Bank of Ireland Life's Fund Risk Categories





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

Very Low Risk 🕦	Low to Medium Risk 3	Medium Risk 🔕	Medium to High Risk 6	High Risk 🙆	Very High Risk 🕏	
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 PRIME 3		iFunds 4 Alpha	Evergreen Fund	Evergreen Fund Ethical Equity Fund		
		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		
ink of Ireland Life's			PRIME 5	Indexed All Equity Fund		

Trilogy II

Fund Risk Rating

Very Low to Very High Risk



Lifestyle Funds:

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

Life assurance and pension products are provided by New Ireland Assurance Company plc trading as Bank of Ireland Life. New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. Member of Bank of Ireland Group. The Company may hold units in the funds mentioned on its own account.

September 2019

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, -	Water Fund	Regional Indexed Funds	
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	fund (Hedged) & (Unhedged)	Water Fund	
World Index Fund (Hedged) & (Unhedged)		World Index Fund (Hedged) & (Unhedged)	

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^{*}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.

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			V	V	✓	V	✓	✓	
Passive IRIS			✓	✓	✓³	✓	✓	✓	
Indexed Eurozone Long Bond			✓	✓	✓3	V	✓	✓	✓
Cash Fund	✓	✓	✓	✓	✓ 3	✓	✓	✓	✓
BNY Mellon Absolute Return Bond Fund	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴		✓ ⁴		✓ ⁴	✓ ⁴
Elements	✓ ‡	V	✓ ‡	✓ [‡]		✓ ‡		✓ [‡]	✓ ‡
iFunds 3	✓ ‡	✓ ‡	✓ ‡	✓ ‡	✓ ‡	✓ ‡		✓ ‡	✓ ‡
iFunds 3 Alpha	✓ 6	✓ 6	✓ 6	✓ 6		✓ ⁶			✓ 6
PRIME 3	✓ [§]	✓ [§]	✓	✓	V	✓	✓	✓	✓
Sentinel Fund	✓			✓		✓			✓
BNY Mellon Global Real Return Fund	V ⁴	✓ ⁴	V ⁴	V ⁴	✓ ⁴	✓ ⁴		✓ ⁴	✓ ⁴
Gilt Fund	✓	V	✓	✓		✓	V	V	✓
iFunds 4	✓ ⁶	✓ ⁶	✓ 6	✓ 6	✓ 6	✓ ⁶			✓ 6
iFunds 4 Alpha	✓ 1	✓ 1	✓ 1	✓ 1		✓ ¹			✓ 1
Income & Growth Fund	✓	V	✓	✓		✓	V	✓	✓
Insight Broad Opportunities Fund	✓ ⁴	V ⁴	✓ ⁴	✓ ⁴		✓ ⁴		✓ ⁴	✓ ⁴
PRIME 4	✓ [§]	✓ [§]	V	V	✓	✓	✓	✓	✓
Balanced Managed Fund	✓	V							
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			✓	✓		✓	V	✓	✓ ²
Pension Passive Multi-Asset Fund			✓	V		✓	✓	✓	✓
Pension Managed Fund	s.	c	✓	V		V	✓	V	V
PRIME 5	✓ [§]	✓ [§]	✓	✓	✓	✓	V	✓	✓
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	V	V	✓	✓		V		V	V
European Equity Fund	✓	<i>V</i>	✓	✓		✓		✓	V
Eurozone Equity Indexed Fund*	✓	<i>V</i>	V	<i>V</i>		V		<i>V</i>	✓
Global Emerging Markets Fund	V	V	V	V		V		V	V
Global Equity Fund/Pension Equity Fund	ν ν [‡]	✓ ✓ [‡]	✓ ✓ [‡]	✓ ✓ [‡]		✓ ✓ [‡]	<i>V</i>	✓	✓
High Yield Equity Fund iFunds Equities	V ⁺	V ⁺	V ⁺	V ⁺ V ¹	. 41	V ⁺		✓ ⁺	✓ * ✓ 1
Indexed All Equity Fund			•	V .	✓ ¹	V .			V'
	✓ ✓²	✓ ✓ ²	✓ ✓²	✓		V V ²	✓	✓ ✓²	✓
Innovator	V'	V*	V-	V-		V-		V-	V -

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

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

- ⁶ The management charge on this fund is 0.15% p.a. above standard
- ¹ The management charge on this fund is 0.20% p.a. above standard ⁴ The management charge on this fund is 0.35% p.a. above standard.
- ² The management charge on this fund is 0.25% p.a. above standard.
- ⁵ The management charge on this fund is 0.30% 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).

cont'd →

Fund Availability (for New Business) cont'd

	SMART FUNDS	TARGET SAVER	PERSONAL/ EXECUTIVE RP PENSION PRODUCTS	PERSONAL/ EXECUTIVE SP PENSION PRODUCTS	GROUP PENSIONS	PRB	STANDARD PRSA	NON-STANDARD PRSA	ARF & AMRF
International Equity Fund			✓	✓		✓	✓	✓	✓
North American Equity Fund	✓	✓	✓	✓		✓		✓	✓
North American Equity Indexed Fund*	✓	✓	✓	✓		V		✓	✓
PRIME Equities	✓ [§]	✓ [§]	✓	✓	✓	✓	✓	✓	✓
Property	✓	✓	✓	✓		V		✓	✓
Spotlight	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Technology Indexed Fund*	✓	✓	✓	✓		V		✓	✓
UK Equity Indexed Fund*	✓	✓	✓	✓		✓		✓	✓
Water Fund	√ ²	√ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
World Indexed Funds (Hedged)	✓	✓	✓	✓		✓	✓	✓	✓
World Indexed Funds (Unhedged)	✓	✓	V	✓		✓	✓	✓	✓
Irish Equity Fund	✓	V	✓	✓		V		V	✓

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

- ³ The management charge on this fund is 0.10% p.a. below 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.
- ¹ The management charge on this fund is 0.20% p.a. above standard
- ⁴ The management charge on this fund is 0.35% p.a. above standard.
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