

Investment Decision form

Bank of America Ireland Pension Scheme (the Scheme)

Read the investment section of the Scheme Handbook carefully to make sure you understand your options and make a decision that is right for you. The Scheme Handbook also includes more information on the terms used in this form. You will find a copy at <https://irelandpensionupdate-bofa.com/InvestmentProfiler>. Fund factsheets are also available online (see below for details).

Complete this form, please EITHER:

- tick the Lifestyle option (1) and if you are over age 55, select a pre-retirement phase option (a, b, or c) OR
- tick Freestyle (2) and complete your fund choices.

- Either scan and email the completed form to boa@unio.ie or
- Post it to: Bank of America Ireland Pension Scheme, Unio, 2 Sandyford Business Centre, Burtonhall Road, Sandyford, Dublin 18, Ireland
- You can make your choices online online (see below for details).

All members need to sign and date section 3.

1. Lifestyle

If you are over age 55, please also tick one of the following pre-retirement phases.

Please note, if you are over age 55 and do not tick a pre-retirement phase option, you will be automatically invested in the Lifestyle – Approved Retirement Fund option.

a. Approved Retirement Fund

b. Annuity

c. Cash

For more information about the Lifestyle approach and the three pre-retirement phase options, or the Freestyle funds, see the Scheme Handbook available at <https://irelandpensionupdate-bofa.com/InvestmentProfiler>

You can access the website either via the SSO link on HR connect > Benefits > Financial > Bank of America Ireland Pension Scheme if you are an employee member or at www.invescoonline.ie/boa at any time.

OR

2. Freestyle

Choose one or more of the funds in BOTH of the columns below if you are an employee (please note: these may be the same).

Please use whole percentages and ensure the total in each column is 100%.

	Current unit holdings	Future contributions
Equities		
Active Global Equity	XX %	XX %
Passive Global Equity	XX %	XX %
Ethical Equity	XX %	XX %
Bonds		
Diversified Bond	XX %	XX %
Pre-Retirement Bond	XX %	XX %
Other types of investment		
Diversified Growth	XX %	XX %
Cash	XX %	XX %
Total	100%	100%

*To see how your Retirement Account is currently invested, go online – access details are set out above.

3. Your confirmation

- I have read and understood the investment section of the Scheme Handbook, and I acknowledge that the Trustees will invest my Retirement Account as per my choices stated on this form.
- I understand that how I invest my Retirement Account is wholly my decision.
- I confirm that the Trustees of the Scheme, the bank and/or the Scheme Administrator, Unio, have not given me any financial advice or made any recommendation about which of the available options is appropriate for my personal circumstances.
- I also understand that the value of investments can go down as well as up and past performance is not a guide to future performance.
- Finally, I note that the Trustees may, on the basis of independent advice, change the investment options available at any time, and there may be circumstances where the Trustees may switch my investments.

Please use BLOCK CAPITALS below.

Full Name:	Signed:
Email address:	Date: