






Cash Fund

AT A GLANCE

Aim		To maintain value of investors' capital while generating a return before charges in line with short-term deposit rates.
Style		Actively Managed
Asset Mix		The fund invests primarily in cash deposits, high quality floating rate notes and other similar short-dated investments/instruments.
Managed by		Bank of Ireland Asset Management (BIAM)
Risk		Low Risk

FUND DESCRIPTION

The Bank of Ireland Life Cash Fund is a highly diversified cash fund. The fund offers a high level of security and is suitable for:

- ✓ Existing customers who are concerned about capital preservation and wish to take time out from investment markets.
- ✓ New customers who wish to phase their entry into the investment markets during times of volatility.

Investment selection

The Bank of Ireland Life Cash Fund invests in Bank of Ireland's Euro Liquidity Fund (AAA rated).

BOI Euro Liquidity Fund (AAA rated)

The fund invests in top quality short-term securities and is largely made up of cash deposits and high quality floating rate notes of short duration, backed by a number of leading European financial institutions. This fund is **AAA rated by Moodys** and has won multiple awards globally for superior investment performance (see over for more information).

Diversification

The Bank of Ireland Life Cash Fund is very well diversified. This diversification adds to the security of the investment. With the Bank of Ireland Life Cash Fund you invest in a wide range of institutions backed by a number of leading European financial institutions and securities - all of the best quality. By spreading your investment among a broad number of institutions and geographic areas, you limit your exposure to any one group.

Bank of Ireland Asset Management (BIAM)

For the Cash Fund, BIAM are our chosen investment partner. Since its foundation in 1966 BIAM has been a major force in Irish fund management and continues to be one of the largest Irish fund managers.

Award winning

BIAM have achieved a world class performance award for their BOI Euro Liquidity Fund:

No.2 EUR Fund – 2007 & 2005

Industry experts have recognised BIAM's cash management expertise in USD and GBP by awarding them:

No.1 USD Fund over 5 year period – 2008

No.1 USD Fund – 2005 & 2003

No.1 GBP Fund – 2007, 2006 & 2005

No.2 USD Fund – 2007 & 2004

Source: iMoneyNet

Risk Rating – Low Risk

Bank of Ireland Life has rated the Cash Fund as a low risk investment fund whose aim is to provide a return in line with, or slightly better than deposits. Low risk investments involve little risk to investors' capital, provided certain conditions are met such as remaining invested for a specific period of time.

Product Availability

Bank of Ireland Life's Cash Fund is available through the following products:

- SmartFunds
- SmartChoice
- Special Bonus Investment Plan
- Personal Pensions
- Executive Pensions
- Personal Retirement Bond
- Group Pensions
- Approved Retirement Fund (ARF)
- Approved Minimum Retirement Fund (AMRF)
- PRSA

Up to date Information

For up to date price & performance information on the Cash Fund and other market information, please click on to www.bankofirelandlife.ie to see the most up to date Cash Fund factsheet. Factsheets are updated online with daily performance figures.

**For more information, talk to the Insurance & Investments Manager
in your Bank of Ireland branch
or call 1890 309 309 today**

**WARNING: PAST PERFORMANCE IS NOT A RELIABLE GUIDE TO FUTURE PERFORMANCE.
WARNING: THE VALUE OF YOUR INVESTMENT CAN GO DOWN AS WELL AS UP.**

Lines are open from 8.00am to 6.00pm, Monday to Friday. For quality and training purposes incoming and outgoing calls may be recorded. Call charges may vary depending on your service provider.

Terms and conditions apply. Where relevant life assurance tax applies.

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