

Investment Options

Performance, Asset & Equity Splits

Lifestyle Pension Funds – Performance to 01 July 2010

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
Consensus IRIS Funds							
Consensus IRIS 2010-11	-0.7	0.7	3.2	7.6	-0.7	–	–
Consensus IRIS 2012-13	-1.0	-0.7	3.0	12.3	-5.7	–	–
Consensus IRIS 2014-15	-1.4	-2.3	2.9	16.3	-8.8	–	–
Consensus IRIS 2016-17	-1.5	-3.4	2.7	18.6	-9.6	–	–
Consensus IRIS 2018-19	-1.6	-3.5	2.7	19.6	-10.7	–	–
Consensus IRIS 2020-21	-1.9	-3.8	2.6	20.9	-11.5	–	–
Consensus IRIS 2022-23	-1.9	-4.0	2.7	21.5	-11.3	–	–
Consensus IRIS 2024 Onwards	-2.0	-4.2	2.6	21.3	-11.4	–	–
Retirement Funds (IRIS)							
Retirement Fund 2010-11	-0.4	0.4	3.2	8.2	-0.4	3.1	3.4
Retirement Fund 2012-13	-1.0	-1.3	2.9	13.1	-5.7	0.9	2.2
Retirement Fund 2014-15	-1.5	-3.0	2.4	16.9	-9.3	-1.1	1.1
Retirement Fund 2016-17	-1.9	-4.2	1.9	18.7	-10.4	-1.5	0.8
Retirement Fund 2018-19	-2.0	-4.6	1.8	19.4	-11.2	-2.0	0.7
Retirement Fund 2020-21	-2.1	-4.9	1.6	20.3	-12.1	-2.5	0.5
Retirement Fund 2022-23	-2.3	-5.3	1.5	20.8	-11.9	-2.4	0.5
Retirement Fund 2024 Onwards	-2.3	-5.4	1.4	20.7	-12.0	-2.4	0.5

Consensus IRIS Asset Splits as at 30 June 2010

	Equities %	Property %	Fixed Interest %	Cash %
Consensus IRIS 2010-11	0	0	76	24
Consensus IRIS 2012-13	25	1	56	18
Consensus IRIS 2014-15	53	2	34	11
Consensus IRIS 2016-17	73	3	18	6
Consensus IRIS 2018-19	80	3	13	4
Consensus IRIS 2020-21	85	3	9	3
Consensus IRIS 2022-23	90	2	6	2
Consensus IRIS 2024 Onwards	91	2	5	2

Retirement Fund (IRIS) Asset Splits as at 30 June 2010

	Equities %	Property %	Fixed Interest %	Cash %
Retirement Fund 2010-11	0	0	75	25
Retirement Fund 2012-13	27	2	53	18
Retirement Fund 2014-15	54	3	33	10
Retirement Fund 2016-17	73	4	18	5
Retirement Fund 2018-19	78	5	13	4
Retirement Fund 2020-21	84	4	9	3
Retirement Fund 2022-23	89	4	5	2
Retirement Fund 2024 Onwards	90	3	5	2

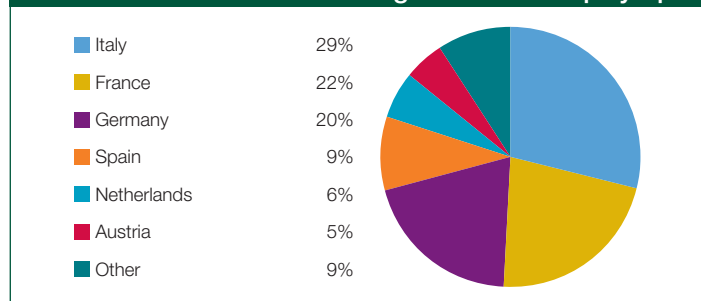
Note: Performance is based on the price calculated for 01 July 2010, which is calculated using close of market prices from the previous working day. Source: MoneyMate. Performance is quoted gross of taxation and fund management charge. Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

Lifestyle Pension Funds – Performance to 01 July 2010

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
Pension Indexed Eurozone Long Bond Fund	-1.0	0.7	4.0	9.0	6.8	–	–

Lifestyle Pension Funds – Geographic split as at 30 June 2010

Pension Indexed Eurozone Long Bond Fund Equity Split



Low Risk Pension Funds – Performance to 01 July 2010

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
Pension Cash Fund	0.1	0.2	0.5	1.2	2.9	2.9	3.0

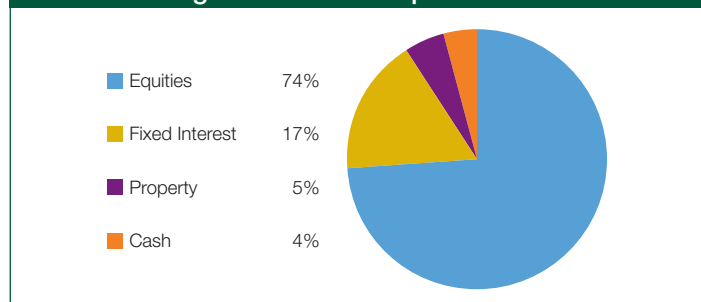
Medium to High Risk Pension Funds – Performance to 01 July 2010

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
Pension Managed Fund	-1.9	-4.3	1.8	18.3	-9.2	-1.3	1.5
Pension Consensus Fund	-1.6	-3.5	2.6	18.4	-8.6	0.4	0.9
Pension Evergreen Fund	-1.1	-2.6	2.9	15.4	-9.8	-1.3	–
KBCAM Pension Managed Fund	-0.5	-3.0	3.2	17.1	-11.2	-1.0	-1.1
Income & Growth Fund (Pension)*	-0.7	-2.9	-0.2	11.8	-7.1	-0.4	–

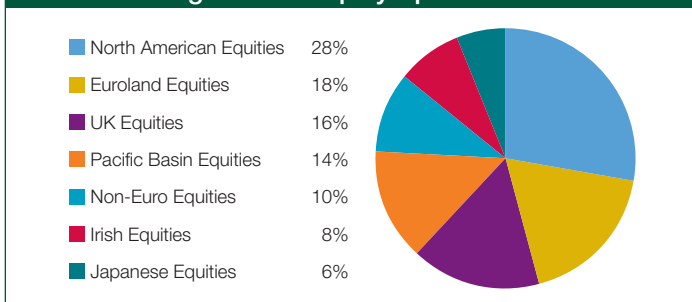
* Previously known as Pension Security Managed Fund

Medium to High Risk Pension Funds – Asset & Equity Splits as at 30 June 2010

Pension Managed Fund Asset Split

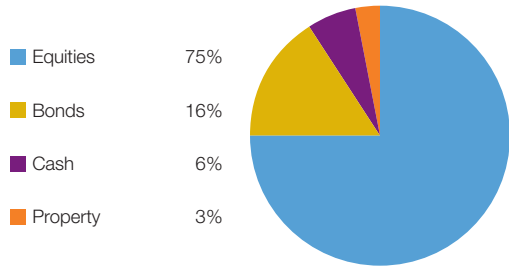


Pension Managed Fund Equity Split

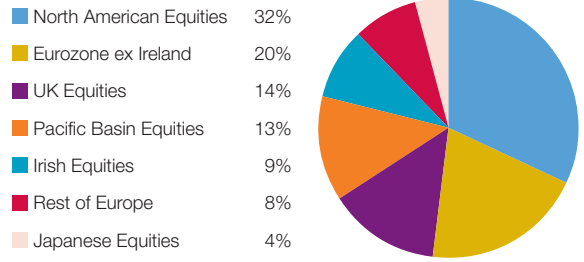


Note: Performance is based on the price calculated for 01 July 2010, which is calculated using close of market prices from the previous working day. Source: MoneyMate. Performance is quoted gross of taxation and fund management charge. Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

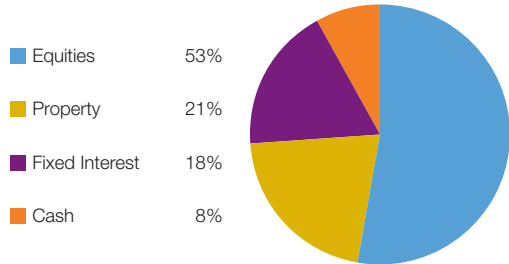
Pension Consensus Fund Asset Split



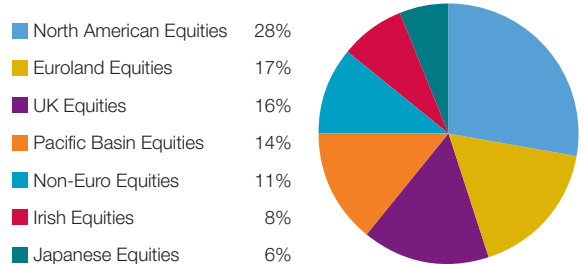
Pension Consensus Fund Equity Split



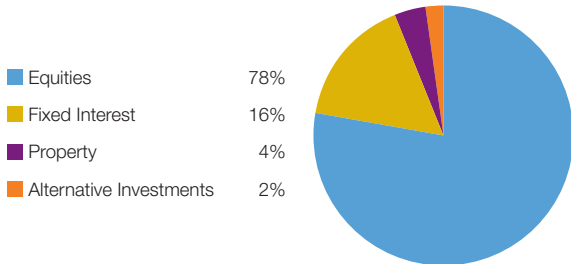
Pension Evergreen Fund Asset Split



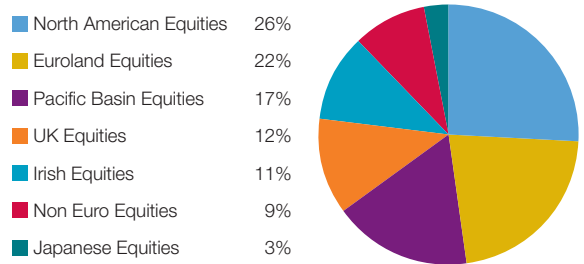
Pension Evergreen Fund Equity Split



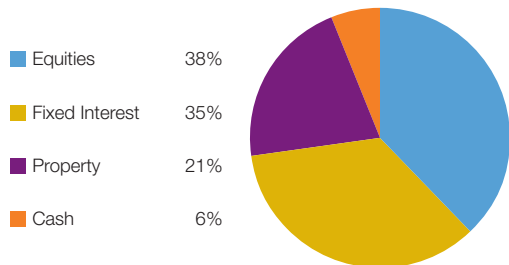
KBCAM Pension Managed Fund Asset Split



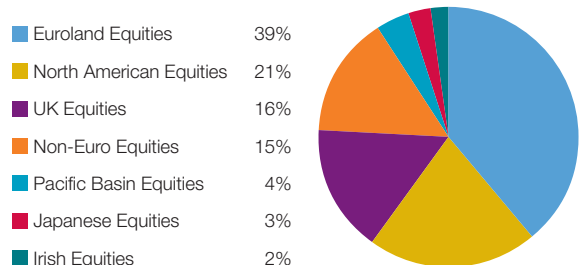
KBCAM Pension Managed Fund Equity Split



Income & Growth Fund (Pension) Asset Split*



Income & Growth Fund (Pension) Equity Split*



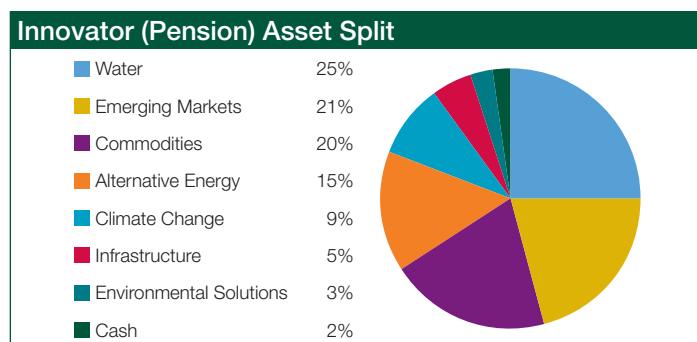
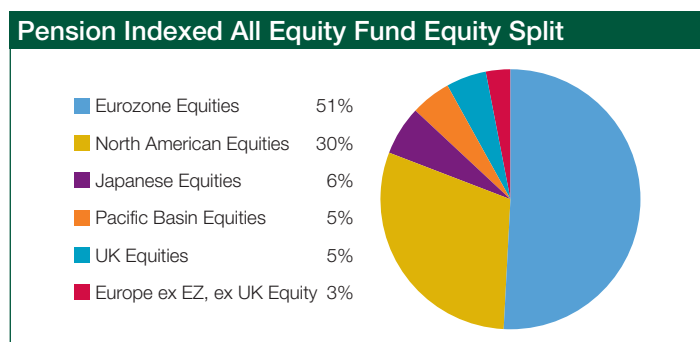
* Previously known as Pension Security Managed Fund

High Risk Pension Funds – Performance to 01 July 2010

	Over last month %	Over last 3 months %	Year to Date %	1 Year %	3 Years % p.a.	5 Years % p.a.	10 Years % p.a.
Pension Indexed All Equity Fund	-2.2	-5.8	0.5	22.3	–	–	–
Pension Innovator	0.2	-0.6	4.8	19.5	-8.4	–	–

Note: Performance is based on the price calculated for 01 July 2010, which is calculated using close of market prices from the previous working day. Source: MoneyMate. Performance is quoted gross of taxation and fund management charge. Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

High Risk Pension Funds Asset & Equity Splits as at 30 June 2010



WARNING: THESE FUNDS MAY BE AFFECTED BY CHANGES IN CURRENCY EXCHANGE RATES.
WARNING: THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP.
WARNING: PAST PERFORMANCE IS NOT A RELIABLE GUIDE TO FUTURE PERFORMANCE.

Terms and conditions apply.

While care has been taken in its preparation, this document is of a general nature and should not be relied on in relation to a specific issue without taking appropriate financial, insurance investment or other professional advice. While the information has been taken from sources we believe to be reliable, we do not guarantee their accuracy or completeness and any such information may be incomplete or condensed. All opinions and estimates constitute best judgement at the time of publication and are subject to change without notice. The content of this document is for information purposes only and does not constitute an offer or recommendation to buy or sell any investment or to subscribe to any investment management or advisory service. Mention of individual stocks/assets is not a recommendation to purchase or sell those stocks/assets. In the event of any changes in taxation or legislation, Bank of Ireland Life may amend the terms and conditions of the relevant contract to take account of any such changes. If there is any conflict between this document and the Policy Conditions, the Policy Conditions will apply. The details shown relating to all of these Funds and their compositions are as at the dates stated throughout this document and may change over time.

New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Financial Regulator. Bank of Ireland Insurance & Investments Limited and Bank of Ireland are regulated by the Financial Regulator and are tied agents of New Ireland Assurance Company plc. A member of Bank of Ireland Group.

Bank of Ireland Asset Management Limited is regulated by the Financial Regulator. Incorporated and registered in Ireland at 40 Mespil Road, Dublin 4. Registered number 145221

KBC Asset Management Limited is regulated by the Financial Regulator.