






2014 Government Bond Fund

AT A GLANCE

Aim		To provide a secure investment fund that offers a predictable return at maturity
Asset Mix		Aims to invest 100% in the 4% Treasury Bond 15/01/2014
Target Investor		Pension investors with a retirement date later than 15/01/2014 looking for the security of a Government backed investment or a predictable return at maturity.
Fund Maturity Date		15th January 2014
Risk		Low risk

FUND DESCRIPTION

What is the 2014 Government Bond Fund?

The Fund aims to invest 100% in the 4% Treasury Bond 15/01/2014, a bond issued and backed by the Irish Government - ideal for investors who are looking for a secure investment or predictable returns. Irish Government bonds are essentially loans to the Irish Government:

- By investing in this Treasury Bond, the Fund will effectively lend a sum of money to the Irish Government for a specified time period.
- In return, the Government effectively promises to pay the Fund regular interest payments and to return the capital payment at the end of the term of the Treasury Bond.

Who provides investment security?

Security of the investment is provided by investing in Irish Government bonds held to maturity - this assumes that the Government will be able to meet its obligations under the 4% Treasury Bond 15/01/2014.

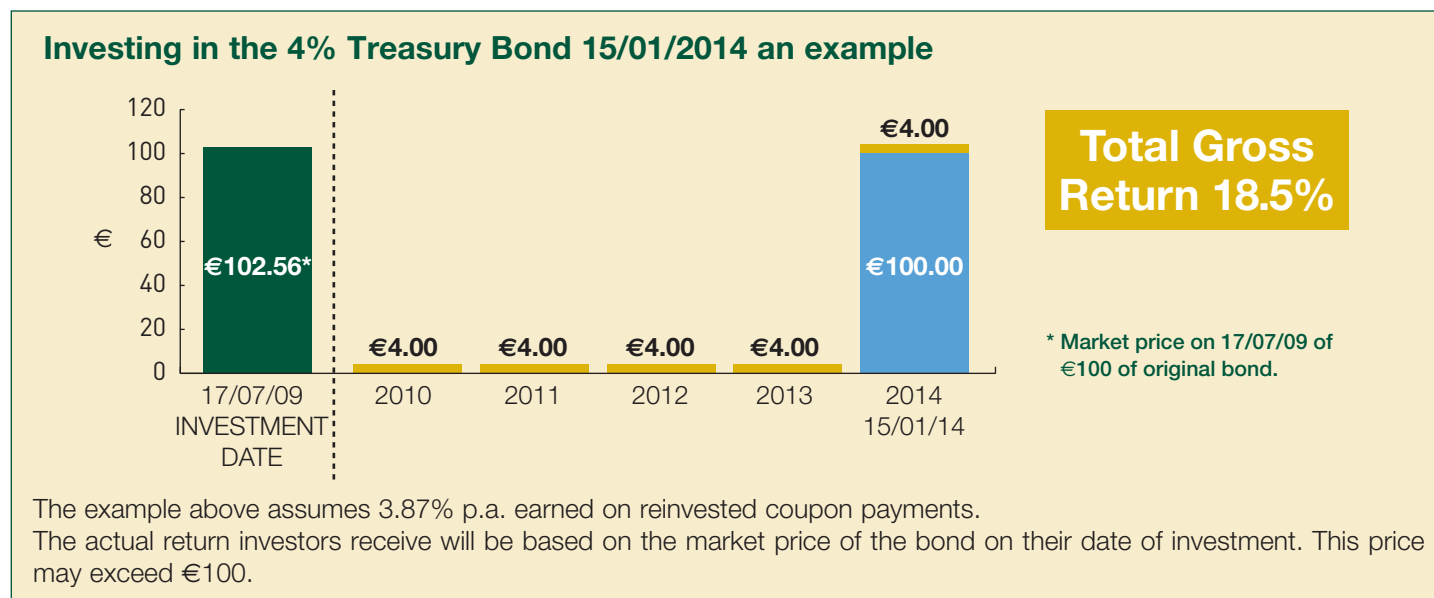
The benefits to investors

By the Government meeting its obligations, investors can take comfort in knowing that there is:

- ✓ 100% security from investing in bonds issued and backed by the Irish Government, when held to maturity.
- ✓ A predictable return at maturity – once a Government bond is held to maturity, all income and capital payments on the bond are known from the outset.

2014 Government Bond Fund's return

The return shown below is quoted gross of taxation and policy charges (including management charges).



What happens at maturity

At maturity, proceeds from the 4% Treasury 15/01/2014 bond will be held in cash until we hear otherwise from investors. In advance of this maturity date, pension investors should meet with their advisors to discuss what investment options are available for their pension plan going forward. Saving for your retirement is a long term investment. This fund is available as part of a pension policy which can only be accessed at retirement.

Available through:

The 2014 Government Bond Fund is available through the following Bank of Ireland Life products:

- Personal Pension
- Executive Pensions
- ARFs (AMRFs)

Simply complete the standard product application form stating "2014 Government Bond Fund" as your fund choice.

**Limited Availability
MAY CLOSE EARLY IF
OVERSUBSCRIBED**

To find out more about this fund please contact the I&I Manager at your local Bank of Ireland branch or phone **1890 309 309†**

WARNING: THESE FIGURES ARE ESTIMATES ONLY. THEY ARE NOT A RELIABLE GUIDE TO THE FUTURE PERFORMANCE OF YOUR INVESTMENT.

WARNING: THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP.

WARNING: IF YOU CASH IN YOUR INVESTMENT BEFORE 15TH JANUARY 2014 YOU MAY LOSE SOME OR ALL OF THE MONEY YOU PUT IN.

† Lines are open from 8.00am to 6.00pm, Monday to Friday. To monitor the ongoing quality of service we provide your telephone call may be recorded. Terms and conditions apply.

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