

Bank of Ireland Life's Fund Risk Categories (for New Business)

Details of Bank of Ireland Life's risk categories and the funds that fall into each are outlined below:

Very Low Risk 1	Low to Medium Risk 3	Medium Risk 4	Medium to High Risk 5	High Risk 6	Very High Risk 7
Cash Fund	BNY Mellon Absolute Return Bond Fund	BNY Mellon Global Real Return Fund	Balanced Managed Fund	Alternative Energy	Irish Equity Fund
	Elements	Gilt Fund	Davy Defensive High Yield Fund	Davy High Yield Fund	
	iFunds 3	iFunds 4	Ethical Managed Fund	Discovery	
	iFunds 3 Alpha	iFunds 4 Alpha	Evergreen Fund	Ethical Equity Fund	
	PRIME 3	Income & Growth Fund	iFunds 5	Global Emerging Markets Fund	
	Sentinel Fund	Insight Broad Opportunities Fund	KBI Pension Managed Fund	Global Equity Fund/Pension Equity Fund	
	Tracker Product	PRIME 4	Pension Passive Multi-Asset Fund*	High Yield Equity Fund	
			Pension Managed Fund	iFunds Equities	
			PRIME 5	Indexed All Equity Fund	
			Trilogy II	Innovator	
				International Equity Fund	
				PRIME Equities	
				Property Fund	
				Regional Equity Funds – Asia Pacific Equity Fund, Euroland Equity Fund, European Equity Fund & North American Equity Fund	
				Regional Indexed Funds	
				Spotlight	
				Water Fund	
				World Index Fund (Hedged) & (Unhedged)	

Bank of Ireland Life's Fund Risk Rating

Very Low to Very High Risk



Lifestyle Funds:

- ▶ IRIS Retirement Funds
- ▶ Indexed Eurozone Long Bond Fund
- ▶ Passive IRIS

*Previously known as the Pension Consensus Fund.

Terms and conditions apply. The information provided is as at September 2019. Fund availability may change from time to time.

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Fund Availability (for New Business)

	SMART FUNDS	TARGET SAVER	PERSONAL/ EXECUTIVE RP PENSION PRODUCTS	PERSONAL/ EXECUTIVE SP PENSION PRODUCTS	GROUP PENSIONS	PRB	STANDARD PRSA	NON-STANDARD PRSA	ARF & AMRF
IRIS Retirement Funds			✓	✓	✓	✓	✓	✓	
Passive IRIS			✓	✓	✓ ³	✓	✓	✓	
Indexed Eurozone Long Bond			✓	✓	✓ ³	✓	✓	✓	✓
Cash Fund	✓	✓	✓	✓	✓ ³	✓	✓	✓	✓
BNY Mellon Absolute Return Bond Fund	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴		✓ ⁴		✓ ⁴	✓ ⁴
Elements	✓ [‡]	✓	✓ [‡]	✓ [‡]		✓ [‡]		✓ [‡]	✓ [‡]
iFunds 3	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]		✓ [‡]	✓ [‡]
iFunds 3 Alpha	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶		✓ ⁶			✓ ⁶
PRIME 3	✓ [§]	✓ [§]	✓	✓	✓	✓	✓	✓	✓
Sentinel Fund	✓			✓		✓			✓
BNY Mellon Global Real Return Fund	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴		✓ ⁴	✓ ⁴
Gift Fund	✓	✓	✓	✓		✓	✓	✓	✓
iFunds 4	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶			✓ ⁶
iFunds 4 Alpha	✓ ¹	✓ ¹	✓ ¹	✓ ¹		✓ ¹			✓ ¹
Income & Growth Fund	✓	✓	✓	✓		✓	✓	✓	✓
Insight Broad Opportunities Fund	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴		✓ ⁴		✓ ⁴	✓ ⁴
PRIME 4	✓ [§]	✓ [§]	✓	✓	✓	✓	✓	✓	✓
Balanced Managed Fund	✓	✓							
Davy Defensive High Yield Fund	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Ethical Managed Fund	✓	✓	✓	✓		✓	✓	✓	✓
Evergreen Fund	✓	✓	✓	✓		✓	✓	✓	✓
iFunds 5	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶		✓ ⁶	✓ ⁶
KBI Pension Managed Fund			✓	✓		✓	✓	✓	✓ ²
Pension Passive Multi-Asset Fund			✓	✓		✓	✓	✓	✓
Pension Managed Fund			✓	✓		✓	✓	✓	✓
PRIME 5	✓ [§]	✓ [§]	✓	✓	✓	✓	✓	✓	✓
Trilogy II	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Alternative Energy	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Asia Pacific Equity Fund	✓	✓	✓	✓		✓		✓	✓
Davy High Yield Fund	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Discovery	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Ethical Equity Fund	✓	✓	✓	✓		✓		✓	✓
Euroland Equity Fund	✓	✓	✓	✓		✓		✓	✓
European Equity Fund	✓	✓	✓	✓		✓		✓	✓
Eurozone Equity Indexed Fund*	✓	✓	✓	✓		✓		✓	✓
Global Emerging Markets Fund	✓	✓	✓	✓		✓		✓	✓
Global Equity Fund/Pension Equity Fund	✓	✓	✓	✓		✓	✓	✓	✓
High Yield Equity Fund	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]		✓ [‡]		✓ [‡]	✓ [‡]
iFunds Equities	✓ ¹	✓ ¹	✓ ¹	✓ ¹	✓ ¹	✓ ¹		✓ ¹	✓ ¹
Indexed All Equity Fund	✓	✓	✓	✓		✓	✓	✓	✓
Innovator	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²

NOTES: ‡ The management charge on this fund is 0.1% p.a. above standard.

¹ The management charge on this fund is 0.20% p.a. above standard

² The management charge on this fund is 0.25% p.a. above standard.

³ The management charge on this fund is 0.10% below standard.

⁴ The management charge on this fund is 0.35% p.a. above standard.

⁵ The management charge on this fund is 0.30% p.a. above standard.

⁶ The management charge on this fund is 0.15% p.a. above standard

[§] The management charge on this fund is 0.30% below standard.

* Funds were previously known as: Eurostoxx 50 Fund (Eurozone Equity Indexed Fund), FTSE 100 Fund (UK Equity Indexed Fund), Nasdaq 100 Fund (Technology Indexed Fund) and S&P 500 Fund (North American Equity Indexed Fund).

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Fund Availability (for New Business) cont'd

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International Equity Fund			✓	✓		✓	✓	✓	✓
North American Equity Fund	✓	✓	✓	✓		✓		✓	✓
North American Equity Indexed Fund*	✓	✓	✓	✓		✓		✓	✓
PRIME Equities	✓ [§]	✓ [§]	✓	✓	✓	✓	✓	✓	✓
Property	✓	✓	✓	✓		✓		✓	✓
Spotlight	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Technology Indexed Fund*	✓	✓	✓	✓		✓		✓	✓
UK Equity Indexed Fund*	✓	✓	✓	✓		✓		✓	✓
Water Fund	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
World Indexed Funds (Hedged)	✓	✓	✓	✓		✓	✓	✓	✓
World Indexed Funds (Unhedged)	✓	✓	✓	✓		✓	✓	✓	✓
Irish Equity Fund	✓	✓	✓	✓		✓		✓	✓

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