

Protected European Equity Bond


Available until
4 November 2016
May close early if over-subscribed



Bank of Ireland  Life

For small steps, for big steps, for life

Protected European Equity Bond Overview

Capital Protection Level and Maximum Potential Return	95% capital protection* with a maximum return of 30% (gross of exit tax) at the end of the initial investment period (on 11 October 2022).
Capital Protection Provider	Investec Bank plc (Irish Branch)
Index	Tracks the performance of the EURO 70™ Index
Initial Investment Period	5 years and 11 months
Age Limits	18-74 (75 next birthday)
Minimum Investment	€15,000
Investment Style	Dynamic Strategy: <ul style="list-style-type: none"> ■ In times of high volatility, exposure to equities will fall ■ In times of low volatility, exposure to equities will rise
Risk Category	<p>Low to Medium Risk</p>  <p>See page 7 for more details about Bank of Ireland Life's risk rating.</p>

* To provide the 95% capital protection and any return at the end of the initial investment period (on 11 October 2022), New Ireland Assurance Company plc trading as Bank of Ireland Life (Bank of Ireland Life) holds a deposit with Investec Bank plc (Irish Branch). Bank of Ireland Life is committed to passing on to you, the policyholder, the amounts received from Investec Bank plc (Irish Branch) on that date. If, for any reason, Bank of Ireland Life is not repaid its deposit in part or in full on 11 October 2022, you may not receive back some or all of the amount invested. It is important to note that your investment is in a life assurance policy with Bank of Ireland Life and you do not hold a deposit account. It is also important to understand that capital protection does not apply after 11 October 2022.

Warning: The value of your investment may go down as well as up. You may get back less than you invest.

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Warning: If you invest in this product you could lose up to 5% of the money you invest.

Investing in Stock Markets

The forward-looking nature of investment markets means that they anticipate future changes in the economic environment and price accordingly. So before we read about these developments in the news, investment markets have already adjusted their prices to reflect the changing economic outlook. This changing outlook creates market volatility where share prices move up and down, sometimes quite sharply, over short periods of time. However, over the long term, share prices generally display an upward trend as the world economy grows. Investors with exposure to stock markets can prosper over the medium to long term.

Market Volatility - The Obstacle for Many Investors

Investors generally dislike market volatility and the uncertainty that it creates. In its simplest:

- When share prices move up and down rapidly over short time periods, we are experiencing high volatility
- When share prices move up or down steadily over short time periods, it is a time of low volatility

While in an ideal world, investors would take advantage of these market movements – buying when low and selling when high - many tend to avoid investment markets because of the uncertainty created by market volatility.

Historical trends show that volatility and market performance have an inverse relationship i.e. when the market is rising it tends to do so steadily - share prices are not moving in sharp swings (low volatility) while in a falling market, falls tend to be 'short and sharp' (which is high volatility).

Today's Opportunity

The Protected European Equity Bond provides an opportunity for risk-conscious investors

- to share in the type of returns markets can deliver
- but without the complete uncertainty associated with short-term market volatility
- while having the peace of mind of 95% capital protection on the last day of the initial investment period of 5 years and 11 months.

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Protected European Equity Bond - A Way to Access Stock Market Returns

The Protected European Equity Bond offers growth potential through exposure to the return of the EURO 70™ Index. The maximum return you can receive at the end of 5 years and 11 months is 30% of the original investment amount (gross of exit tax, which is currently 41% for personal customers). If there is a fall in the index you could lose up to 5% of the original investment amount.

An index represents the value of the components that make it up. Indices are a cost effective way of accessing equities, as the index simply mirrors the stocks in the index, with no additional costs for active stock selection.

The EURO 70™ Index tracks the performance of the 70 least volatile stocks issued by the 300 largest companies in 15 developed European countries. The 70 stocks that make up the index are re-selected on a monthly basis and each stock has an equal weighting.

Market risk is the risk that the value of an investment will decrease due to moves in market factors. This risk applies to the Protected European Equity Bond because if the EURO 70™ Index falls in value during the initial investment period you may lose up to 5% of the money you invest.

Averaging

The actual returns at the end of the initial investment period (11 October 2022) are based on the average value of the EURO 70™ Index over the period of 11 October 2021 to 11 October 2022 (based on 13 monthly observations from 11 October 2021 to 11 October 2022 inclusive). This averaging protects investors from any last minute falls in markets as investors approach the end of the initial investment period. If there is a sudden drop in the value of any of the assets just before 11 October 2022, performance to date will be largely protected. However, reducing risk in this way may adversely impact performance should the EURO 70™ Index rise in the final year to 11 October 2022.

Investec Bank plc

Investec Bank plc (Irish Branch) is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. Investec Bank plc is a member of the London Stock Exchange and the Irish Stock Exchange.

Investec Bank plc has a credit rating of A2 with Moody's. This is the 6th highest rating on Moody's 21 point rating scale, is described as upper-medium grade and low credit risk. This credit rating is as at October 2016 but may change in future.

Bank of Ireland Life will hold its deposit with the Irish branch of Investec Bank plc. The deposit will not have the protection of any State guarantees that govern deposits and therefore it is important to understand that should Investec Bank plc (Irish Branch) fail to repay Bank of Ireland Life its deposit and any return due on the deposit at the end of the initial investment period, you may lose some or all of the money you invest.

It is fully expected that Investec Bank plc (Irish Branch) will meet its obligations under the deposit and the deposit will remain in place for the whole of the initial investment period. If, however, Investec Bank plc

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(Irish Branch) fails to fulfil its obligations under the deposit or the deposit held by the Company on behalf of policyholders is terminated early by Investec Bank plc (Irish Branch) as a result of an exceptional event occurring, which is of such a nature that it prohibits Investec Bank plc (Irish Branch) complying with its obligations under the deposit, this will have an impact on your investment. It is important to understand that the amount you will receive is based on the amount Bank of Ireland Life receives from Investec Bank plc (Irish Branch) on its deposit at any time.

For further information on Investec Bank plc, please visit their website www.investec.ie

Protected European Equity Bond – The Remedy to Volatility

The Protected European Equity Bond employs an innovative risk management strategy to reduce the potential impact of volatility on investment returns. It does this in two ways:

- by selecting stocks which tend to have low volatility historically
- by reducing exposure to equities when market volatility is high.

Stock Selection

Each year on the 15 December, the 300 largest companies in Europe are determined by Investec Bank plc. The primary stocks of these 300 companies become the 'Selection Universe' of the EURO 70™ Index for the following calendar year. On the first business day of each month, the 300 stocks from the Selection Universe are ranked according to their long term historic volatility (or price stability). The 70 stocks that have demonstrated the lowest long term historic volatility are chosen to be included in the Index for that month and replace the previous set of 70 stocks two business days later (on the third business day of each month). Throughout the month, the EURO 70™ Index tracks the performance of its 70 constituent stocks, treating the performance of each stock equally.

Volatility Control

In traditional investment funds, investors will gain or lose directly from price movements in the relevant market on a one for one basis. This is what we call 100% exposure, and at times, it can be very hard to move from this. However with the Protected European Equity Bond the exposure can be varied each day with market conditions (volatility) according to a daily test. This feature is automatic and investors are not required to do anything to make it happen. It is important to note that exposure to equities may be less than 100% on the commencement date of 11 November 2016.

Daily test

Each day that the index trades, the actual volatility experienced by the Index is calculated and compared to a target volatility rate (this is fixed for the term of investment and set based on past experience):

- If the outcome shows that actual volatility is high, indicating short and sharp movements, the exposure to equities is reduced
- If the outcome shows that actual volatility is low, indicating the market is steady, the exposure to equities is increased

This reduces potential losses in falling markets while still capturing potential return in rising markets based on measures of volatility.

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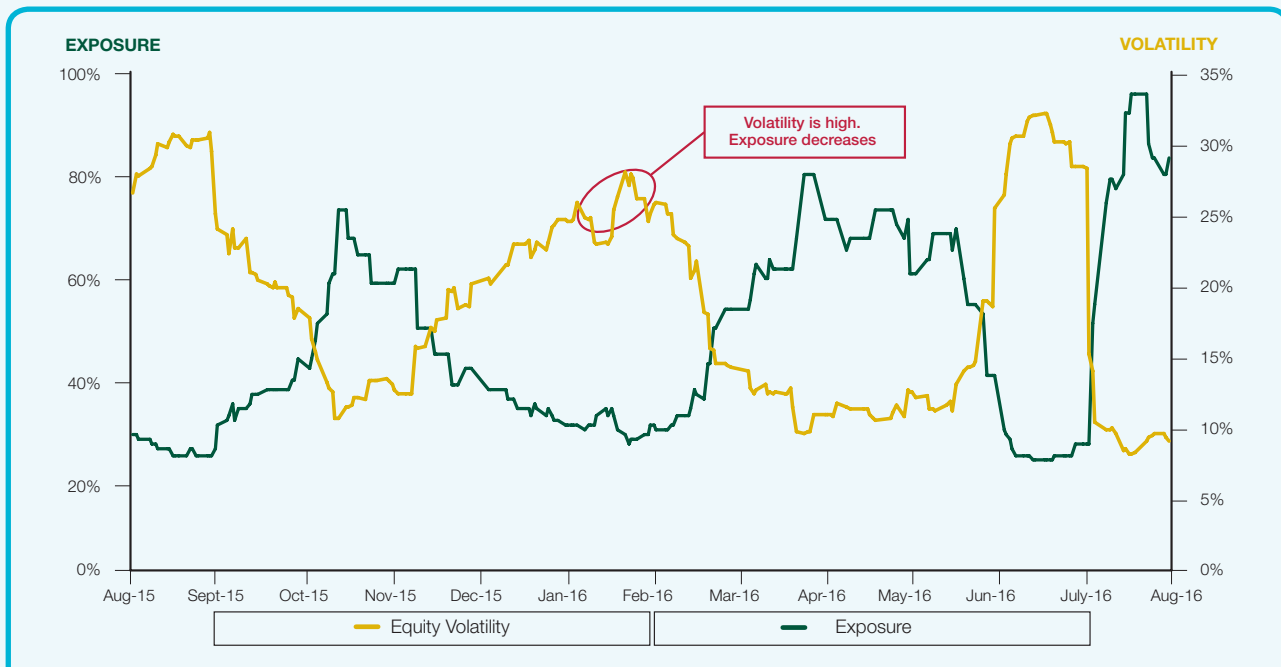
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Managing Risk

The graph below shows how the Protected European Equity Bond would have behaved from August 2015 to August 2016.



The graph shows that when volatility increases, exposure falls. This can be seen from the movements above when volatility in markets increased in February 2016

Source: Investec Bank plc

Warning : Past performance is not a reliable guide to future performance.

An example:

Based on the market volatility of the Index at the end of August 2016, the exposure rate was approximately 85%.

- If the actual volatility was 20% lower than this, the exposure rate would have risen to 100%.
- If the actual volatility was 20% higher than this, the exposure rate would have fallen to 71%

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Capital Protection

The Protected European Equity Bond gives you the peace of mind that 95% of your original investment amount is protected on 11 October 2022 the end of the initial investment period of 5 years and 11 months.

The table below illustrates how the 30% maximum return and 95% capital protection would work in different scenarios.

What would happen to €100,000 invested given different market movements?

If return on the Index is +50%	Investor receives a return of €30,000 plus their €100,000
If return on the Index is +20%	Investor receives a return of €20,000 plus their €100,000
If return on the Index is +3%	Investor receives a return of €3,000 plus their €100,000
If return on the Index is -3%	Investor receives no return and loses €3,000 of the original amount invested
If return on the Index is -10%	Investor receives no return and loses €5,000 of the original amount invested

All returns shown in the example are quoted gross of tax and net of charges.

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Protected European Equity Bond Availability

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Taxation

Tax (currently 41% for personal customers) is payable on the occurrence of a chargeable event such as encashment. Exit tax is payable on the excess, if any, of the policy value over the premiums paid. For further details on taxation please see page 25.

Charges

Charges are as set out in the Key Features document and no additional charges apply over and above the investment amount during the initial investment period. After the initial investment period a standard annual management charge of 1.5% will apply which is based on policy value however certain funds available under your policy can involve a higher or lower charge than the standard charge. Before selecting to invest in any fund available, please consult with your financial advisor and refer to the fund documents available from Bank of Ireland Life at any time for details of the charges that apply in each case.

Risk Rating – Low to Medium Risk



At Bank of Ireland Life we classify our wide range of investment solutions into seven different risk categories to help you better understand the risks to your original investment.

Bank of Ireland Life has rated the Protected European Equity Bond a low to medium risk investment solution. Low to medium risk solutions have the following characteristics:

- They offer the potential for returns in excess of deposits but do not promise a minimum return at any time.
- They tend to invest in a range of assets, normally focusing on lower risk assets such as government bonds and investment grade corporate bonds.
- However they also typically invest in higher risk assets such as equities, property and alternatives (e.g. commodities). At times these investments may be a significant proportion of the fund.
- Investors' capital is less exposed to market fluctuations than higher risk investments but investors may get back less than they originally invested.

Next Steps

To find out more about **Protected European Equity Bond** please call into your local Bank of Ireland branch and talk to an Advisor.

Alternatively, phone

1890 309 309

www.bankofireland.com

To improve our service to you, calls may be recorded.

Terms and conditions apply. Life assurance tax (currently 41% for personal customers) applies to gains made. A Government levy (currently 1% of the premium amount) applies to all premiums paid to a life assurance policy.

While great 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. 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. Please note that mention of specific stocks/shares or investments is not a recommendation to trade in those stocks/shares or investments. If there is any conflict between this document and the policy conditions, the policy conditions will apply.

The information herein relating to the EURO 70™ Index is believed to be reliable and has been obtained from sources believed to be reliable, but neither Investec Bank plc nor Finvex Group SA/NV (the "Calculation Agent") make any representation or warranty, express or implied, with respect to the fairness, correctness, accuracy, reasonableness or completeness of such information or as to the figure at which the EURO 70™ Index stands at any particular time on any particular day or otherwise. In addition neither Investec Bank plc nor Finvex Group SA/NV have any obligation to update, modify or amend the information relating to the EURO 70™ Index or to otherwise notify a recipient in the event that any matter stated or any opinion, projection, forecast or estimate set forth in relation to the EURO 70™ Index, changes or subsequently becomes inaccurate. Analyses and opinions contained herein may be based on assumptions that if altered can change the analyses or opinions expressed. Nothing contained herein shall constitute any representation or warranty as to future performance of any financial instrument, credit, currency rate or other market or economic measure. Furthermore, past performance is not necessarily indicative of future results. Neither Finvex Group SA/NV nor Investec Bank plc shall be liable (whether in negligence or otherwise) to any person for any error in the EURO 70™ Index and shall be under no obligation to advise any person of any error therein.

Bank of Ireland Life is a trading name of New Ireland Assurance Company plc. New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group. The Company may hold units in the product mentioned on its own account.

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October 2016

Application Form

Protected European Equity Bond

Please complete in BLOCK CAPITALS and tick all appropriate boxes

1. Product Type

Protected European Equity Bond

2. Personal Details

	First Life	Second Life																																
Title:	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>																																
Surname:	<input type="text"/>	<input type="text"/>																																
First Name:	<input type="text"/>	<input type="text"/>																																
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female																																
Date of Birth:	<table border="1"> <tr> <td>D</td><td>D</td> <td>M</td><td>M</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td><input type="text"/></td><td><input type="text"/></td> <td><input type="text"/></td><td><input type="text"/></td> <td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<table border="1"> <tr> <td>D</td><td>D</td> <td>M</td><td>M</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td><input type="text"/></td><td><input type="text"/></td> <td><input type="text"/></td><td><input type="text"/></td> <td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Telephone number:	<input type="text"/>	<input type="text"/>																																
E-mail:	<input type="text"/>	<input type="text"/>																																
Address for correspondence: (if different from above)	<input type="text"/>	<input type="text"/>																																
Do you have an existing Bank of Ireland Life Policy(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																
If 'Yes', Policy Number:	<input type="text"/>	<input type="text"/>																																

Only complete the following if the life(s) assured to be covered are also the proposer(s)

Country of birth:	<input type="text"/>	<input type="text"/>
Country of citizenship:	<input type="text"/>	<input type="text"/>
Length of residency in Ireland:	<input type="checkbox"/> More than 5 years <input type="checkbox"/> 2-5 years <input type="checkbox"/> 1-2 years <input type="checkbox"/> Less than 1 year <input type="checkbox"/> Not resident	<input type="checkbox"/> More than 5 years <input type="checkbox"/> 2-5 years <input type="checkbox"/> 1-2 years <input type="checkbox"/> Less than 1 year <input type="checkbox"/> Not resident
If Not Resident, please state Country of Residence:	<input type="text"/>	<input type="text"/>
Occupation:	<input type="text"/>	<input type="text"/>
Employment Status:	<input type="checkbox"/> Employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Home maker <input type="checkbox"/> Unemployed <input type="checkbox"/> Student	<input type="checkbox"/> Employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Home maker <input type="checkbox"/> Unemployed <input type="checkbox"/> Student
If student please state University/College:	<input type="text"/>	<input type="text"/>

By providing contact details you are consenting to Bank of Ireland Life or a duly authorised agent of Bank of Ireland Life phoning or emailing you if it considers it necessary to obtain information relating to your application.

2. Personal Details - continued

Proposer 1 (if other than life assured)

Proposer 2 (if other than life assured)

Owner type - individual(s)

Title: Mr Mrs Ms Other

Mr Mrs Ms Other

Surname:

First Name:

Sex: Male Female

Male Female

Date of Birth:

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Address:

Telephone number:

E-mail:

Country of birth:

Country of citizenship:

Length of residency in Ireland: More than 5 years 2-5 years
 1-2 years Less than 1 year
 Not resident

More than 5 years 2-5 years
 1-2 years Less than 1 year
 Not resident

If Not Resident,
please state Country
of Residence:

Occupation:

Employment Status: Employee Self-employed
 Retired Home maker
 Unemployed Student

Employee Self-employed
 Retired Home maker
 Unemployed Student

If student please state
University/College:

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Owner type - company

Company Name:

Telephone number: E-mail:

For the attention of:

Address:

Company Registration No.: Nature of business:

Does the company trade or transact with any countries outside of the European Union, Australia, Canada, New Zealand, Norway, Switzerland or the United States of America?

Yes No

By providing contact details you are consenting to Bank of Ireland Life or a duly authorised agent of Bank of Ireland Life phoning or emailing you if it considers it necessary to obtain information relating to your application.

Name of authorised signatory:

Signatory's job title:

Second authorised signatory:

Second signatory's job title:

Where details of two authorised signatories have been provided, Bank of Ireland Life will act upon instructions from either.

3. Investment Option Details

Total Investment Amount:

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4. Personal Public Service Number (PPSN)

This section must be completed by the proposed Policy Owner/s

First Policy Owner

PPSN: -

Second Policy Owner (if applicable)

PPSN: -

Please Note

- where the Proposer is a Company the Tax Reference Number of the Company should be inserted above

or

- where the Proposer is a Charity the Revenue Reference Number (CHY Number) assigned to it should be inserted:

 CHY

Acceptable evidence verifying the Proposer's PPSN (Tax/Revenue Reference Number) should also be enclosed with the application form. A photocopy of the relevant document is acceptable PROVIDED THAT the advisor has seen and verified the details from the original document. This should be indicated on the photocopy by the advisor signing and dating the photocopy which also must be of clear acceptable quality. For a list of documents that are acceptable for verification purposes please contact Bank of Ireland Life.

5. Common Reporting Standard (CRS)

This section must be completed by the proposed Policy Owner/s in order to comply with CRS Regulations.

First Proposer

Are you a resident of any country or territory other than Ireland for tax purposes? Yes No

Second Proposer (if applicable)

Are you a resident of any country or territory other than Ireland for tax purposes? Yes No

If Yes, please list below all countries/territories in which you are tax resident, and provide your Tax Identification Number (TIN) for each country/territory.

First Proposer

Country/Territory	Tax Identification Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Second Proposer

Country/Territory	Tax Identification Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

6. Foreign Account Tax Compliance Act (FATCA)

Where applicable, this section must be completed by the proposed Policy Owner/s in order to comply with FATCA Regulations.

First Policy Owner

Please tick this box if you are either a US Citizen or are US Resident for Tax purposes

Please provide either your U.S. Social Security Number (SSN) or Tax Identification Number (TIN) if you are a US Citizen or US Tax Resident

- -

Second Policy Owner (if applicable)

Please tick this box if you are either a US Citizen or are US Resident for Tax purposes

- -

7. Payment Method

This section must be completed if payment is NOT a cheque or Direct Debit drawn on the account of the policy owner(s):

Please state the payment method:

A. Bank Draft:

B. Reinvestment of Bank of Ireland Life Matured Investment:

C. Other – Please specify:

If A or C above apply, please provide the following additional information detailing the ultimate source of the payment, e.g. details of account from which a draft was funded:

Account Holder Name(s):

Account Number (IBAN):

Swift BIC:

(your bank will be able to confirm these details if necessary)

8. Confirmation of Source of Funds and Source of Wealth

To comply with the requirements of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 as amended, the Company is required to establish the source of funds in respect of the amount you are saving/investing and your overall source of wealth. Please complete BOTH sections A and B below:

Section A: Source of Funds

Please select the principal method by which the funds to pay for this savings or investment policy have been accumulated (please select one option only):

- | | | | | | | | |
|---------------------|--------------------------|-----------------------------------|--|--------------------|--------------------------|-------------------|--------------------------|
| Salary/Wages | <input type="checkbox"/> | Dividend/Investment Income | <input type="checkbox"/> | Rental Income | <input type="checkbox"/> | Inheritance | <input type="checkbox"/> |
| Matured Investment | <input type="checkbox"/> | Proceeds from disposal of assets | <input type="checkbox"/> | Lottery Winnings | <input type="checkbox"/> | Insurance Payment | <input type="checkbox"/> |
| Retirement Lump-Sum | <input type="checkbox"/> | Pension Income | <input type="checkbox"/> | Social Welfare | <input type="checkbox"/> | Gift* | <input type="checkbox"/> |
| Redundancy Payment | <input type="checkbox"/> | Court Award/Litigation Settlement | <input type="checkbox"/> | Divorce Settlement | <input type="checkbox"/> | Grant payment | <input type="checkbox"/> |
| Gambling Proceeds | <input type="checkbox"/> | Other (please specify) | <input style="width: 500px;" type="text"/> | | | | |

*If Gift, please provide further information

In respect of the source of the funds being invested in this policy, were any of these funds received from outside of the European Union, Australia, Canada, New Zealand, Norway, Switzerland or the United States of America? Yes No

8. Confirmation of Source of Funds and Source of Wealth

Section B: Source of Wealth

Please select the principal method by which your net worth has been accumulated (please select one option only):

Salary/Wages	<input type="checkbox"/>	Dividend/Investment Income	<input type="checkbox"/>	Rental Income	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>
Matured Investment	<input type="checkbox"/>	Proceeds from disposal of assets	<input type="checkbox"/>	Lottery Winnings	<input type="checkbox"/>	Insurance Payment	<input type="checkbox"/>
Retirement Lump-Sum	<input type="checkbox"/>	Pension Income	<input type="checkbox"/>	Social Welfare	<input type="checkbox"/>	Gift*	<input type="checkbox"/>
Redundancy Payment	<input type="checkbox"/>	Court Award/Litigation Settlement	<input type="checkbox"/>	Divorce Settlement	<input type="checkbox"/>	Grant payment	<input type="checkbox"/>
Gambling Proceeds	<input type="checkbox"/>	Other (please specify)	<input type="text"/>				

*If Gift, please provide further information

9. Signing Authority

(applies to investments where there are joint proposers)

Bank of Ireland Life shall obtain a full and effective discharge for payment of any encashment under the Policy if made in accordance with the instructions of:

Both Proposers: Either of the Proposers: The Proposer nominated* below:

If none of these options are selected, we will require the signature of both proposers in order to carry out any transaction in respect of the investment.

For policies written under trust, the signatures of all proposers and trustees are required.

*Name of Proposers nominated:

10. Declaration of Receipt of Disclosure Information & Policy Replacement

DISCLOSURE DECLARATION

Please ensure you complete this section before signing this Bank of Ireland Life proposal.

DECLARATION under Regulation 6(3) of the Life Assurance (Provision of Information) Regulations, 2001.

WARNING

If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or insurance intermediary.

Declaration of Insurer or Intermediary

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, the proposer has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the proposer as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement.

Signed: _____
Insurance Intermediary

Date:

D	D	M	M	Y	Y	Y	Y

Declaration of Client

I confirm that I have received in writing the information specified in the above declaration.

Signed: _____
Proposer

Date:

D	D	M	M	Y	Y	Y	Y

Signed: _____
Proposer 2 (if applicable)

Date:

D	D	M	M	Y	Y	Y	Y

11. Data Protection/Other Declarations

I declare that all the information given by me on this application whether in my handwriting or dictated by me, is true and complete, and will form the basis of the contract between me and Bank of Ireland Life. The proposer, if other than the life/lives assured, hereby declares that an insurable interest exists in First Life Assured and Second Life Assured (where applicable) to the full extent of the premium being paid.

I understand the total amount invested will be invested in the Protected European Equity Bond.
 I understand that there is no contract until you have accepted my application, even if I pay a premium or sign and take a copy of a trust form.

Attitude to Risk

I confirm that I have carefully considered and discussed my investment requirements and the various investment options available to me with my Advisor, ranging from a Low Risk investment to a Very High Risk investment. I confirm that my chosen attitude to investment risk is 'Low to Medium Risk' as stated in my financial review.

Understanding your investments: I confirm that the information shown on the next page in the Understanding Your Investments section has been explained to me and I understand it.

Section 30: I confirm that where relevant I have received the receipt in accordance with section 30 of the Investment Intermediaries Act 1995 as amended by Section 27 of the Insurance Act 2000.

Data Protection/Definitions

The "Data Controller" for the purposes of the Data Protection Acts 1988-2003 is New Ireland Assurance Company plc trading as Bank of Ireland Life (Bank of Ireland Life). The personal data being collected on this form is for the purposes of processing your application and may be disclosed in accordance with and to other parties as identified and consented to in the paragraphs below.

"BOI Group" means the Governor & Company of the Bank of Ireland and any subsidiary company.

"EEA" means the European Economic Area and consists of the 28 EU Member States as well as Norway, Iceland and Liechtenstein.

"Information" means any information including medical and non-medical given by me or on my behalf in connection with this application or any further information which may be given at a later stage either in writing, by e-mail, at a meeting or over the telephone.

"Marketing" means direct marketing and cross-selling of the services and/or products provided by Bank of Ireland Life and/or any company within the BOI Group or arranged by the BOI Group with a third party.

I understand and consent that Bank of Ireland Life and its duly authorised agents may:

- contact me by phone or by letter in relation to the administration (including any contractual review) of the contract;
- hold and use the Information on computer file, in any other dematerialised form or in written hard copy on its own behalf and on behalf of other companies within the BOI Group and may use or pass the Information to any company within the BOI Group or third parties for administration, regulatory, customer care and service purposes;
- disclose and/or transfer my Information to other countries, including countries outside of the EEA, for any of the purposes specified, to persons who have been approved by Bank of Ireland Life and in a manner compliant with applicable data protection legislation;
- use my Information to carry out statistical analysis and market research.

I agree that Bank of Ireland Life or a duly authorised agent of Bank of Ireland Life may contact me in person, by phone, letter, e-mail or other electronic means if it considers that my financial planning arrangements need to be reviewed, my level of cover needs to be revised, and/or to provide me with general information by e-mail or other electronic means relating to the contract with Bank of Ireland Life at any time. Yes No

I agree that the Information may be held and used by Bank of Ireland Life and/or any company within the BOI Group or arranged by the BOI Group with a third party for Marketing purposes, including Marketing by e-mail or other electronic means. Yes No

I understand that I may write to advise Bank of Ireland Life or any company within the BOI Group to cease to hold and use the Information for Marketing purposes at any time.

First Life Assured

Your Signature: _____

Date:

D	D	M	M	Y	Y	Y	Y

Second Life Assured

Your Signature: _____

Date:

D	D	M	M	Y	Y	Y	Y

First Proposer

Your Signature (if other than life assured): _____

Date:

D	D	M	M	Y	Y	Y	Y

Second Proposer

Your Signature (if other than life assured): _____

Date:

D	D	M	M	Y	Y	Y	Y

12. Understanding your Investments

This fact sheet has been written to ensure that you have a clear understanding of your investment in the Bank of Ireland Life Protected European Equity Bond.

12.1 Protected European Equity Bond

1. Money received by Bank of Ireland Life for investment in the Protected European Equity Bond will be invested on 11 November 2016.
2. No partial or full encashments may be taken from your policy prior to the end of the initial investment period, which is 11 October 2022.
3. The minimum investment period for the Protected European Equity Bond is 5 years 11 months.
4. **Provider of the Capital Protection**
To provide the 95% capital protection and any return at the end of the initial investment period (on 11 October 2022), New Ireland Assurance Company plc trading as Bank of Ireland Life (Bank of Ireland Life) holds a deposit with Investec Bank plc (Irish Branch). Bank of Ireland Life is committed to passing on to you, the policyholder, the amounts received from Investec Bank plc (Irish Branch) on that date. If, for any reason, Bank of Ireland Life is not repaid its deposit in part or in full on 11 October 2022, you may not receive back some or all of the amount invested. It is important to note that your investment is in a life assurance policy with Bank of Ireland Life and you do not hold a deposit account. Capital protection does not apply after 11 October 2022.
5. It is important to understand that there is no guarantee you will receive a return. The maximum return you can receive at the end of 5 years and 11 months is 30% of the original investment amount (gross of exit tax). If there is a fall in the index you could lose up to 5% of your original investment amount. After 11 October 2022, capital protection no longer applies and the value of your investment may go up or down by any amount after this time.

12.2 Taxation

1. Taxation for Personal Customers

Under current legislation a tax will be applied to any investment gains, on the happening of a chargeable event. The current rate of tax payable is 41% (as at October 2016). Further information is contained in your policy documents. Bank of Ireland Life will make these payments from your fund on your behalf by encashing the required number of your units. Personal investors resident in Ireland normally have no further liability to Income Tax or Capital Gains Tax on investment returns. We suggest you take independent tax advice if appropriate.

2. Taxation for Corporate Customers

Companies investing in the Protected European Equity Bond are advised to seek independent tax advice. For corporate investors the application form must be completed in accordance with the company's Constitution e.g. signed by two directors.

To ensure that the corporate rather than personal rate is applied where tax is payable, corporate customers are required to confirm their corporate status and provide their tax reference number to Bank of Ireland Life and request that the corporate rate of tax be applied. This confirmation should be submitted in writing to Bank of Ireland Life on company headed paper and should be signed by the company secretary. If corporate customers fail to do so, the tax rate for personal customers will be applied to any gains made to the policy.

3. Taxation for charities and other persons or associates entitled to avail of preferential tax treatment

If you are entitled to avail of a zero tax rate or are exempt from paying tax we will require you to provide a prescribed Revenue Declaration confirming your tax status at the time of inception of the policy and you are required to notify us of any change to your tax status throughout the life of your policy.

13. Contact Referral

Source of Referral (Please tick as appropriate)

1. Branch Referral: Name of referrer: (first name)
 (surname)
2. Existing Customer:
3. Initiated by Customer:

Customer Declaration (Please sign where appropriate)

1. I understand that I was referred for this meeting by (name of referrer)
from Bank of Ireland (branch name)

Customer Signature: _____

2. I confirm that I am an existing customer of Bank of Ireland Life.

Customer Signature: _____

3. I confirm that I have initiated contact with a Bank of Ireland Advisor to discuss my insurance and/or investment needs.

Customer Signature: _____

14. Internal Use Only

Adviser Name:

Adviser No.: Portfolio Code:

Branch: Agency No.:

Final Check List:

- Application Form/Disclosure - Signed by Customer and Adviser (pages V and VI)
- Draft/Cheque – Made payable to “Bank of Ireland Life”
- Sample Quotation (to be given to customer(s))
- Correct copy of Section 30 receipt (if applicable)
- Signed Reasons Why Letter (Original to go to Head Office, Customer to receive a copy)
- ID x 2 OR completed INFOCUS
- Factfind (Original to go to Head Office, Customer to receive a copy)
- Trust Form (if applicable)
- Contact Referral

If you have any queries relating to the completion of this Application Form, contact Bank of Ireland Life on **1890 309 309**.

Lines are open from 8.00am to 6.00pm, Monday to Friday. To improve our service to you, calls may be recorded.

Bank of Ireland Life is a trading name of New Ireland Assurance Company plc. New Ireland Assurance Company plc. trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

Protected European Equity Bond

Key Features

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A1 - Protected European Equity Bond

Information about the policy

Make sure the policy meets your needs!

Taking out a Protected European Equity Bond policy is an important decision. Before making this decision we want you to fully understand the details of the contract you will be entering into. This document sets out to provide that information.

Your Protected European Equity Bond policy is a single premium investment policy. No regular premiums are allowed. Further single premiums may be allowed after the end of the initial investment period (11 October 2022). Your investment has a minimum term of five years and eleven months. It is not a protection policy - if that is what you require then your Advisor can recommend another type of Bank of Ireland Life policy which better suits your needs. The policy provides a death benefit equal to 100.1% of the notional market value of your policy on the next day that the policy is valued after we receive written notification of death at our office. If we are notified of death during the initial investment period of 5 years 11 months the death benefit will be at least equal to the initial amount invested. In the case of a joint life policy the death benefit is payable on the notification of the death of the second to die of the lives insured. The policy will terminate on payment of a death benefit, or on encashment at any time after the end of the initial investment period (11 October 2022).

WARNING: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or insurance intermediary.

Every care is taken to ensure that the information in this booklet is clear and accurate. However, no responsibility is taken for errors or omissions. If any conflict arises between this booklet and the policy conditions, the policy conditions will apply. Policy conditions will be supplied to you when your policy is issued and are available on request.

Do I have access to my investment/what happens if you want to cash in the policy early?

You cannot encash part or all of your policy before the end of the initial investment period, 11 October 2022 (subject to the payment of a benefit on death). On this date, your investment will roll into a cash fund and you may encash your policy, remain invested in the cash fund or invest in other options made available to you at that time. Following a full encashment the policy will cease.

How does the Protected European Equity Tracker Bond work?

Insurer

Your policy is provided by New Ireland Assurance Company plc, trading as Bank of Ireland Life, a public limited company. Bank of Ireland Life is part of the Bank of Ireland Group.

Address: 11-12 Dawson Street, Dublin 2.

Capital Protection: Investec

The capital protection is provided by Investec Bank plc (Irish Branch).

Benefits of the Protected European Equity Bond policy

Your Protected European Equity Bond policy has a minimum investment period of 5 years and 11 months and it provides you with 95% capital protection at the end of the 5 years and 11 months (on 11 October 2022).

To provide the 95% capital protection and any return at the end of the initial investment period (on 11 October 2022), New Ireland Assurance Company plc trading as Bank of Ireland Life (Bank of Ireland Life) holds a deposit with Investec Bank plc (Irish Branch). Bank of Ireland Life is committed to passing on to you, the policyholder, the amounts received from Investec Bank plc (Irish Branch) on that date. If, for any reason, Bank of Ireland Life is not repaid its deposit in part or in full on 11 October 2022, you may not receive back some or all of the amount invested. It is important to note that your investment is in a life assurance policy with Bank of Ireland Life and you do not hold a deposit account. It is also important to understand that the stated levels of capital protection do not apply after 11 October 2022.

It is fully expected that Investec Bank plc (Irish Branch) will meet its obligations under the deposit and the deposit will remain in place for the whole of the initial investment period. If, however, Investec Bank plc (Irish Branch) fails to fulfil its obligations under the deposit or the deposit held by the Company on behalf of policyholders is terminated early by Investec Bank plc (Irish Branch) as a result of an exceptional event occurring, which is of such a nature that it prohibits Investec Bank plc (Irish Branch) complying with its obligations under the deposit, this will have an impact on your investment. It is important to understand that the amount you will receive is based on the amount Bank of Ireland Life receives from Investec Bank plc (Irish Branch) on its deposit at any time.

Stock Selection

Each year on the 15 December, the 300 largest companies in Europe are determined by Investec Bank plc. The primary stocks of these 300 companies become the 'Selection Universe' of the EURO 70™ Index for the following calendar year. On the first business day of each month, the 300 stocks from the Selection Universe are ranked according to their long term historic volatility (or price stability). The 70 stocks that have demonstrated the lowest long term historic volatility are chosen to be included in the Index for that month and replace the previous set of 70 stocks two business days later (on the third business day of each month). Throughout the month, the EURO 70™ Index tracks the performance of its 70 constituent stocks, treating the performance of each stock equally.

Exposure Rate

Your investment in the Protected European Equity Bond will have a variable Exposure Rate. The Exposure Rate will vary between 0% and 100%, depending on recent market volatility. The lower the Actual Volatility has been, the higher the Exposure Rate will be. The Target Volatility rate has been set at 8% per annum.

The Actual Volatility is calculated based on the volatility of the EURO 70™ Index over a period of 22 trading days.

Investec Bank plc. will compare the Actual Volatility with the Target Volatility each trading day and make subsequent changes within one trading day to the Exposure Rate for all changes greater than a specified threshold.

$$\text{Exposure Rate} = \frac{\text{Target Volatility}}{\text{Actual Volatility}} \times 100\% \text{ (up to a maximum of 100\%)}$$

For example:

- If the Actual Volatility over a period of time were 16% (annualised), the Exposure Rate would then be $8\%/16\% = 50\%$
- Based on the market volatility of the Index combined at the end of August 2016, the Exposure Rate (or exposure to equities) would have been approximately 85%
- If the combined actual volatility was 20% lower than this, the Exposure Rate would have risen to 100%.
- If the combined actual volatility was 20% higher than this, the Exposure Rate would have fallen to 71%.

Death Benefit / What happens if I die before the Protected European Equity Bond matures?

Should you die during the term of the policy, the benefit payable on notification of death is a sum equal to 100.1% of the notional market value of your Protected European Equity Bond policy as calculated by the Actuary on the next day that the policy is valued after we have received written notification of death at our office. If we are notified of death during the initial investment period of 5 years 11 months the death benefit will be at least equal to the initial amount invested.

In the case of a joint life policy the death benefit is payable on notification of the death of the second to die of the lives insured.

Compound annual rate

For an initial investment amount of €100,000, your capital protected amount at the end of the initial investment period of 5 years and 11 months would be €95,000.

This corresponds to a minimum compound annual rate of return (CAR) of -0.86% a year.

Averaging

The returns on the Protected European Equity Bond are based on the average value of the EURO 70™ Index over the period 11 October 2021 to 11 October 2022 (based on 13 monthly observations from 11 October 2021 to 11 October 2022 inclusive). This averaging protects investors from any last minute falls in markets as investors approach the end of the initial investment period. If there is a sudden drop in the value of any of the assets just before 11 October 2022, performance to date will be largely protected. However, reducing risk in this way may adversely impact performance should the EURO 70™ Index rise in the final year before 11 October 2022.

Dividends

The Protected European Equity Bond is suitable only as a capital growth investment and will not benefit from dividends in the index.

Currency

There is a currency risk associated with your Protected European Equity Bond investment, as the index include non-Eurozone equities.

A2 - Protected European Equity Bond

Where does my investment go?

The following table sets out how an investment amount of €100,000 will be used for a Protected European Equity Bond investment.

A proposed investment of €100,000 will be used, at the date of investment, as follows:	
€88,520	or 88.52%, will be used to secure the promised payment of €95,000 payable after 5 years 11 months on Protected European Equity Bond. This is equivalent to a promised return on this part of your investment of 1.2% pa respectively before tax is deducted.
€6,880	or 6.88%, will be used to secure the cash bonus on Protected European Equity Bond which may be payable after 5 years 11 months.
€4,600	or 4.60%, will be taken in charges.
€100,000	TOTAL
If the cash bonus is zero, the promised payment of €95,000 will represent a return of -0.86% pa, on your Protected European Equity Bond investment over the period to the date of the promised payment, before any tax is deducted.	

What are the projected benefits under the policy?

The illustrative table below shows possible future values for a sample Protected European Equity Bond policy.

Year	A Total amount of premiums paid into the policy to date €	B Projected investment growth to date €	C Projected expenses and charges to date €	D Taxation to date €	E Projected policy value after payment of taxation €
1	100,000	2,153	4,600	0	97,553
2	100,000	4,354	4,600	0	99,754
3	100,000	6,604	4,600	822	101,183
4	100,000	8,906	4,600	1,765	102,541
5	100,000	11,259	4,600	2,730	103,929
5 years and 11 months	100,000	13,463	4,600	3,634	105,229

The above corresponds to an annual compound growth rate (CAR) of 1.4% before tax.

Important:

This illustration assumes an investment return of 1.6% per annum in the EURO 70™ Index. The growth of the EURO 70™ Index determines the return you will receive on your investment at the end of the initial investment period. This growth rate is for illustration purposes only and is not guaranteed. Actual investment growth on the EURO 70™ Index may be more or less than illustrated.

The projected investment growth shown in Column B is determined by the assumed growth of the EURO 70™ Index, the 95% capital protection, the exposure rate and the effect of averaging.

The deductions for expenses and charges shown in Column C have the same effect as reducing the assumed investment growth rate by 0.8% p.a.

The single premium payable for your policy includes all charges, expenses, and intermediary/sales remuneration.

The value shown in Column E is after the payment of taxation.

What intermediary/sales remuneration is payable?

The projected remuneration figures below are based on the sample policy described above.

Year	Premium payable in that year €	Projected total intermediary / sales remuneration payable in that year €
1	100,000	2,205
2	0	18
3	0	18
4	0	18
5	0	18
5 years and 11 months	0	13

Similar schedules of expected future values and intermediary/sales remuneration, specific to your own proposed policy will be provided automatically when your policy is issued.

Further illustrations can be provided following the initial investment period of 5 years and 11 months in the case of the Protected European Equity Bond if you choose not to encash your policy at that time.

Are returns secure?

To provide the 95% capital protection and any return on the amount invested in the Protected European Equity Bond at the end of the initial investment period (on 11 October 2022), New Ireland Assurance Company plc trading as Bank of Ireland Life holds a deposit with Investec Bank plc (Irish Branch). Bank of Ireland Life is committed to passing on to you, the policyholder, the amounts received from Investec Bank plc (Irish Branch) on that date. If, for any reason, Bank of Ireland Life is not repaid its deposit in part or in full on 11 October 2022, you may not receive back some or all of the amount invested. It is important to note that your investment is in a life assurance policy with Bank of Ireland Life and you do not hold a deposit account.

There is no guarantee you will receive a return. The maximum return you can receive at the end of 5 years and 11 months is 30% of the original investment amount (gross of exit tax, currently 41% for personal customers). If there is a fall in the index you could lose up to 5% of your original investment amount.

It is fully expected that Investec Bank plc (Irish Branch) will meet its obligations under the deposit and the deposit will remain in place for the whole of the initial investment period. If, however, Investec Bank plc (Irish Branch) fails to fulfil its obligations under the deposit or the deposit held by the Company on behalf of policyholders is terminated early by Investec Bank plc (Irish Branch) as a result of an exceptional event occurring, which is of such a nature that it prohibits Investec Bank plc (Irish Branch) complying with its obligations under the deposit, this will have an impact on your investment. It is important to understand that the amount you will receive is based on the amount Bank of Ireland Life receives from Investec Bank plc (Irish Branch) on its deposit at any time.

Can the policy be cancelled or amended by the insurer?

Bank of Ireland Life reserves the right, in the event of changes in taxation or other legislation affecting your policy, to make such amendments as are necessary in the opinion of the Company's Head of Actuarial Function to take account of such changes. Under certain circumstances, Bank of Ireland Life can make changes to the policy charging structure.

What about tax/information on taxation issues

The premium payable under the policy does not qualify for any tax relief.

The payment of the death benefit is a chargeable event i.e. tax may be payable. The rate of tax for personal customers is currently 41% (as at October 2016) and is payable on the excess, if any, of the policy value over the premiums paid.

Encashment is also a chargeable event and is subject to exit tax on the excess, if any, of the encashment value over the premiums paid, amended to reflect any previous chargeable events. Any exit tax due will be deducted by Bank of Ireland Life and remitted to the Revenue Commissioners on your behalf.

Exit tax due on the policy may be offset against any Capital Acquisitions Tax arising.

An assignment of the policy, except as provided for by legislation (e.g. assigning the policy to a bank or building society for a loan) gives rise to a tax liability and is treated in the same manner as an encashment.

Under current legislation, for investors resident in the Republic of Ireland, any investment growth achieved is subject to tax on a periodic basis. This periodic chargeable event automatically occurs at the end of each Relevant Period following the policy commencement date. The Relevant Period is 8 years. If the taxable amount is less than zero no tax is payable. If not, then the amount of tax payable is the tax rate times the taxable amount. The policy value will be adjusted to take account of any overpayment of tax under the operation of this periodic chargeable event where the tax due is less than what has already been deducted.

A government levy (currently 1%) applies to premiums paid to life assurance policies. This levy is covered by Bank of Ireland Life.

The information in this section is a general summary of the taxation implications of your policy, based on our understanding of current legislation. Owing to the individual nature of each case, we recommend that customers establish all tax implications with their professional advisers.

Additional information in relation to your policy

If you have second thoughts

If, when you receive your Protected European Equity Bond policy, you feel that it is not suitable for your needs then you may cancel it by instructing us in writing and returning the policy documents to us, provided that the instruction and policy documents are received not later than 30 days after the date of issue of the policy documents. The policy will terminate immediately on receipt of this instruction at Bank of Ireland Life's office. Any single premium remitted to Bank of Ireland Life will be refunded less an adjustment for any downward movement in prices from the date of policy commencement to the date of cancellation.

Legislation governing the contract

The laws of Ireland govern this contract.

If you have a problem or complaint

Bank of Ireland Life will try to resolve any complaints fully to your satisfaction.

An official complaints body exists through the office of the Financial Services Ombudsman. Decisions of the Financial Services Ombudsman are binding on both parties subject to a right of appeal to the High Court.

The Financial Services Ombudsman may be contacted at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Telephone: (01) 662 0899.

B - Information on Service Fee

Some pension and insurance contracts include a regular service fee, payable each year to the insurance agent. However, with your Bank of Ireland Life policy no service fee is payable by you to the Insurance Agent during the initial investment period of 5 years and 11 months.

C - Information about The Insurer/Insurance Intermediary/ Sales Employee

Insurer

Your Bank of Ireland Life policy is provided by New Ireland Assurance Company plc, trading as Bank of Ireland Life a public limited company. New Ireland is part of the Bank of Ireland Group, a quoted company on the Irish Stock Exchange. New Ireland is licensed under the Insurance Act 1936 and authorised under the European Union (Insurance and Reinsurance) Regulations 2015 to transact business in the Republic of Ireland. Our contact details are as follows:

Address: 11-12 Dawson Street, Dublin 2.
Telephone number: 1890 309 309†
Fax number: (01) 617 2049
Website address: www.bankofireland.com
Email address: info@bankofirelandlife.ie

Insurance Intermediary

The policy is being sold through an insurance intermediary, Bank of Ireland Insurance & Investments Limited. Their contact details are as follows:

Address: Bank of Ireland Insurance & Investments Limited,
11-12 Dawson Street, Dublin 2.
Telephone number: (01) 703 9500
Fax number: (01) 662 2049
Email address: info@boi-ii.com

†Lines are open from 8.00am to 6.00pm, Monday to Friday. To improve our service to you, calls may be recorded.

D - Information to be Supplied to The Policyholder during The Term of The Contract

During the term of your policy we will provide you with information in a number of circumstances:

- If there is any change in the name, address or legal form of Bank of Ireland Life
- If there is any alteration to the terms of the policy conditions which results in a change to any of the information provided by this document in the section “Additional Information in relation to the policy”.

In addition we will provide you with regular statements to keep you informed of the performance of your policy.

New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

Investec Bank plc (Irish Branch) is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. Investec Bank plc is a member of the London Stock Exchange and the Irish Stock Exchange.

1890 309 309
www.bankofireland.com

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