What does Article 8 Fund classification mean?

Bank of Ireland Life

Sustainable Finance Disclosure Regulation (SFDR)

The Sustainable Finance Disclosure Regulation (SFDR) is an EU regulation that came into force on 10 March 2021. The SFDR lays down harmonised disclosure rules for investment managers and investment advisors for financial products as defined under SFDR.

These requirements include disclosing sustainability related information for financial products that:

i. promote (among other characteristics) environmental and/or social characteristics (Article 8 products), or

ii. have a sustainable investment objective (Article 9 products), both as defined under SFDR.

Article 8 Fund

An Article 8 Fund under SFDR is defined as "a Fund which promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices."

What are the disclosure requirements for Article 8 Funds?

Where a fund is defined as Article 8, the following disclosures are required:

- Information on how environmental and social characteristics are met;
- Where an index has been designated as a reference benchmark, information on whether and how the index is consistent with those characteristics; and
- Information as to where the methodology used for the calculation of the reference index can be found.

For our Article 8 Funds you will find all this information, per fund, on our **Sustainable Investing Hub** within the "Our ESG Fund Range" section.

Our Article 8 Fund Range

We have a number of funds that fall under Article 8 (light green ESG funds):

- Alternative Energy Fund
- Ethical Equity Fund
- Ethical Managed Fund
- Eurozone Equity Indexed Fund
- Innovator Fund
- North American Equity Indexed Fund
- Passive IRIS*
- PruFund Cautious
- PruFund Growth
- PRIME 3
- PRIME 4
- PRIME 5
- PRIME Equities
- Water Fund
- World Index Fund (Hedged)
- World Index Fund (Unhedged)

*Excludes annuity options

For the most up to date fund information and fund performance, visit **Fund Centre**

Warning: If you invest in these funds you may lose some, or all, of the money you invest.
Warning: The value of your investment may go down as well as up.
Warning: These funds may be affected by changes in currency exchange rates.

Next Steps

To find out more about our **ESG Fund Range**, talk to an Advisor in your local Bank of Ireland branch:

Sustainable Investing Hub

Warning: If you invest in these funds you may lose some, or all, of the money you invest.
Warning: The value of your investment may go down as well as up.
Warning: These funds may be affected by changes in currency exchange rates.