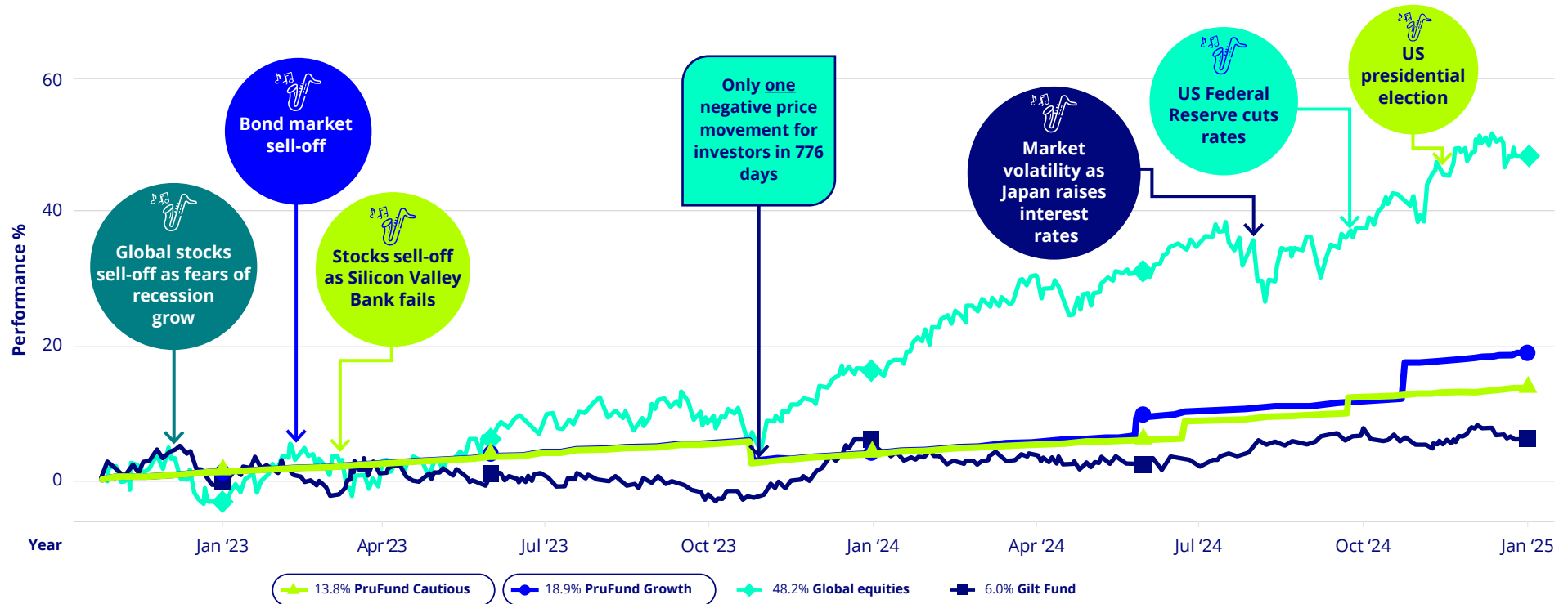




Keeping it smoother - PruFunds performance since launch (25.10.22 to 01.01.25)

Using PruFunds' key building blocks of equities and bonds for comparison, we show the smoother journey PruFunds', risk category 3 and 4 funds, investors have enjoyed since launch. Their investors have shared in returns but with a much smoother, consistent investment journey.

PruFunds...



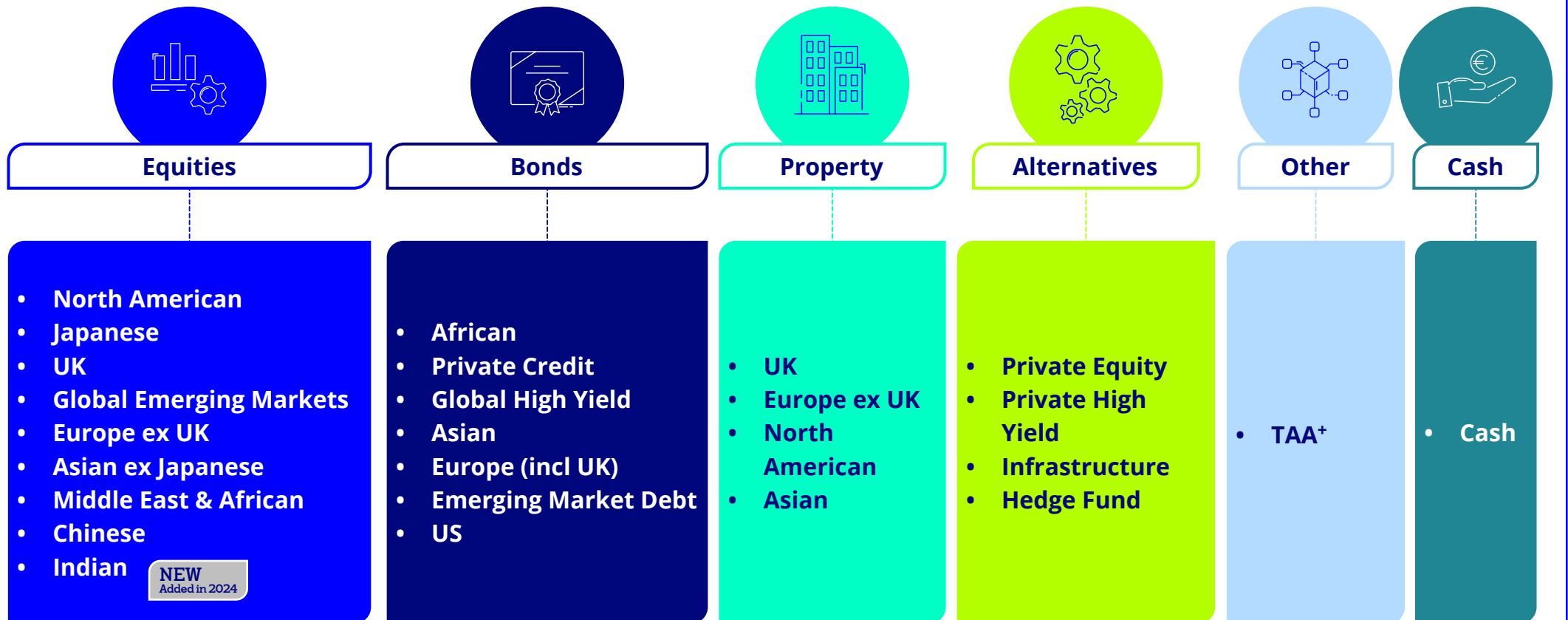
...Keeping it smoother.

Source: Longboat Analytics. Performance from 25.10.22 to 01.01.25 is quoted gross of tax and charges. The Bank of Ireland Life World Index Fund (Unhedged) is used to illustrate the performance of a globally diversified basket of equities.

- 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.
- Warning: If you invest in these funds you may lose some or all of the money you invest.
- Warning: Past performance is not a reliable guide to future performance.



PruFunds - Diversification at its core (2024 asset class exposure)



NEW
Added in 2024

*The Tactical Asset Allocation (TAA) strategy and its allocation is based on two beliefs 1) investors are surprised by markets and 2) investors are prone to overreacting to these surprises.

Source: M&G, as at 31.08.24. Within each asset class section, assets are listed by 2024 performance (from top to lowest performer) as at 31.08.24. M&G can't predict the future. Past performance isn't a guide to future performance. It is M&G's strongly held belief that diversification is a key driver of investment returns.

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



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



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. An additional fund management charge applies to the standard charge - for PruFund Cautious this is 0.25% per annum and for PruFund Growth this is 0.35% per annum.

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