







2016 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 4.6% Treasury Bond 18/04/2016
Target Investor		Investors looking for the security of a Government backed investment or a predictable return at maturity
Access		Investors can access their money if required based on the prevailing market value of the Fund's assets
Fund Maturity Date		18th April 2016
Risk		Low risk

FUND DESCRIPTION

What is the 2016 Government Bond Fund?

The Fund aims to invest 100% in the 4.6% Treasury Bond 18/04/2016, 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 4.6% Treasury Bond 18/04/2016.

The benefits to investors

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

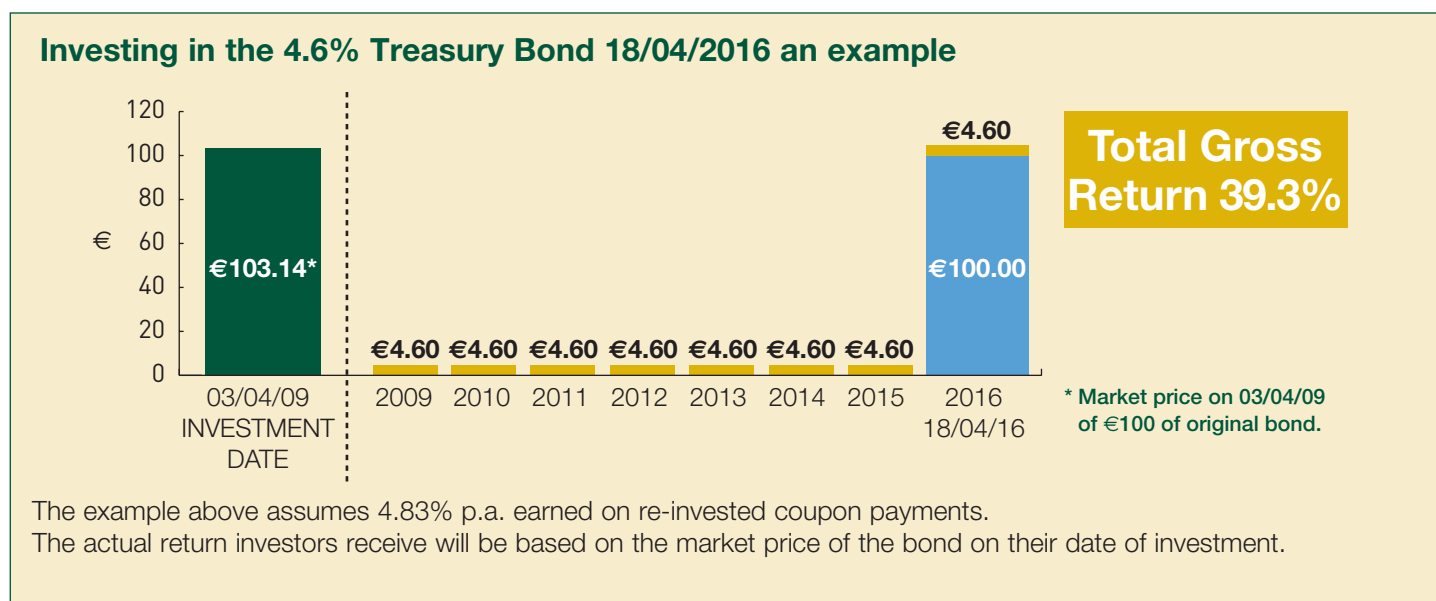
- ✓ 100% security from investing in bonds issued and backed by the Irish Government, when held to maturity.
- ✓ A predictable return at maturity – once a Government bond is held to maturity, all income and capital payments on the bond are known from the outset.

Access

By continuing to invest until maturity (18/04/2016), investors will have certainty of returns. During the term of the investment, investors can also access part or all of their money should they need to. It is important to remember however that encashments will be based on the prevailing market values of the assets of the fund

2016 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 4.6% Treasury 18/04/2016 bond will be held in cash until we hear otherwise from investors. In advance of the maturity date, investors should meet with their advisers to discuss what options are available to them and how best they can use these funds going forward.

Available through:

The 2016 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 "2016 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 18TH APRIL 2016 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. Where relevant life assurance tax applies.

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