

# Passive IRIS Lump Sum 2025

SFDR  
Classification:  
Article 8 Funds

## Fund Facts

**Passive IRIS Lump Sum 2025** is a fund within our **Passive IRIS** pension solution. Below we explain **Passive IRIS** in more detail and the role of **Passive IRIS Lump Sum 2025** in your retirement savings journey.

<b>Aim</b>	To grow and safeguard your retirement savings based on your target year or chosen year of retirement. Click <a href="#">here</a> for more.
<b>Investment Style</b>	Predominantly invests in a diversified mix of passively managed building blocks. <sup>†</sup> Click <a href="#">here</a> for more.
<b>Investment Manager of the Underlying Funds</b>	Currently, State Street Global Advisors are the investment manager of the underlying funds. Click <a href="#">here</a> for more.
<b>Sustainable Finance Disclosure Regulation (SFDR) Classification</b>	<b>Passive IRIS</b> funds are classified as Article 8 Funds (this excludes annuity options). 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"). For more information, click <a href="#">here</a> for our Sustainable Investing Hub.
<b>Environmental Social &amp; Governance (ESG) Approach</b>	As the <b>Passive IRIS Lump Sum 2025</b> fund is an Article 8 Fund, ESG factors are integrated into its investment strategy and underlying assets aiming to make it a greener and more sustainable investment choice.  For more information about how ESG is integrated into <b>Passive IRIS</b> in general, see the <a href="#">Passive IRIS brochure</a> .
<b>Multi-Asset Diversified Approach to Investing</b>	Exposure to a range of asset classes: <ul style="list-style-type: none"> <li>• Equities;</li> <li>• Bonds;</li> <li>• Alternatives;</li> <li>• Property, and</li> <li>• Cash.</li> </ul> For more detail on each of these assets, click <a href="#">here</a> for more.
<b>Options at Retirement</b>	You have various options for accessing your pension savings when you get to your chosen year of retirement.  <b>Passive IRIS</b> is aimed, primarily, at pension savers who want to take a retirement lump sum and invest in an Approved Retirement Fund (ARF) at retirement. To ensure we can meet the needs of all pension savers at retirement, additional options aimed at individuals who want to purchase an annuity or take a cash lump sum are also available. Click <a href="#">here</a> for more.
<b>Charges</b>	For details of charges that apply to you, <b>please talk to your Wealth Advisor.</b> <b>Please note: charges quoted are subject to change.</b>

<sup>†</sup>Except for the management of property and cash, these are actively managed.

**Warning: If you invest in this fund you will not have access to your money until your retirement date.**

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

**Warning: If you invest in this fund you could lose some or all of the money you invest.**

**Warning: This fund may be affected by changes in currency exchange rates.**

# A pension solution tailored exactly for you

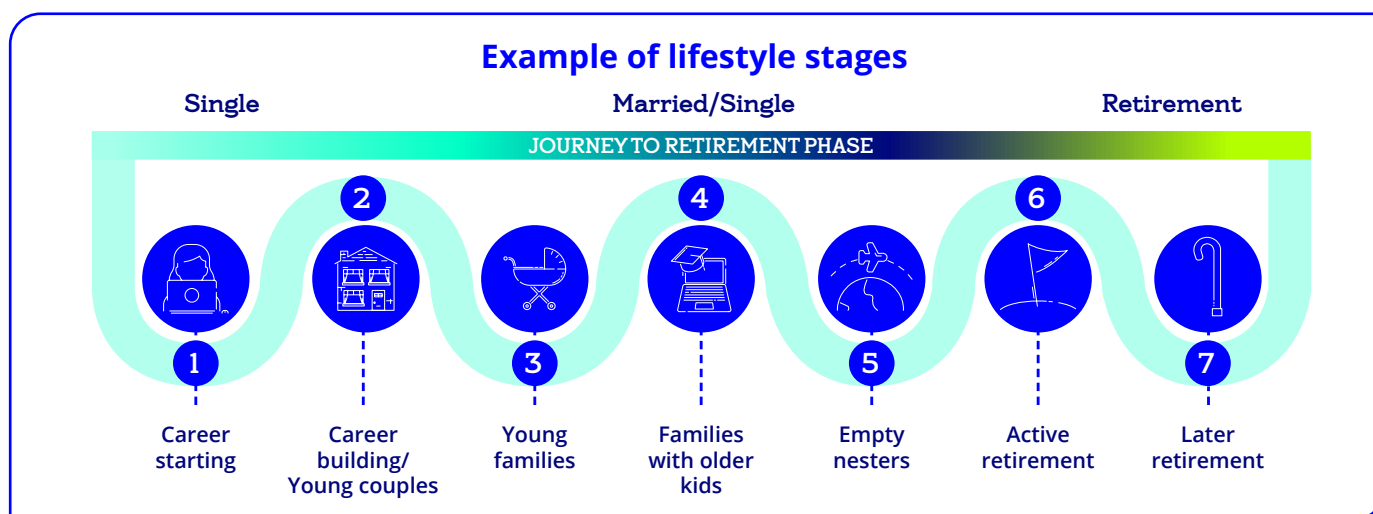
Bank of Ireland Life's **Passive IRIS** is a fully comprehensive pension savings solution that empowers you to plan and save for your retirement needs.

## Passive IRIS makes saving for retirement easy by offering you:


- ✓ **A 'one-stop' simplified pension solution**  
You invest in one single fund, we look after the rest over your journey to retirement.
- ✓ **A solution that is continuously evolved to meet your lifestyle needs and an ever-changing investment environment**
- ✓ **A solution that manages your retirement savings the way you want them to be managed:**
  - Designed for the long-term and to manage the impact of investment markets' highs and lows on your pension savings.
  - Integrates a greener and more sustainable investing approach.


## Passive IRIS – key ingredients


- 1. Choosing a 'Target Date' for your retirement** – before you invest in **Passive IRIS** you pick your '**target date or chosen year**' of retirement that you are saving towards (which can change over time). Click [here](#) for more.
- 2. Adopting a 'Lifestyle' approach to investing** – we understand that as you move through life your needs and wants change, **Passive IRIS** has been designed to ensure you are invested in the right assets to suit each stage of your retirement saving journey, so all you need to do is 'invest' and we take care of the rest:



**Passive IRIS** has been designed recognising that these different '**Lifestyle**' stages require a different approach to investing. It does this by adjusting the assets you have exposure to over time:

 Helping you to **grow** your retirement savings when you have the opportunity to;

 **Consolidating & safeguarding** your hard-earned pension fund at the right time, and

 Providing you with **access** to your retirement savings in the way you want.

Click [here](#) for more.

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## Passive IRIS – key ingredients (cont'd)

- 3. A multi-asset investment strategy - Passive IRIS** adopts a multi-asset or diversified approach to deliver you the best potential returns. It gives you exposure to the potential returns of a wide range of asset classes such as equities, property, bonds and cash.

The amount invested in each of these asset classes will change depending on how near or far you are from target date (as outlined in point 2). We take care of all the day-to-day management of investing for you.

Click [here](#)  for more.



### 'Lifestyle' investing and why it's so important when saving towards your pension:

Lifestyle investing is a globally recognised and widely used approach in pension saving and the main investment strategy chosen for many retirement plans. In the US, **96%** of pension plans use Lifestyle investing as their investment approach<sup>+</sup>.

With a Lifestyle investing approach, you have your pension fund working for you over your entire career, automatically adapting for your changing pension needs as your Lifestyle needs change.

**Passive IRIS** brings you on a lifelong investment journey which recognises that:

- Your pension saving needs will be different depending on how far you are from your chosen year of retirement.
- Over time, the mix of assets that your pensions savings have exposure to needs to adapt and evolve.

**Passive IRIS** is a simplified pension solution that automatically adjusts for your changing lifestyle needs to help you achieve your retirement goals.

## An investment that works towards a retirement date chosen by you

You make the decision on when you want to retire, this is your chosen **Target Date or Chosen Year** for retirement. You can also change the Target Date over time.

### Passive IRIS' investment journey

Our team of investment specialists have designed a unique retirement investment journey that sets the most appropriate mix of asset classes for the different phases of your pension journey and the different Target Dates. This is known as the **glidepath**.

#### Passive IRIS' glidepath



**Growth phase - more than 10 years from your chosen year of retirement** - as typically the phase you will be in the longest, **Passive IRIS** aims to take advantage of the potential higher returns that growth assets, like equities and property, can deliver over the long-term. In this phase, you will have the greatest exposure to these higher risk growth assets to grow your pension savings.



**Consolidating phase - less than 10 years and more than 5 years from your chosen year of retirement** - in this phase, focus starts to turn to safeguarding the value of your pension fund, while still allowing your fund the potential to grow. Over the five years, there is increased exposure to lower risk, more stable assets, such as bonds.



**Approaching retirement - 5 years from your chosen year of retirement** - protecting the value of your pension fund is the key focus in this phase. Over these five years, there is greater exposure to more stable, lower risk assets including cash.



**Year of retirement - also known as your landing point** - here, the focus is on having the right asset mix for how you want to access your money (see page 15 of the Passive IRIS Brochure for more information on the options available).

<sup>+</sup>Source: Vanguard, "How America Saves" (2024).

**Warning: If you invest in this fund you will not have access to your money until your retirement date.**

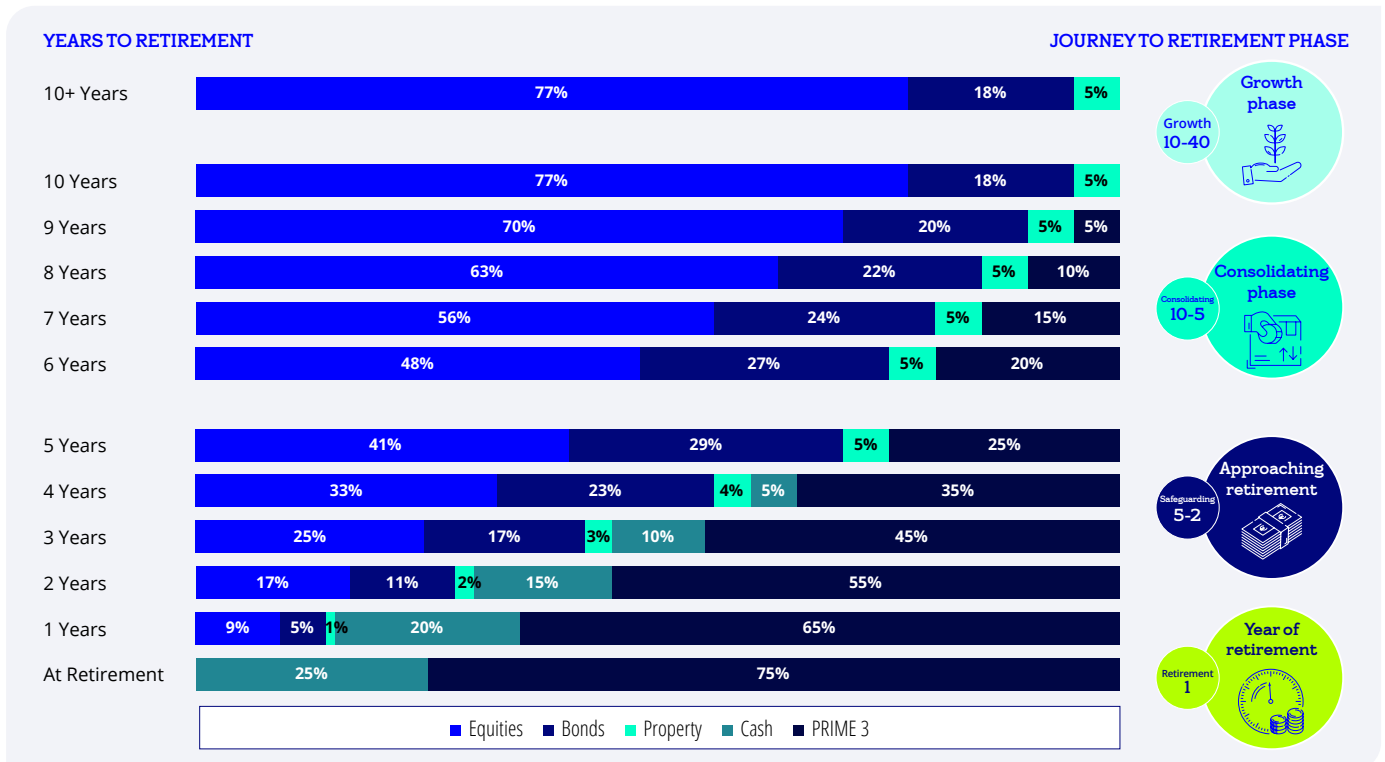
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## Passive IRIS' glidepath (cont'd)

The chart below illustrates **Passive IRIS's glidepath** and how it adapts the mix of assets of a pension saver over time and different years of retirement:



The allocation to each asset class shown above is approximate and may change in the future. For Passive IRIS, the equity exposure on the glidepath and in asset split charts includes the current alternatives exposure (listed infrastructure).

The asset mix shown above for "At Retirement" assumes a pension saver is choosing to invest in an Approved Retirement Fund after their year of retirement (see the Passive IRIS Brochure for more).

The move across asset classes takes place gradually and automatically – you don't need to do anything. You remain invested in the one fund throughout your **Passive IRIS** journey and we do the work.

For the most up to date performance & information, visit our dedicated **Passive IRIS** section on

**Fund Centre**

## How returns are earned

To grow your pension savings, **Passive IRIS** has exposure to the returns of a wide range of assets.

The main asset classes are:

- Equities;
- Bonds;
- Alternatives;
- Property, and
- Cash.

**Passive IRIS** also invests in Bank of Ireland Life's fund **PRIME 3**, a multi-asset fund (see [page 5](#) for more).

By investing in a range of assets, a diversified investment, **Passive IRIS** offers an additional way to reduce risk along the savings journey - there are multiple sources of return.

Exposure to these asset classes and **PRIME 3** varies in line with your chosen year of retirement.

**Passive investment style** – **Passive IRIS** adopts a passive investment style. This is an investment approach that tracks the performance of specific markets through an underlying index or portfolios rather than relying on a fund manager to select specific assets to invest in. While **Passive IRIS** is, in general, a passively managed fund, it is important to note that any exposure to property and cash will be actively managed.

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# A closer look at PRIME 3



**PRIME 3** is a multi-asset fund available from Bank of Ireland Life that invests in a range of passively managed funds with exposure to the returns of equities, bonds, property, alternatives and cash.

The fund has been designed to deliver returns for investors while also reducing the potential impact of market volatility on these returns. This is done by adjusting exposure to markets when volatility is high.

For more information about **PRIME 3**, read our [fund flyer](#)

[\\*SFDR: Article 8 Funds](#)

## APPROACHING RETIREMENT

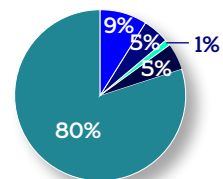
### Passive IRIS Lump Sum 2025's building blocks

- **Passive IRIS Lump Sum 2025** is for pension investors who plan to use their retirement fund to take a cash lump sum at retirement. It is within the approaching retirement phase.
- Here, the focus is on protecting the value of your pension fund.

For the most up to date performance and information, visit our

[Fund Centre](#)

Asset split as at 30.09.24



■ Equities ■ Bonds ■ Property ■ PRIME 3 ■ Cash

## More details on who is looking after your pension investment

We work alongside **Bank of Ireland Investment Markets\*\***, as our appointed advisors, to select the underlying investment manager(s) for **Passive IRIS**. Investment managers may be subject to change over time.

Currently, State Street Global Advisors (SSGA) is the investment manager of the underlying funds for **Passive IRIS**.

### STATE STREET GLOBAL ADVISORS

SSGA have a **wealth of experience** in investment management. Their team of global investment professionals is one of the most experienced and long-standing teams in the industry and have been serving clients through multiple market cycles for almost four decades.

SSGA also has a **proud heritage of passive investing**. They provide 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 and regions.

## Options at Retirement

We know that pension savers want to access their pension savings in different ways at retirement, that is why we have a range of options within **Passive IRIS**. For information on these options, see our [Passive IRIS brochure](#)

\* This fund is classified as an Article 8 Fund in accordance with the Sustainable Finance Disclosure Regulation. Article 8 Funds promote environmental or social characteristics (although not exclusively) & which invest in companies that follow good governance practices.

\*\* Bank of Ireland Investment Markets is our centre of excellence for savings & investments.

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## Next Steps

To find out more about **Passive IRIS**, talk to the Wealth Advisor in your local Bank of Ireland branch, or visit:



**Fund Centre**



**Passive IRIS hub**



**Sustainable Investing hub**

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Please note that Passive IRIS may use Exchange Traded Funds (ETFs) and other exchange traded products. The use of these investments may incur additional costs however, these fees are rebated to customers.

Terms and conditions apply. The information set out is of a general nature, may have been condensed or be incomplete and should not be relied upon without seeking professional advice. We believe the information to be reliable but we cannot guarantee its accuracy. The information set out does not constitute an offer or recommendation to buy or sell any investments or to subscribe to any investment services. Details are as at the date of this document unless otherwise stated and may change over time. Terms and conditions as set out in your policy conditions apply.

Passive IRIS may hold some assets directly, may invest in other funds that provide exposure to the assets or may invest in other collective investment vehicles, such as MGI Funds plc. Such collective investment vehicles provide exposure to other funds and can enable cost reductions due to size. MGI Funds plc is authorised by the Central Bank of Ireland as an Undertaking for Collective Investment in Transferable Securities (UCITS).

Passive IRIS has been developed solely by Bank of Ireland Life. While some of the underlying funds may aim to track as closely as reasonably possible the performance of specific indices over the long-term, there is no trade connection between Bank of Ireland Life and these indices. Index providers do not sponsor, advise, recommend, endorse or promote Passive IRIS and have no liability whatsoever to any person arising out of their investment in these funds.

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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.

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

**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 lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.



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

**Product name:** Passive IRIS Lump Sum 2025  
**Legal entity identifier:** 549300YP7YW06QCNBF32

## Environmental and/or social characteristics

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

Yes

No

It will make a minimum of **sustainable investments with an environmental objective**: \_\_\_\_%

in economic activities that qualify as environmentally sustainable under the EU Taxonomy

in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

It will make a minimum of **sustainable investments with a social objective**: \_\_\_\_%

It promotes **Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 20% of sustainable investments

with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy

with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

with a social objective

It promotes E/S characteristics, but **will not make any sustainable investments**

### What environmental and/or social characteristics are promoted by this financial product?

To attain environmental and/or social characteristics, Passive IRIS Lump Sum 2025 ('the Fund') integrates Environmental, Social and Governance (ESG) factors into its investment strategy and underlying assets that the Fund has exposure to.

ESG tools used to promote environmental and/or social objectives as well as good governance are exclusions, tilting and asset stewardship.

- **Exclusions** are when a fund does not have exposure to certain sectors, or stocks at all, based on ESG.
- **Tilting** is an ESG technique that is often used in addition to exclusions. It seeks to maintain the same characteristics as the standard index that the fund is tracking (such as country and sector exposures) but rewards higher performing ESG companies by investing more with these companies and less to companies with lower ESG scores.
- **Asset stewardship** or active ownership, as it is often referred to, is a critical ESG tool. It includes engaging with companies' board of directors and senior management team on key ESG issues. This can range from gender and racial equality to their climate strategy or governance structures.

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

The Fund does not commit to investing in Sustainable Investments.

● **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?**

The Fund does not commit to investing in Sustainable Investments.

● **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?**

The Fund does not commit to investing in Sustainable Investments.

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

The Fund does not commit to investing in Sustainable Investments.



The EU Taxonomy sets out a “do not significantly harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The “do not significantly harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.



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

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

Yes, the Investment Manager of the underlying funds considers principal adverse impacts (“PAI”) on sustainability factors for each of the underlying funds of the Fund classified as Article 8 using the PAI Indicators as set out in the SFDR Level 2 RTS as applicable.

Each PAI has been considered with respect to applicability and relevance to each of the underlying funds. Where appropriate, certain PAIs are considered in the construction of the underlying funds and reflected in the environmental and social characteristics promoted by the underlying funds as described herein.

PAIs also inform the engagement framework employed by the Investment Manager of the underlying funds which focuses on key engagement priority areas relating to climate change, pollution and natural resource degradation (including biodiversity and natural capital), human rights and labour practices, aligned remuneration and incentives and transparent disclosure of material ESG factors. These are communicated to the Investment Manager with the expectation that the Investment Manager’s engagement efforts are directed towards these issues for companies held in the portfolio and Investment Managers are actively monitored to ensure their stewardship activities are consistent with the engagement framework.

Using data provided by specialist third party data providers, the Investment Manager of the underlying funds periodically reviews the PAI Indicator data for the underlying funds investments versus internal parameters in order to monitor the PAI of investment decisions on sustainability factors. Any items to note may be prioritised and escalated with the underlying Investment Manager as required.

No

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

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



Taxonomy-aligned activities are expressed as a share of:

- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- **operational expenditure** (OpEx) reflecting green operational activities of investee companies.

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

The Fund is passively managed and seeks to track the risk and return profile of the Composite Benchmark Index.

New Ireland Assurance Company, trading as Bank of Ireland Life, oversees the activities of the Investment Manager of the underlying funds to ensure that the investment process is implemented on a continuous basis and monitors the Fund on an ongoing basis using the tracking error of the Fund against the Composite Benchmark Index.

- **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 Fund seeks to achieve its environmental and social characteristics by investing in underlying funds that apply a combination of exclusions and tilting in line with the environmental and social characteristics of the Fund.

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

None.

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

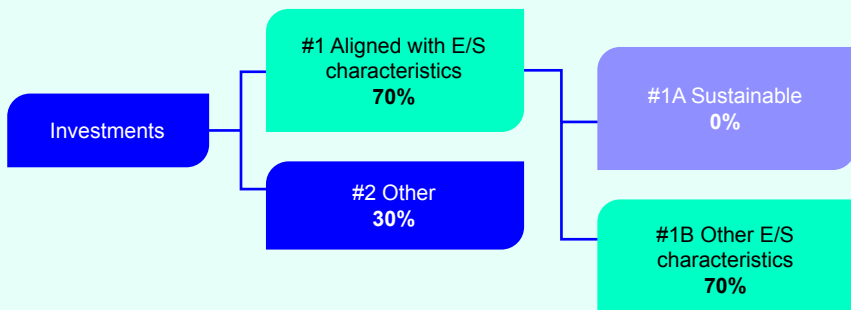
The Investment Manager of the underlying funds is required to follow good governance standards in the selection of securities for investment, while tracking the risk and return profile of the underlying funds' Benchmark Index. The underlying funds use third party data providers to identify companies that are deemed to be in breach of UNGC principles (including companies breaching United Nations Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises).

An engagement and escalation framework is in place, seeking to remedy breaches within an acceptable time-frame.

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

At least 70% of the Fund will be aligned with the environmental and social characteristics promoted by the Fund.

The remaining proportion of the Fund may include ancillary liquid assets and derivatives for efficient portfolio management purposes which may not be aligned with environmental and/or social characteristics promoted by the Fund.



**#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.

**#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

The category **#1 Aligned with E/S characteristics** covers:

- The sub-category **#1A Sustainable** covers sustainable investments with environmental or social objectives.
- The sub-category **#1B Other E/S characteristics** covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

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

Derivative use, if any, does not contribute to attaining the environmental or social characteristics promoted by the Fund.



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

The Fund does not currently commit to investing more than 0% of its assets in investments in environmentally sustainable economic activities within the meaning of the Taxonomy Regulation.

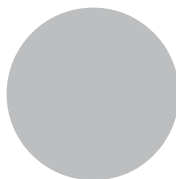
**Enabling activities** directly enable other activities to make a substantial contribution to an environmental objective.

**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.

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.

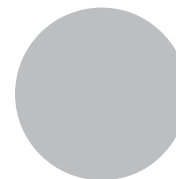
### 1. Taxonomy-alignment of investments including sovereign bonds\*

■ 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, 'sovereigns 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?

The Fund does not currently commit to investing more than 0% of its assets in transitional and enabling activities.



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

The fund does not commit to making any sustainable investments.



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

The fund does not commit to making any sustainable investments.



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

These investments comprise ancillary liquid assets and derivatives for efficient portfolio management purposes. Minimum environmental and social safeguards are not applicable due to the nature of the investments.



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

**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.

● **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 Composite Benchmark differ from a relevant broad market indices?**

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:

