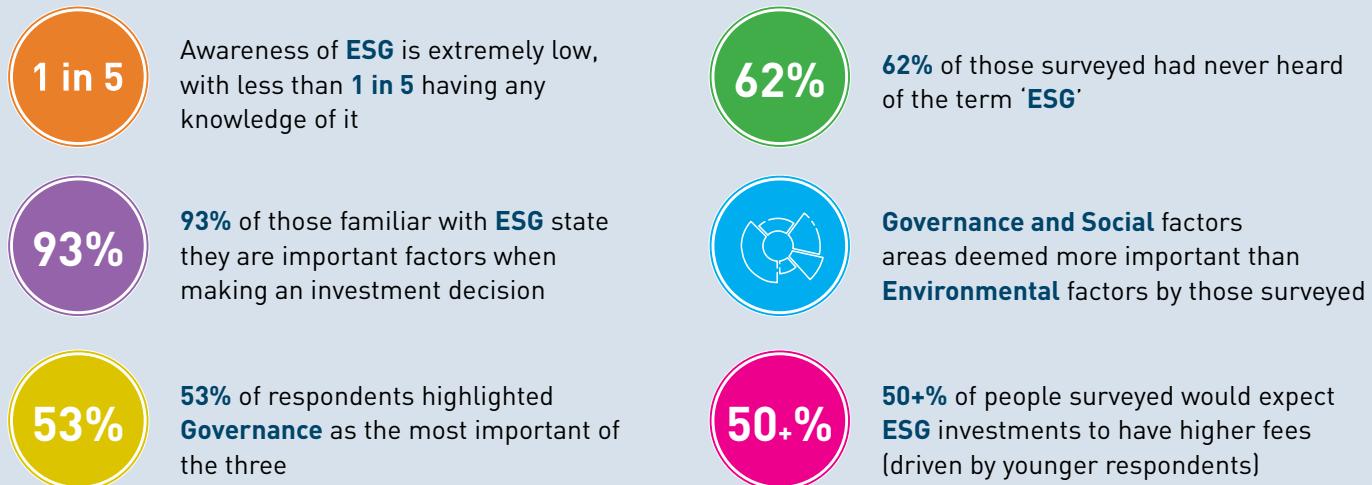




What does ESG mean to investors today?

We recently commissioned a piece of research to try and understand how the investor views **ESG**:

Perceptions of ESG*



Why ESG is so important when it comes to investing?

- Investing in funds that take **ESG** into consideration gives investors peace of mind
- Investors feel that with an **ESG** fund they are doing their bit for society and for the environment
- Some respondents firmly believed it is the right thing to do, and feel a strong sense of moral responsibility

*Source: Red C ESG - online research conducted in December 2020 with 1,013 ROI adults aged 18+.

New Ireland's ESG Commitment



The Standards of ESG

In 2005, the United Nations established a body that developed the Principles for Responsible Investing ("PRI"). It set out fundamental principles on how **ESG** could be incorporated into investment practices and behaviours in order to develop a more sustainable financial system.

It provides an independent assessment of, and rating of fund managers against ESG benchmarks. Accountability lies at the core of this process.

As these principles become mainstream in fund management, legislation and regulation is evolving to ensure open disclosure and compliance. At an EU level, steps like the EU Sustainable Finance Framework are likely to hasten adoption of **ESG** strategies.



The Six Principles for Responsible Investment.

- | | |
|--|--|
| <p>1 We will incorporate ESG issues into investment analysis and decision-making processes.</p> | <p>2 We will be active owners and incorporate ESG issues into our policies and practices.</p> |
| <p>3 We will seek appropriate disclosure on ESG issues by entities in which we invest.</p> | <p>4 We will promote acceptance and implementation of the Principles within the investment industry</p> |
| <p>5 We will work together to enhance our effectiveness in implementing the Principles.</p> | <p>6 We will each report on our activities and progress towards implementing the Principles.</p> |

Working with PRI - New Ireland as an International Signatory

The PRI works with its international network of signatories including New Ireland Assurance to put the six Principles for Responsible Investment into practice. Its goals are to understand the investment implications of ESG issues and to support signatories in integrating these issues into investment and ownership decisions.

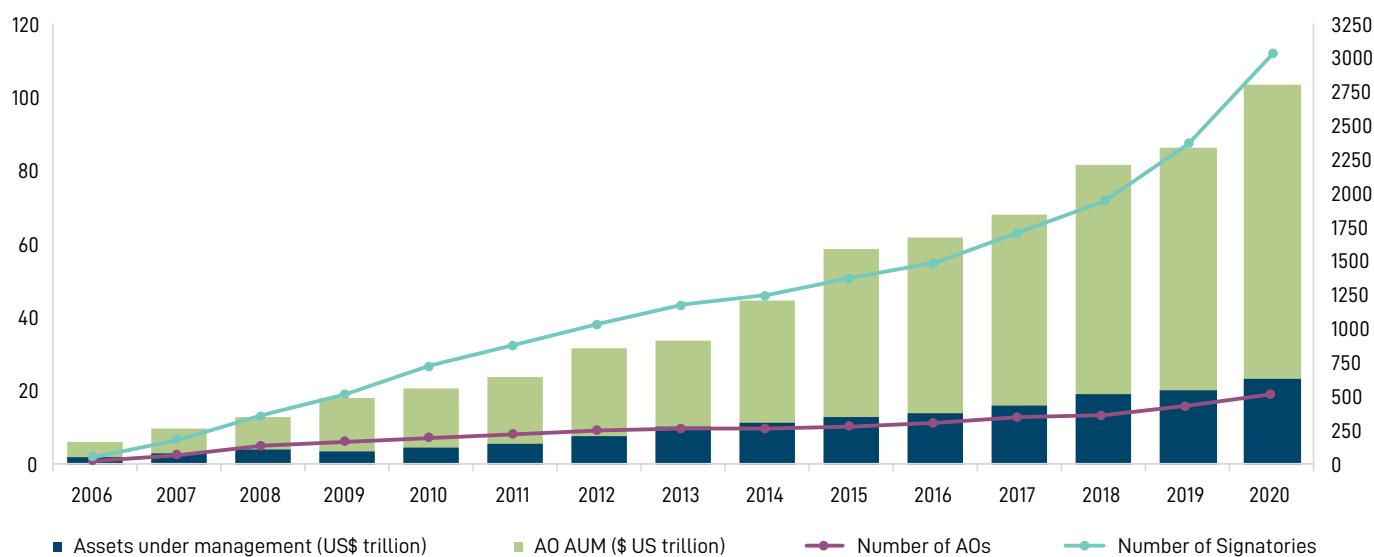
At New Ireland Assurance we view the adoption of responsible investment principles as both an integral part of an investment process and critical part of any investment firm's fiduciary duty to its clients. We follow an investor-led ESG approach whereby investment decision-makers drive ESG integration across the firm. We believe that this approach yields more meaningful results than an isolated ESG function.

UN's Principles for Responsible Investing

- Independent assessment of commitment to incorporating **ESG** factors into investment decision making
- Yearly reporting cycle
- 13 reporting modules, starting with: **Organisational overview / Strategy & Governance / Climate change**

SCORE	0%	>0%-25%	>25%-50%	>50%-75%	>75%-95%	>95%
BAND	E	D	C	B	A	A+

Growth of signatories to and assets under management of the UN's PRI



Source: PRI www.unpri.org/pri

Partnering with the best

A cornerstone of **New Ireland's** investment offering is working with some of the world's largest investment managers. This allows us to provide a great deal of choice when it comes to what we can offer. If your clients require the integration of **ESG, Ethical or Socially Responsible** investing into their investment portfolio, **New Ireland's** investment proposition can help to meet those needs.

Under the Principles for Responsible Investing (PRI), a number of our key investment managers are **A+ rated**, the highest rating on the UNPRI scale and have been members of PRI for quite some time:

Investment Manager	2019 UN PRI Score	Number of PRI membership years
STATE STREET GLOBAL ADVISORS	A+	9 years
M&G INVESTMENTS	A+	8 years
KBIGI	A+	10 years
NEWTON Investment Management	A+	13 years
Insight INVESTMENT ➤ A BNY MELLON COMPANY™	A+	14 years
Legal & General INVESTMENT MANAGEMENT	A+	10 years

Sustainable Finance Disclosure Regulation

New Ireland will also be in compliance with the Sustainable Finance Disclosure Regulation (SFDR) from 10th March 2021.

To find out more about New Ireland's ESG offering and credentials:

 **Talk to your Financial Broker or Advisor today**
 Noel Hackett QFA, RPA, PTP, E:noel.hackett@newireland.ie M: 086-8186163

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