

Its time in, not timing, that matters



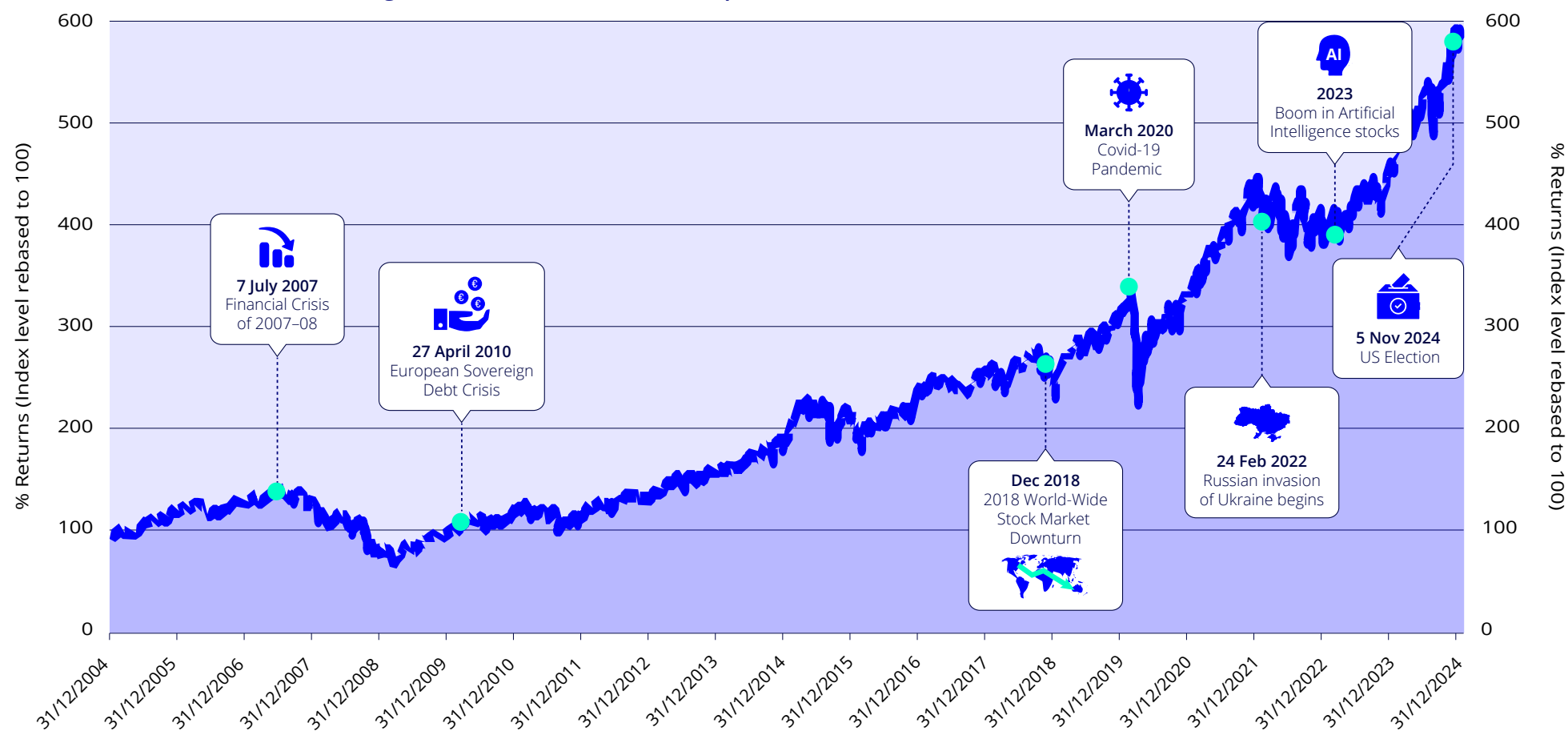
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At Bank of Ireland Life, we believe in order to get the best potential returns from your investment it is time in the market that matters most and remaining invested through different market cycles. By trying to predict the best time to buy-in and sell-out of the market, you may miss the market's biggest gains.

We use the performance of the global stock market over the last 20 years (as represented by the MSCI World Index) to demonstrate how missing some of the worst days of markets' performance, can also see you missing some of the best returns.

Figure 1: Global stock markets performance from 31.12.2004 to 31.12.2024**



Source: Bank of Ireland Investment Markets, MSCI, February 2025.

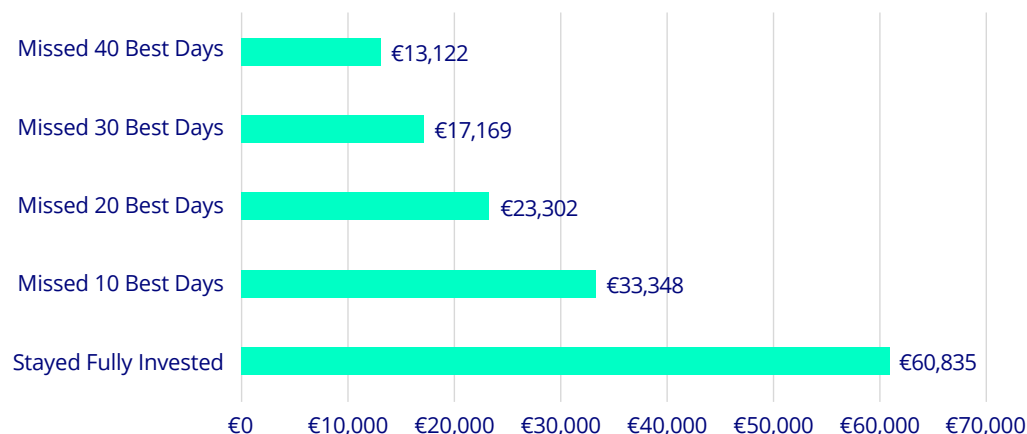
*MSCI World index in US dollars has been used as a representative of the global stock market.

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

Its time in, not timing, that matters (cont'd)

Rather than trying to predict market highs and lows, it's important to stay invested through a full market cycle. Focus on the time you stay invested, not the timing of your investments. We demonstrate the impact of missing the best days (which we define as best days of return on investment) over the last 20 years in the two scenarios below:

Figure 2: Value of €10,000 invested in global stock markets from 31.12.2004 to 31.12.2024*



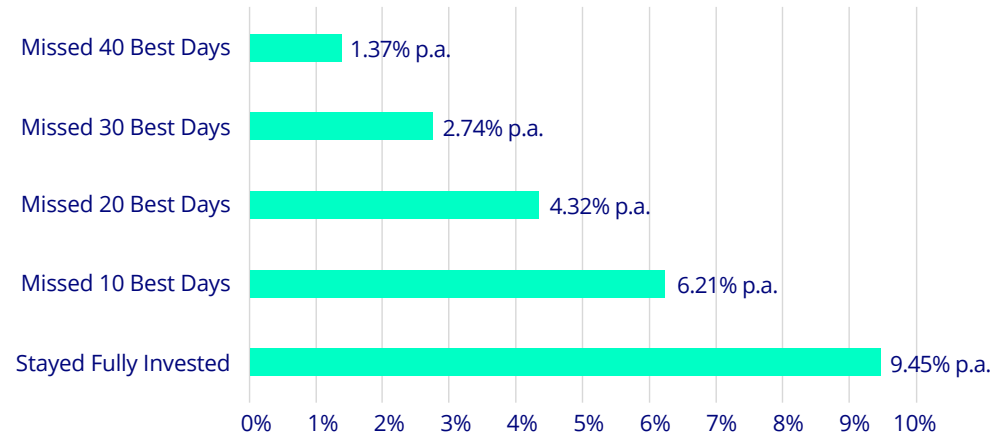
Source: Bank of Ireland Investment Markets, MSCI, February 2025.

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By **staying fully invested over the past 20 years** in global stock markets, an investor would have **earned €27,487** (gross of tax and charges) **more than someone who missed the market's 10 best days.**

Warning: Past performance is not a reliable guide to future performance.
Warning: The value of your investment may go down as well as up.
Warning: If you invest in these funds you may lose some or all of the money you invest.
Warning: These funds may be affected by changes in currency exchange rates.

Figure 3: Return per annum (p.a.) on investment in global stock markets from 31.12.2004 to 31.12.2024*



Next Steps

To find out about our wide range of funds, talk the Advisor in your local Bank of Ireland branch, or visit:

Fund Centre 

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