

Private and confidential

«For_the_Attention_Of»
«CoName»
«Salutation1» «Given_Name1» «Surname1»
«Salutation2» «Given_Name2» «Surname2»
«Client_Address1»
«Client_Address2»
«Client_Address3»
«Client_Address4»
«Client_Address5»

29 August 2025

Re: Policy « »

Please read this letter carefully. It contains important information about your policy.

Dear « »

I'm writing to you about the «Fund_1» you are currently invested in. The world of investment markets is constantly changing. This is why we regularly review our investment strategies and funds. After a recent review, we have decided to close «Fund_1» with effect from 20 October 2025.

What does this mean for you?

Rest assured, we have options for you to consider:

Option 1: Choose a new fund

Invest in another fund currently available to you under your policy. We recommend you meet with your Wealth Manager and select another fund or funds to invest in from the range of funds currently available to you. There will be no charge for any switch you may make from the closing fund into any of the new fund(s) that are available to you to switch into.

Option 2: Do nothing and we will switch the funds automatically.

When the «Fund_1» closes in October 2025, we will automatically switch the value of your investment at that time into the «Default_Fund_1». This fund has been chosen as part of a detailed review process.

Supporting you with your decision

We want to make sure you have the relevant information to support you with this change. For further information you can visit:

- **Our dedicated fund closure online hub:** [We're changing our fund range - Bank of Ireland](#). Here you will find further information about this change, including.
 - A detailed Frequently Asked Questions document.
 - Information about the current fund(s) you are invested in.
 - Information about the available fund(s) to switch into.
- **Fund Centre:** [Bank of Ireland Fund Centre](#). You can visit our Fund Centre anytime to get regular updates on fund prices and performance.

What happens next?

If you wish to switch into a new fund, we ask you to please let us know by 13 October 2025. If we do not hear from you, we'll automatically move your investment in the «Fund_1» when it closes on the 20 October 2025 to the «Default_Fund_1». If you are currently making regular payments into the «Fund_1», these payments will be redirected to the «Default_Fund_1» after 20 October 2025. Once the switch to the «Default_Fund_1» takes place, you will remain invested in this fund until you tell us otherwise.

Whatever you consider, we recommend you speak to your Wealth Manager to make sure that your investment strategy continues to meet your current investment needs.

We're here to help

If you have questions about this letter, please contact our Customer Service Team on **01 5239813**. You can call us, Monday to Friday 9am to 5pm, and we'll be happy to help.

Yours sincerely,

A handwritten signature in dark ink, appearing to read 'Seán', is enclosed within a rectangular dashed-line box.

Seán Ó Murchú
Chief Operating Officer