

# PRIME 4



Medium Risk



SFDR Classification:  
Article 8 Fund

## Investment Aim

To generate a return reflective of the risk profile of the fund and to incorporate environmental, social and governance characteristics.



## Sustainable Finance Disclosure Classification: Article 8 Fund

Article 8 Funds are funds which promote environmental or social characteristics (although not exclusively) and which invest in companies that follow good governance practices ("Light Green or Article 8 funds"). Please read the separately available document 'How SSGA assesses the environmental, social and governance ("ESG") profile of issuers'. This is available [here](#) or from your Advisor.

## Overview

PRIME 4 aims to generate returns reflective of the risk profile of the fund by predominantly investing in a range of passive funds.

### How PRIME 4 Aims To Achieve Returns:

- ▶ **Multi-asset approach\*** – PRIME 4 adopts a multi-asset approach and offers investors the potential returns that can come from investing in a range of asset classes. As the market value of these assets can rise and fall over time, the fund aims to deliver a more stable investment journey for investors by managing risk through diversification and use of a dynamic risk adjustment mechanism. By investing in a range of asset classes and reducing exposure to equities when equity market volatility is high, it is hoped to reduce the risk of investment losses that can arise when the market value of assets fall. Environmental, Social and Governance processes are built-in to PRIME 4's equity and bond exposures. The developed market, emerging market and multi-factor equity exposures along with the emerging market government bond and short-dated corporate bond exposures of PRIME 4 incorporate ESG features. [See page 2](#) for more information.
- ▶ **Passive investment approach** – this is an investment strategy the fund can adopt that tracks market weighted indices or portfolios rather than relying on a fund manager to make investment decisions. While PRIME 4 is in general a passively managed fund, it is important to note that any exposure in the fund to property and alternatives will predominantly be actively managed.

### A Risk Conscious Solution:

- ▶ PRIME 4 has been classified on Bank of Ireland Life's 7 point risk scale as a medium risk fund.
- ▶ Asset class exposure is reflective of the risk profile of the fund.
- ▶ An adjustment process is in place to reduce risk during times of high market volatility. Through a dynamic risk adjustment mechanism, exposure to equities is reduced in order to deliver a more stable investment journey.

**Dynamic Risk Adjustment Mechanism** – historically, equities have offered the greatest potential for long-term returns. These returns are typically not generated in a straight line – they can go up and down and sometimes dramatically. This rise and fall is referred to as market volatility. Herein lies the risk that comes from investing – the value of assets, and so too the value of customers' investments, can change over time. It is important to understand that to generate return some risk is necessary.

PRIME 4 has been designed to reduce the potential impact of equity market volatility on investment returns – smoothing fluctuations and aiming to enhance the potential return to investors. This is achieved through a process that reduces equity exposure and increases the amount invested in cash in times of high equity market volatility.

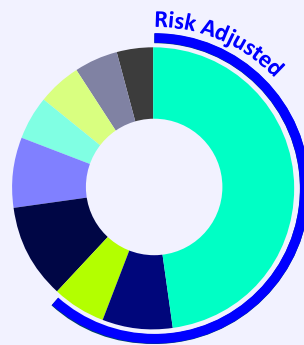
## How does this work?

1. To achieve its risk goals, PRIME 4 can vary its exposure to equities.
2. If market volatility is high, indicating short and sharp movements and an increased risk of investors losing money, exposure to these equities is reduced.
3. If market volatility is low, indicating the market is steady, exposure to equities is increased.

\* The investment manager may use the equity or bond assets that PRIME 4 has exposure to 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.

## PRIME 4's Strategic Asset Class Exposure

### PRIME 4



- 62.0% Risk Adjusted Equity Portfolio
- 48.0% Developed Market Equities
- 8.0% Emerging Market Equities
- 6.0% Multi-Factor Equities
- 11.0% Euro Corporate Bonds
- 8.0% Property
- 5.0% Emerging Market Government Bonds
- 5.0% Inflation Linked Bonds
- 5.0% Diversified Alternatives
- 4.0% Global Small-Cap Equities

Source: Bank of Ireland Life. The splits shown represent PRIME 4's strategic asset class allocations as at May 2022. From time to time, the actual splits will differ on the basis of cash flow and dynamic risk adjustments. Up to date information is available from your Advisor or from [fundcentre.bankofireland.com](http://fundcentre.bankofireland.com)

**SFDR: Article 8 Fund**

### Details of the SSGA passive funds that PRIME 4 invests in are below:

Asset Class	SSGA Passive Fund
<b>Equity Exposure</b>	<p>PRIME 4 aims to share in the performance of global stock markets through exposure to developed market, emerging market, multi-factor and global small-cap equity passive funds.</p> <p><b>State Street World ESG Index Equity Fund</b> – aims to track the performance of the MSCI World ESG Universal Index as closely as reasonably possible over the long-term. The MSCI World ESG Universal Index adjusts a stock's weight in the MSCI World Index based on its ESG Rating and its ESG ratings trends, i.e whether it is improving or worsening from an ESG perspective. Additionally, SSGA screens out stocks based on an assessment of their adherence to international norms in relation to environmental protection, human rights, labour standards, anti corruption and controversial weapons.</p> <p><b>State Street Global Emerging Markets ESG Screened Index Equity Fund</b> – aims to provide investors with exposure to a diversified portfolio of emerging market equities, diversified across regions, industry sectors and stocks. The fund also applies ESG tilting and exclusions as explained on page 4.</p> <p><b>SPDR® MSCI World Small-cap UCITS ETF</b> – aims to track the performance of small sized companies in developed equity markets globally.</p> <p><b>State Street Multi-Factor Global ESG Equity Fund</b> – aims to deliver returns in excess of the MSCI World cap-weighted equity index. The fund invests in a diversified portfolio of six equity factors, including Low Valuation, High Quality, Low Volatility and Environmental, Social and Governance (ESG).</p>
<b>Bond Exposure</b>	<p>PRIME 4 aims to capture performance from bonds through exposure to passive corporate bond, investment grade bond, inflation linked bond and emerging market government bond funds. There may also be exposure to bonds via the alternatives exposure (see overleaf).</p> <p><b>SPDR Bloomberg SASB 0-3 Year Euro Corporate ESG UCITS ETF</b> – this fund aims to track the performance of short-term (0-3 years) corporate bonds and applies exclusions and tilting. The fund also applies ESG tilting and exclusions as explained on page 4.</p> <p><b>State Street Emerging Markets ESG Local Currency Government Bond Index Fund</b> – The fund also applies ESG tilting and exclusions as explained on page 4.</p> <p><b>Inflation Linked Bonds</b> – the fund aims to track the performance of the Bloomberg Barclays Euro Govt Inflation Linked Bond HICP-Only A or better.</p>
<b>Property Exposure</b>	<p>PRIME 4 also aims to capture the performance of commercial property. This is through exposure to office, retail and industrial properties located in Ireland, the UK and Europe.</p> <p>PRIME 4 invests in the <b>Bank of Ireland Life Property Fund</b>. This fund aims to generate long-term returns from a combination of rental and income growth by investing in a portfolio of prime commercial properties. Properties will be primarily located in Ireland, the UK and Europe. The Property Fund also holds cash.</p>

**Warning: The value of your investment may go down as well as up.**

**Warning: Past performance is not a reliable guide to future performance.**

**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.**

Asset Class	SSGA Passive Fund	
Alternatives Exposure	PRIME 4 aims to capture the performance of alternatives through an alternatives fund. The fund invests in alternatives including emerging market bonds, infrastructure and commodities such as oil and gas.	<b>State Street IUT Diversified Alternatives Fund</b> – provides exposure to a broad range of alternative asset classes to support diversification and reduce the overall volatility of returns within funds.
Cash Exposure	PRIME 4 will aim to capture cash-like returns.	<b>State Street IUT Euro Ultra Short Bond Fund</b> – provides exposure to a range of top quality short-term securities. <b>State Street IUT Euro Liquidity Fund</b> – when exposure to developed and emerging market equities is reduced through the risk adjustment process, exposure to this cash fund rises. This fund aims to maintain a high level of liquidity, preserve capital and earn a return in line with money market rates. Bank of Ireland Life's Cash Fund also invests in this fund.

The SSGA funds listed above are as at May 2022 but may change over time.

To find out more about how ESG is incorporated into PRIME 4's building blocks, [see page 4](#). To find out more about our ESG commitment, click [here](#).

**Review of the Underlying Building Blocks** – reviews of all PRIME Funds and the underlying SSGA funds are undertaken regularly; funds and asset classes may be added/removed over time in line with the aim of each PRIME Fund.

### PRIME 4 Summary

- ▶ PRIME 4 has exposure to developed market, emerging market, multi-factor and global small-cap equities, property, alternative assets, euro corporate, inflation linked, investment grade and emerging market government bonds and cash.
- ▶ The exposure to equities and cash can vary in line with the dynamic risk adjustment mechanism. During times of high market volatility, the exposure to equities can be significantly different from the strategic allocation. For the most up to date information, please click on **Fund Centre**.
- ▶ Exposure to property, alternatives, small-cap equities and bonds is set.

### SSGA – Our Passive Investment Partner

#### UN Principles of Responsible Investing (PRI) Rating:

A+ (highest rating possible)<sup>†</sup>

SSGA has a proud heritage of passive investing. With over three decade's experience, they have provided high quality passive funds that can help lower costs and allow investors to keep more of what their portfolios earn over time.

As one of the world's largest managers of passive assets, SSGA offer a huge selection of funds — covering a multitude of asset classes, markets, regions and underlying providers.

SSGA also manage the Bank of Ireland Life Property Fund that PRIME 4 has exposure to.

### ESG at SSGA

SSGA's mission is to invest responsibly to enable economic prosperity and social progress. SSGA believe that identifying and systematically incorporating material ESG issues is integral to their role as fiduciaries of investors' capital. As one of the world's largest asset managers, SSGA offer global expertise in ESG research, investment strategy and data analytics.

**STATE STREET** GLOBAL ADVISORS

<sup>†</sup>In 2005, the United Nations established a body that developed the Principles for Responsible Investing ("PRI"). It provides an independent assessment of, and rating of fund managers against Environmental Social and Governance benchmarks. Rating shown is awarded for Responsible Investment Strategy.

## How PRIME 4 incorporates ESG

The core of PRIME 4's equity and bond building blocks use exclusions, tilting and asset stewardship to promote environmental and social objectives as well as promote good governance.

**Exclusions** are when a fund does not have exposure to certain sectors at all based on environmental or social reasons.

- ▶ For instance, the emerging and developed market equity funds do not invest in controversial weapons or companies that have violated the UN Global Compact; an internationally accepted minimum set of standards relating to the areas of human rights, labour, environment and anti-corruption.
- ▶ These exclusions can also be applied to the short duration corporate bond fund that PRIME 4 has exposure to. In addition to the above stated exclusions civilian fire arms, thermal coal extraction and power generation, oil sands extraction, arctic oil and gas exploration and tobacco companies are also excluded.

**Tilting** is an ESG technique that is often used in addition to exclusions. It seeks to maintain the broad characteristics of the underlying index that the fund is tracking (such as country and sector exposures), but rewards higher performing ESG companies with more capital, and allocates less capital to companies with lower ESG scores.

- ▶ This approach is applied in the State Street World ESG Index Equity Fund, the State Street Multi-Factor Global ESG Equity Fund, the SPDR Bloomberg SASB 0-3 Year Euro Corporate Bond ESG UCITS ETF and the State Street Emerging Markets ESG Local Currency Government Bond Index Fund.

**Asset stewardship**, or active ownership, as it is often referred to, is a critical ESG tool. As one of the world's largest asset managers SSGA engage with companies' board of directors and senior management team on key ESG issues SSGA want them to address. This can range from gender and racial equality, their climate strategy or governance structures.

## Minimum Recommended Investment Period

Investing should be considered over the medium to long-term (at least 5-7 years) so as to reduce the risk of short-term market volatility. However, even long-term investing involves risk as values will fluctuate over time.



## Risk Rating – Medium Risk

At Bank of Ireland Life we classify our wide range of funds into seven different risk categories to help you better understand the risks to your original investment.

Separately European Union (EU) law requires that a risk indicator be applied to funds if certain products are held (excludes pensions), and it may differ from the Bank of Ireland Life risk category. The EU indicator is stated in the Fund Information Sheets and can be found on our website at <https://fundcentre.bankofireland.com/#kids>. Please see the Smart Funds or Target Saver brochure for further details.

Bank of Ireland Life has rated PRIME 4 a medium risk investment fund. Medium risk funds have the following characteristics:

- ▶ They offer the potential for returns in excess of deposits, but do not promise a minimum return at any time.
- ▶ They tend to invest in a range of assets, including lower risk assets such as government bonds and investment grade corporate bonds, but are more focused on higher risk assets such as equities, property and alternatives (e.g. commodities).
- ▶ Investors' capital is less exposed to market fluctuations than higher risk investments but investors may get back less than they originally invested.

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## Key Fund Risks

**Market risk** (value can fluctuate in line with market movements), **currency risk** (exposure to changes in currency exchange rates) and **interest rate risk** (returns are sensitive to movements in interest rates) are risks that arise from investing in this fund that investors should be aware of.

As the fund has exposure to non-euro assets and this brings additional risk of how changes in currency exchange rates can impact the value of the fund. The investment manager may, from time to time, use derivatives to reduce the foreign currency risk of this fund. For more information on these and other types of risks that may apply, please see our "Investing & Risk" document that is available from your Advisor.

## Product Availability

PRIME 4 is available to investors through the following Bank of Ireland Life products:

- ▶ Smart Funds
- ▶ Target Saver
- ▶ Personal Retirement Bond
- ▶ Personal Pension
- ▶ Executive Pension
- ▶ Group Pensions
- ▶ Approved Retirement Fund (ARF)
- ▶ PRSA

## Charges

Charges vary per product type. For details of charges that apply, please refer to the product brochure and talk to your Advisor.

## Next Steps

For more information on PRIME 4, talk to an Advisor available in your local Bank of Ireland branch:



Fund Centre



Our Sustainable Investing Hub



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Bank of Ireland Life reserves the right to review the risk categorisation of its funds at any time.

Terms and conditions apply. Exit tax (up to 41% currently) applies to gains on life assurance investment policies. A Government levy (currently 1% of the premium amount) applies to all premiums paid to a life assurance policy.

The information set out is of a general nature, may have been condensed or be incomplete.

The information provided should not be relied upon without seeking appropriate advice. We believe any sources quoted to be reliable but we cannot guarantee the accuracy or completeness of the information. Mention of specific stocks or investments does not constitute an offer or recommendation to buy or sell those stocks or investments or to subscribe to any investment services. Any opinions and estimates stated constitute best judgment at the date of this document and may change. Fund details provided are as at the date of this document unless otherwise stated. For further details please refer to the fund brochure.

PRIME Funds have been developed solely by New Ireland Assurance, trading as Bank of Ireland Life, there is no trade connection with the MSCI World Index. MSCI® does not sponsor, advise, recommend, endorse or promote PRIME Funds and has no liability whatsoever to any person arising out of their investment in the PRIME Funds.

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Advice on Bank of Ireland Life products is provided by Bank of Ireland. Bank of Ireland trading as Bank of Ireland Insurance & Investments, Insurance & Investments, Bank of Ireland Private is regulated by the Central Bank of Ireland. Bank of Ireland is a tied agent of New Ireland Assurance Company plc for life assurance and pensions business. Member of Bank of Ireland Group.

**Template pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852**

**Sustainable investment** means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

**Product name:** PRIME 4  
**Legal entity identifier:** N/A

## Environmental and/or social characteristics

**Does this financial product have a sustainable investment objective?**

Yes
 
   No

<p><input type="checkbox"/> It will make a minimum of <b>sustainable investments with an environmental objective</b>:</p> <p><input type="checkbox"/> in economic activities that qualify as environmentally sustainable under the EU Taxonomy</p> <p><input type="checkbox"/> in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy</p> <p><input type="checkbox"/> It will make a minimum of <b>sustainable investments with a social objective</b>:</p>	<p><input type="checkbox"/> It <b>promotes Environmental/Social (E/S) characteristics</b> and while it does not have as its objective a sustainable investment, it will have a minimum proportion of % of sustainable investments</p> <p><input type="checkbox"/> with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy</p> <p><input type="checkbox"/> with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy</p> <p><input type="checkbox"/> with a social objective</p> <p><input checked="" type="checkbox"/> It promotes E/S characteristics, but <b>will not make any sustainable investments</b></p>
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### What environmental and/or social characteristics are promoted by this financial product?

PRIME 4 (the “**Account**”) is a multi-asset portfolio aiming to deliver long-term capital growth. The Account allocates a portion of its assets to funds that promote environmental and / or social characteristics by employing ESG screening, ESG integration or track an ESG index with environmental and social characteristics.

- **What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?**

The asset allocation of the Account to funds that promote environmental and / or social characteristics is used to measure the attainment of the environmental or social characteristics of the Account.

The strategic fund allocation with environmental or social characteristics is currently 78.0%. This relates to developed, emerging market and multi-factor equity exposure, euro corporate bond exposure and emerging market government bond exposure.

The Account also has exposure to property and other assets (alternatives, inflation linked bonds etc) but there are no environmental and social characteristics associated with this asset class exposure.

**Sustainability indicators** measure how the environmental or social characteristics promoted by the financial product are attained.

- **What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?**

N/A

- **How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?**

N/A

**Principal adverse impacts** are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anticorruption and antibribery matters.

- **How have the indicators for adverse impacts on sustainability factors been taken into account?**

N/A

- **How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:**

N/A



**Does this financial product consider principal adverse impacts on sustainability factors?**

Yes

No



**What investment strategy does this financial product follow?**

PRIME 4 aims to generate returns reflective of the risk profile of the fund by predominantly investing in a range of passive funds. PRIME 4 adopts a passive investment approach - this is an investment strategy the Account can adopt that tracks market weighted indices or portfolios rather than relying on a fund manager to make investment decisions. While PRIME 4 is in general a passively managed fund, it is important to note that any exposure in the Account to property and alternatives will predominantly be actively managed.

**The investment strategy** guides investment decisions based on factors such as investment objectives and risk tolerance.

- **What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?**

The binding element of the investment strategy is 78.0% to underlying funds that promote environmental and / or social characteristics.

- **What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?**

N/A

- **What is the policy to assess good governance practices of the investee companies?**

Asset stewardship, or active ownership, is an ESG tool utilised to promote good governance practices. The Investment Manager engages with companies' board of directors and senior management team on key Environmental, Social and Governance issues that they want them to address. This can range from gender and racial equality, their climate strategy or governance structures.

**Good governance** practices include sound management structures, employee relations, remuneration of staff and tax compliance.





## What is the asset allocation planned for this financial product?

The Account is a multi-asset portfolio aiming to deliver long-term capital growth. Asset allocation is reflective of the risk profile of the fund.

**Asset allocation** describes the share of investments in specific assets.

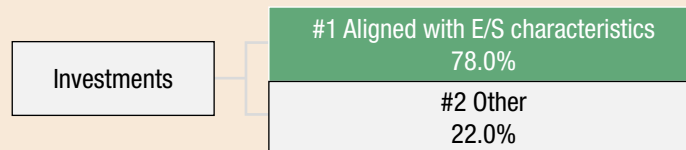
48.0%	Developed Market Equities
8.0%	Emerging Market Equities
6.0%	Multi-Factor Equities
11.0%	Euro Corporate Bonds
8.0%	Property
5.0%	Emerging Market Government Bonds
5.0%	Inflation Linked Bonds
5.0%	Diversified Alternatives
4.0%	Global Small-Cap Equities

The splits shown represent PRIME 4's strategic asset class allocations as at May 2022. From time to time, the actual splits will differ on the basis of cash flow and dynamic risk adjustments.

This asset allocation includes to underlying funds that promote environmental and / or social characteristics. The strategic fund allocation with environmental or social characteristics is currently 78.0%. This relates to developed, emerging market and multi-factor equity exposure, euro corporate bond exposure and emerging market government bond exposure (#1). The Account also has exposure to property and other assets (alternatives, inflation linked bonds etc) but there are no environmental and social characteristics associated with this asset class exposure (#2).

**Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.

**Transitional activities** are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.



**#1 Aligned with E/S characteristics** includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product (variable weight).

**#2 Other** includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.

### ● How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?

N/A.





## To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

N/A

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds\*, the first graph shows the Taxonomy-alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy-alignment only in relation to the investments of the financial product other than sovereign bonds.

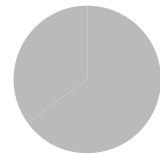
### 1. Taxonomy-aligned of investments including sovereign bonds\*

- Taxonomy aligned (0%)
- Other investments (100%)



### 2. Taxonomy-alignment of investments excluding sovereign bonds\*

- Taxonomy aligned (0%)
- Other investments (100%)



\* For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures



are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

## ● What is the minimum share of investments in transitional and enabling activities?

N/A



## What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

N/A



## What is the minimum share of socially sustainable investments?

N/A



## What investments are included under “#2 Other”, what is their purpose and are there any minimum environmental or social safeguards?

In accordance with the objective of long-term capital growth, the Account may hold a portion of its assets in cash, cash equivalents and underlying funds that do not promote environmental and / or social characteristics which would be classified as #2 Other. Such assets will not be aligned with environmental and social characteristics nor will there be any environmental or social safeguards associated with such assets in place.



Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

No

**Reference benchmarks** are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

- **How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?**

N/A

- **How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?**

N/A

- **How does the designated index differ from a relevant broad market index?**

N/A

- **Where can the methodology used for the calculation of the designated index be found?**

N/A



Where can I find more product specific information online?

More product-specific information can be found on the website:

To find out more about the **PRIME 4**:

 [Fund Centre](#)

 [Our Sustainable Investing Hub](#)