

Indexed All Equity Fund

AT A GLANCE

Aim		To provide investors with exposure to a highly diversified basket of global equities
Style		Passively Managed
Asset Mix		Equity-based
Managed by		State Street Global Advisors Ireland
Risk		High Risk

FUND DESCRIPTION

Bank of Ireland Life's Indexed All Equity Fund is a passively managed, global equity fund designed to offer broad diversification across regions and stocks. It is suitable for investors who are looking for:

- Wide geographic diversification (no concentrated exposure to ISEQ or FTSE 100 stocks)
- Exposure to approximately 2,000 stocks
- Security associated with investing in established developed markets
- Investments in medium and large cap companies only
- Limited non-euro currency exposure
- An investment option that removes some of the potential risks that can arise from choosing a single fund manager

The Fund's benchmark is split 50/50 between the FTSE Eurobloc Index and the FTSE All-World Developed ex Eurobloc Index. This allocation to Eurozone stocks limits exposure to non-Euro currencies. (Within the Eurozone allocation, there will be an allocation to Ireland in line with its share of the overall Eurzone market (approx 1%)).

Passively Managed

Passive management or index investing aims to remove the potential risk that comes from choosing a single fund manager. The goal is to match the return on an index, rather than to try to beat it, or beat other investors' returns.

By tracking broad indices, passive portfolios provide good diversification and, consequently, are less risky than an actively managed portfolio.

Fund Management

The Indexed All Equity Fund is managed by State Street Global Advisors Ireland Limited, offering Irish investors the unique benefits of global scale and efficiency, together with expert local service.

State Street Global Advisors (SSgA), established its 10th investment centre, State Street Global Advisors Ireland Limited, with the acquisition of Bank of Ireland Asset Management in January 2011. State Street Global Advisors is a global leader in asset management relied on by investors worldwide for their disciplined investment process, powerful global investment platform and access to every major asset class, capitalization range and style. SSgA is the asset management business of State Street, one of the world's leading providers of financial services to institutional investors.

Risk Rating – High Risk

Bank of Ireland Life has rated the Indexed All Equity Fund as a high risk investment fund. The potential return from high risk investments is much higher than deposits and inflation. High risk funds focus on maximising the potential return to investors, rather than minimising risks. Some high risk funds

may consist almost entirely of one asset class based for example in one geographic region or in one sector. Investors' capital is not secure and may fluctuate significantly and investors may get back less than they originally invested.

Product Availability

The Indexed All Equity Fund is available to investors through the following:

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

Up to date Information

For up to date price & performance information on the Indexed All Equity Fund and other market information, please click on to www.bankofirelandlife.ie. Factsheets are updated online for performance each working day.

**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.
WARNING: THIS FUND MAY BE AFFECTED BY CHANGES IN CURRENCY EXCHANGE RATES.**

Lines are open from 8.00am to 6.00pm, Monday to Friday. To ensure that the quality of the service that we provide is of a consistently high standard, all calls may be recorded and monitored. Call charges may vary depending on your service provider.

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

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