



ARF 1/AMRF 1

At a Glance

This is not a customer document and is intended for financial advisers only.
For Brokerage use only. Information correct as of February 2012.

Charging structure

Investment amount

Amount	Gross Allocation Rate (Before Initial Commission)
€10,000 < €100,000	103%
€100,000 < €200,000	104%
€200,000 +	105%

Where both ARF and AMRF are being taken out together we will combine the investment amounts in order to determine the allocation rates for each plan.

The maximum payment to an AMRF is €119,800. There is no maximum for an ARF. Please refer to your guide to the Self-Invested Fund for the minimum amount required to invest in a Self-Invested Fund.

Yearly plan charge

A yearly plan charge of 0.25% of the value of the fund may apply each year, depending on the commission option selected. For further information please refer to our Commission Options Guide.

Single contribution exit charge

If the plan is transferred to another contract or a lump sum withdrawal is taken in the first 5 years of your investment, an exit charge will apply to this fund at a rate of 5%, 5%, 5%, 3% or 1% (years 1 to 5). We will not apply this exit charge on regular withdrawals, imputed distribution or on death.

Yearly fund charge

Please see overleaf.



ARF 1 / AMRF 1 offers a range of commission options including initial (up to a maximum of 5%) and trail commission. Any initial commission taken will reduce the allocation rates shown above. For further information on these options please refer to our Commission Options Guide which is available from your Account Manager or on www.bline.ie.





Access to funds

Your clients have a range of options if they want to access their funds.

- **Regular withdrawals**

Clients can take a regular withdrawal of up to 15% of the fund every year. This can be taken yearly, half yearly, quarterly or monthly provided each payment is at least €350. (The higher the regular withdrawal, the higher the risk of the fund running out before death). There is no regular withdrawal option on an AMRF.

- **Lump sum withdrawals**

Investors can take lump sum withdrawals at any time with a minimum amount of €350 (provided that at least €1,000 remains in the plan). With AMRFs clients can only withdraw any growth over and above the original investment amount.

Warning: If you invest in this AMRF you will not have access to your initial investment amount until age 75.

Great range of funds

To help you to meet the full breadth of your customers' investment needs, Irish Life has a range of the highest quality fund solutions in Complete Solutions ARF 1 / AMRF 1. With Core and Explore you can choose from a very clear menu of the highest quality investment options to build and tailor portfolios for the individual needs of your clients. These funds are underpinned by our key principles of diversification and transparency. The key to a successful portfolio is creating the right mix of assets. We believe that using the options within our Core and Explore approach, either on their own or as a combination, can deliver the best mix for your clients' specific investment and pension needs. Please see your Pension and Investment Guide for a description of Core and Explore and the complete fund options. Irish Life's views have not been prepared based on the financial needs or objectives of any particular person.

We have 56 funds to choose from with different charging structures (see table). Remember there is no charge for switching funds at any time. Each of our funds have a volatility rating from 1 to 7. Volatility refers to the potential ups and downs that a fund can experience

	Volatility Rating	Fixed Charge	Estimated average level of variable charge	Total average estimated fund charge each year
CORE OPTIONS				
Protected Consensus Markets Fund*	3	1.60%	-	-
CORE	4	1.00%	0.20%	1.20%
Consensus Fund	5	1.00%	-	-
EXPLORE OPTIONS				
Spotlight Funds				
Indexed Euro Short Dated Bond Fund	2	1.00%	-	-
Fidelity Global Inflation Linked Fund	3	1.00%	0.60%	1.60%
Indexed Euro Corporate Bond Fund	3	1.00%	-	-
Bloxham High Yield Fund	5	1.25%	-	-
Dynamic Global Equity Fund	5	1.00%	-	-
Infrastructure Equities Fund	5	1.00%	0.60%	1.60%
Fidelity Global Real Assets Securities Fund	6	1.00%	1.10%	2.10%
Indexed Commodities Fund	6	0.80%	0.50%	1.30%
UK Property Fund	6	1.25%	0.375%	1.625%
Indexed Emerging Markets Equity Fund	7	1.00%	-	-
Self-Invested Fund**	7	1.00%	-	-

*For more details on this fund please see our 'Protected Consensus Markets Fund Guide'. **The Self Invested Fund is a complex fund which gives your clients control over where their pension fund is invested. For further information on how it operates and the charges involved please see 'Your Guide to your Self-Invested Fund'.

Great range of funds

	Volatility Rating	Fixed Charge	Estimated average level of variable charge	Total average estimated fund charge each year
ADDITIONAL FUNDS				
Irish Life Funds				
Global Cash Fund	1	1.00%	-	-
Capital Protection Fund	2	1.25%	-	-
Safe Deposit Fund	2	1.00%	-	-
Indexed Inflation Linked Bond Fund	2	1.00%	-	-
Diversified Cautious Fund	3	1.00%	0.40%	1.40%
Indexed Fixed Interest Fund	3	1.00%	-	-
Pension Protection Fund	3	1.00%	-	-
Consensus Cautious Fund	4	1.00%	-	-
Diversified Balanced Fund	4	1.00%	0.40%	1.40%
Active Managed Fund	5	1.00%	-	-
Diversified Growth Fund	5	1.00%	0.40%	1.40%
Global Consensus Fund	5	1.00%	-	-
Consensus Equity Fund	6	1.00%	-	-
Global Opportunities Fund	6	1.00%	-	-
Global Select Fund	6	1.15%	-	-
Indexed Ethical Global Equity Fund	6	1.00%	-	-
Indexed European Equity Fund	6	1.00%	-	-
Indexed Japanese Equity Fund	6	1.00%	-	-
Indexed North American Equity Fund	6	1.00%	-	-
Indexed UK Equity Fund	6	1.00%	-	-
Indexed World Equities Fund	6	1.00%	-	-
Pension Property Fund	6	1.25%	-	-
Property Portfolio Fund	6	0.80%	1.10%	1.90%
Tomorrow's World Fund	6	1.15%	-	-
Indexed Banks Fund	7	1.00%	-	-
Indexed European Property Shares Fund	7	1.00%	-	-
Indexed Irish Equity Fund	7	1.00%	-	-
Indexed Pacific Equity Fund	7	1.00%	-	-
Indexed Technology Fund	7	1.00%	-	-
Fidelity Funds				
Multi-Asset Strategic Defensive Fund	2	1.00%	0.90%	1.90%
European Opportunities Fund	6	1.00%	0.95%	1.95%
Global Special Situations Fund	6	1.00%	0.95%	1.95%
Managed International Fund	6	1.00%	0.95%	1.95%
China Fund	7	1.00%	1.15%	2.15%
EMEA Fund	7	1.00%	1.15%	2.15%
Global Property Shares Fund	7	1.00%	1.15%	2.15%
India China Fund	7	1.00%	1.15%	2.15%
India Fund	7	1.00%	1.15%	2.15%
Bloxham Funds				
Conservative Income and Growth Fund	4	1.25%	-	-
Intrinsic Value Fund	5	1.25%	-	-
Logic Fund	5	-	1.45%	1.45%
Global Alpha Fund	6	0.50%	1.50%	2.00%

Warning: The value of your investment may go down as well as up.



Strengths of Irish Life

- 7 of the 10 biggest Irish companies have pensions with us.
- 6 of the 10 biggest US companies have pensions with us.
- We manage most money for Irish people - over €32 billion.
- Over 700,000 customers rely on us for financial security.

Source: Irish Life, Irish Life Investment Managers February 2012.

For more information, please contact your
Irish Life Account Manager or log on to
www.Bline.ie

Warning: If you invest in this product you may lose some or all of the money you invest.



Irish Life