

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	No funds currently
	Elements	Evergreen Fund	Ethical Managed Fund	Discovery	
	iFunds 3	Gilt Fund	iFunds 5	Ethical Equity Fund	
	PRIME 3	iFunds 3 Alpha	IQQE Defensive High Yield Fund ⁺	Global Emerging Markets Fund	
	PruFund Cautious	iFunds 4	KBI Pension Managed Fund	Global Equity Fund/Pension Equity Fund	
	Sentinel II Fund	iFunds 4 Alpha	Pension Passive Multi-Asset Fund [*]	High Yield Equity Fund	
		Income & Growth Fund	Pension Managed Fund	iFunds Equities	
		Indexed Eurozone Long Bond Fund	PRIME 5	Indexed All Equity Fund	
		PRIME 4	Trilogy II	Innovator	
		PruFund Growth		IQQE High Yield Fund [^]	
				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	
				Technology Indexed Fund	
				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
- ▶ Passive IRIS ◀

SFDR Classification:

- ◀ Article 8 Funds

⁺Previously known as the Davy Defensive High Yield Fund.

[^]Previously known as the Davy High Yield Fund.

^{*}Previously known as the Pension Consensus Fund.

Terms and conditions apply. The information provided is as at September 2024. Fund availability may change from time to time.

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. Bank of Ireland Life may hold units in the funds mentioned on its own account and funds may hold shares in Bank of Ireland from time to time.

Fund Availability (for New Business)

	SMART FUNDS	TARGET SAVER	PERSONAL RP PENSION PRODUCTS	PERSONAL SP PENSION PRODUCTS	NAVIGATOR MASTER TRUST - EXECUTIVE RP PRODUCT	NAVIGATOR MASTER TRUST - EXECUTIVE SP PRODUCT	GROUP PENSIONS	PRB	STANDARD PRSA	NON-STANDARD PRSA	ARF
IRIS Retirement Funds			✓	✓	✓	✓	✓	✓	✓	✓	
Passive IRIS			✓	✓	✓	✓	✓ ³	✓	✓	✓	
Cash Fund	✓	✓	✓	✓	✓	✓	✓ ³	✓	✓	✓	✓
BNY Mellon Absolute Return Bond Fund	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴				✓ ⁴		✓ ⁴	✓ ⁴
Elements	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]				✓ [‡]		✓ [‡]	✓ [‡]
iFunds 3	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]	✓ [‡]		✓ [‡]	✓ [‡]
PRIME 3	✓ [§]	✓ [§]	✓	✓	✓	✓	✓	✓	✓	✓	✓
PruFund Cautious	✓ ²			✓ ²		✓ ²		✓ ²			✓ ²
Sentinel II Fund	✓			✓		✓		✓			✓
BNY Mellon Global Real Return Fund	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴	✓ ⁴		✓ ⁴	✓ ⁴
Evergreen Fund	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
Gilt Fund	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
iFunds 3 Alpha	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶		✓ ⁶			✓ ⁶
iFunds 4	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶		✓ ⁶	✓ ⁶
iFunds 4 Alpha	✓ ¹	✓ ¹	✓ ¹	✓ ¹	✓ ¹	✓ ¹		✓ ¹			✓ ¹
Income & Growth Fund	✓	✓	✓	✓				✓	✓	✓	✓
Indexed Eurozone Long Bond			✓	✓	✓	✓		✓	✓	✓	✓
PRIME 4	✓ [§]	✓ [§]	✓	✓	✓	✓	✓ ³	✓	✓	✓	✓
PruFund Growth	✓ ⁴			✓ ⁴		✓ ⁴		✓ ⁴			✓ ⁴
Balanced Managed Fund	✓	✓									
Ethical Managed Fund	✓	✓	✓	✓				✓	✓	✓	✓
iFunds 5	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶		✓ ⁶	✓ ⁶
IQEQ Defensive High Yield Fund ⁺	✓ ²	✓ ²	✓ ²	✓ ²				✓ ²		✓ ²	✓ ²
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		✓ ²	✓ ²
Asia Pacific Equity Fund	✓	✓	✓	✓	✓	✓		✓		✓	✓
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		✓ ¹	✓ ¹
IQEQ High Yield Fund [^]	✓ 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).
⁺ Previously known as Davy Defensive High Yield Fund.
[^] Previously known as Davy High Yield Fund.

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Fund Availability (for New Business) cont'd

	SMART FUNDS	TARGET SAVER	PERSONAL RP PENSION PRODUCTS	PERSONAL SP PENSION PRODUCTS	NAVIGATOR MASTER TRUST - EXECUTIVE RP PRODUCT	NAVIGATOR MASTER TRUST - EXECUTIVE SP PRODUCT	GROUP PENSIONS	PRB	STANDARD PRSA	NON-STANDARD PRSA	ARF
Indexed All Equity Fund	✓	✓	✓	✓				✓	✓	✓	✓
Innovator	✓ ²	✓ ²	✓ ²	✓ ²				✓ ²		✓ ²	✓ ²
International Equity Fund			✓	✓	✓	✓		✓	✓	✓	✓
North American Equity Fund	✓	✓	✓	✓				✓		✓	✓
North American Equity Indexed Fund*	✓	✓	✓	✓				✓		✓	✓
PRIME Equities	✓ ⁵	✓ ⁵	✓	✓	✓	✓	✓	✓	✓	✓	✓
Property	✓	✓	✓	✓	✓	✓		✓		✓	✓
Spotlight	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
Technology Indexed Fund*	✓	✓	✓	✓	✓	✓		✓		✓	✓
UK Equity Indexed Fund*	✓	✓	✓	✓				✓		✓	✓
Water Fund	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²		✓ ²		✓ ²	✓ ²
World Indexed Funds (Hedged)	✓	✓	✓	✓				✓	✓	✓	✓
World Indexed Funds (Unhedged)	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓

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.

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