

PENSIONS  
INVESTMENTS  
LIFE INSURANCE



**Irish Life**

# WEB USERS GUIDE

SELF-INVESTED FUND EXECUTION-ONLY TRADING ACCOUNT



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## 1. Introduction

The Execution-Only Trading Account ("Trading Account") is provided by Irish Life Assurance plc (Irish Life) via the Self-Invested Fund linked to your pension plan.

This user guide covers typical scenarios which may arise when you are using the Trading Account online service. It provides step by step instructions on how to use the online service and should be read together with our 'Frequently Asked Questions' (FAQs) document.

For your benefit we have included a Glossary of Terms section which explains certain terms in more detail. The words underlined in this document are explained in further detail in the glossary. For your convenience, if you click on any of the underlined words you will be brought to the glossary.

Before you commence trading via this service we strongly recommend that you read your product booklet & Terms & Conditions booklet and 'Your guide to the Self-Invested Fund'.

You can find all literature relating to the Self-Invested Fund in the 'Self-Invested Fund Guides' section via your My Online Services account on [www.irishlife.ie](http://www.irishlife.ie).

Please note that as the amount invested in the Trading Account will be part of your pension, all assets will be owned by Irish Life and any restrictions that apply to the pension plan will apply to this account also. Execution-only trading means that Irish Life, through our service provider Platform Securities, will buy and sell assets on your instruction.

The taxation treatment of investments will be in the context of Irish Life being the owner of the assets.

Please note Irish Life will not be held liable for any acts, errors or omissions of third party service providers or any other third party.

This is not intended to be an advertisement, it is an information guide for clients who have selected the Execution-Only Trading Account in the Self-Invested Fund (SIF).

**Important:** The stocks used in this document are for illustration purposes only. This is an Execution-Only account. Irish Life does not provide investment advice on any investments within the Self-Invested Fund. Irish Life does not recommend or assess the suitability of these or any instruments; you are responsible for all investment decisions. For investment advice please consult with your authorised Investment Adviser. You should not deal in financial instruments unless you understand their nature and the extent of your exposure to risk. It is your responsibility to ensure that orders are in accordance with applicable laws and financial regulation and do not constitute insider dealing. Irish Life takes no responsibility for and shall not be liable in respect of any losses arising from any investment decision made by you using or based on the information displayed over the platform or provided elsewhere.

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## 2. Accessing the Execution-Only Trading Account online

### New My Online Services account

When your plan is set up with Irish Life your My Online Services ID is sent to you by email. Your temporary password is sent by SMS to the mobile number you provided when setting up your plan.

You are required to enter your 10 digit My Online Services ID and the temporary password issued to you to access your account. On first login the system will prompt you to choose a new password and select a 6 digit PIN. When you login subsequently you will be required to enter your My Online Services ID, password and certain characters from your PIN.

### Accessing the Trading Account online

Once the Trading Account is set up you will receive a notification email. You can access the Trading Account via your login to My Online Services.

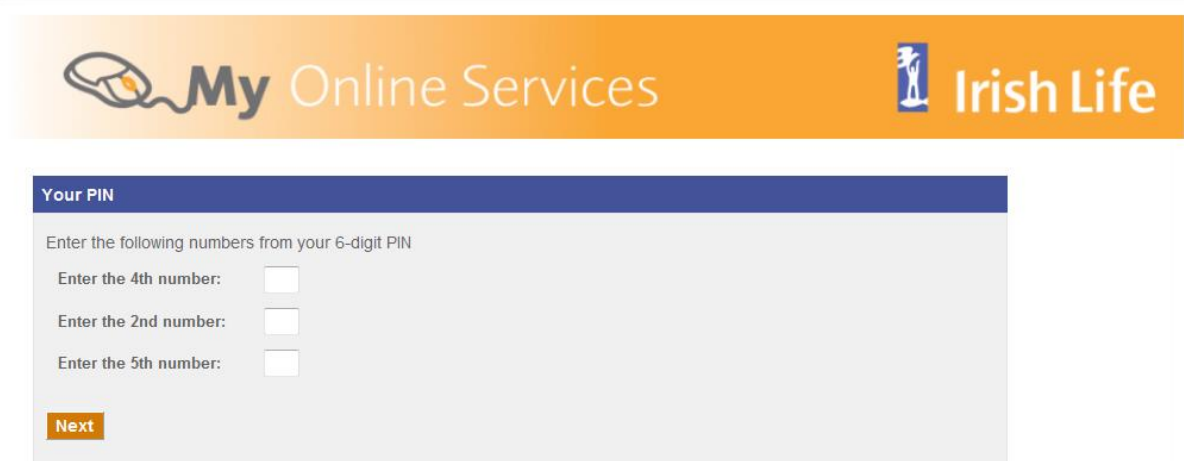
Visit [www.irishlife.ie](http://www.irishlife.ie) and select the 'My Online Services – Logon' tab at the top of the screen.



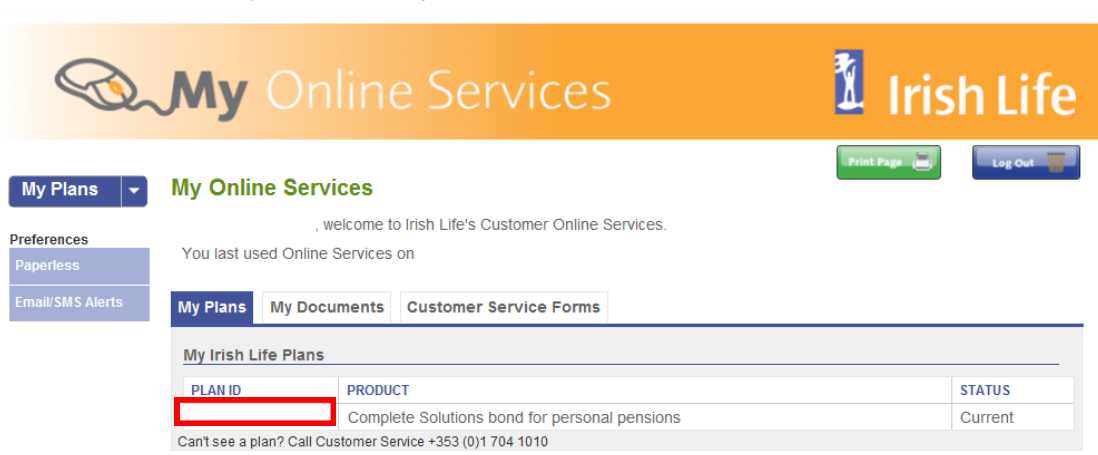
Then enter your My Online Services ID and Password as highlighted below and click 'Login'.

The image shows the 'My Online Services' login page. At the top, there is a banner with the text 'Anytime. Anywhere.' and 'Our new app gives you access to all your plan details, e-documents, and the latest news and video from Irish Life'. Below this is a 'Login' section. The 'Login' section has a heading 'Got a user id? Login here!' and two input fields: 'My Online Services ID:' and 'My Password:'. A red box highlights these two input fields and the 'Login' button below them. To the right of the 'Login' section is a 'Don't have a user id?' section with the text 'Call us now on 01 704 1010 and we will get you started.' Below the 'Login' section is a link: 'Forgot your password? If you've used the system before you can request a new one [here](#).' At the bottom of the page is a 'Security Warning' section with the text: 'Irish Life will NEVER ask you to confirm your secure login details by e-mail. If you do receive such an e-mail please contact us at the phone number above.'

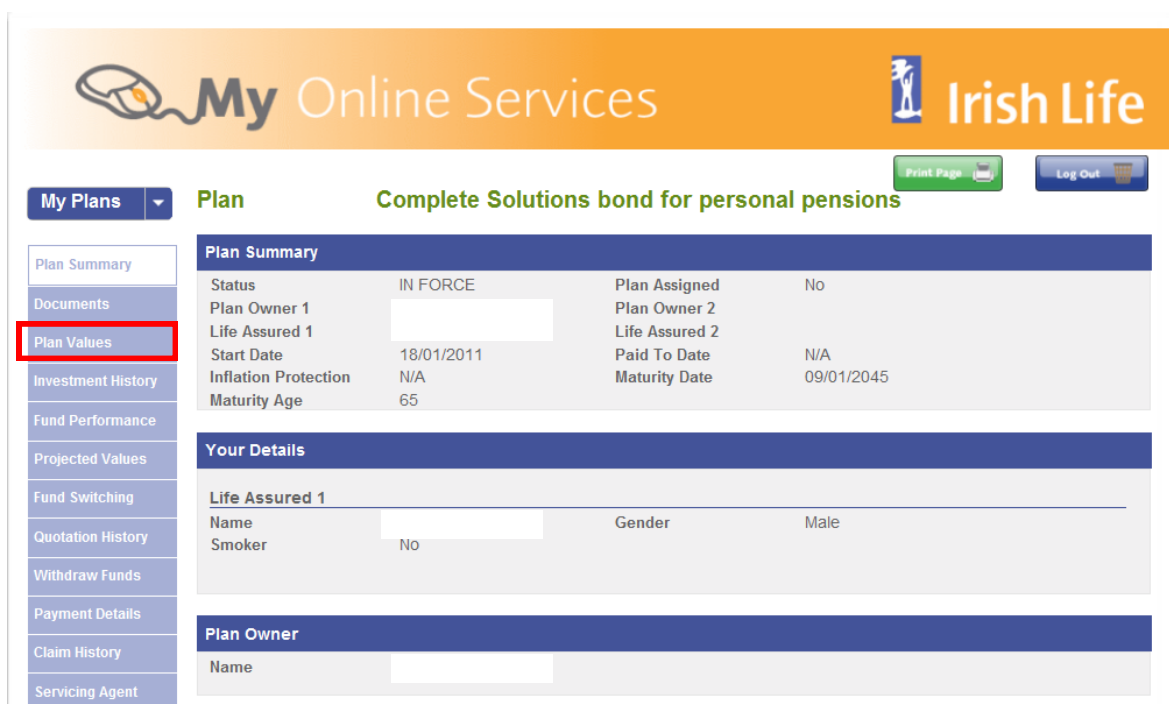
Enter three digits requested from your PIN and click 'Next'.



Please click on the plan number you wish to access.



From the menus on the left of the page click on 'Plan Values' as highlighted below.





At the bottom of the page (as highlighted) is the link through to the Trading Account online. Each time you login you will be required to read and accept the disclaimer under the 'Online Trading' button. Once you tick the box you may click on the 'Online Trading' button and this will bring you into the Trading Account. This opens the Trading Account in a new window on the Platform Securities website. As this system utilises a single sign on validation system there will be no need to re-enter any log on details.

If the Trading Account is inactive for more than 10 minutes you will be automatically logged out.

FUND NAME	UNITS	UNIT PRICE @ 30/11/2014	CURRENT VALUE
Self-Invested Fund	5221013.86	€0.00001	€52.21
			Current Value €52.21
			Transfer Value €52.21

Values are based on fund prices at 30/11/2014

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

Pension plans can't normally be encashed before retirement, please check your plans terms and conditions for exact details.

Benefits payable under pension plans are subject to Revenue restrictions, please check your plans terms and conditions for further details.

The current value of your plan is the value paid out in the event of your death prior to claiming your benefits.

The transfer value of your plan is the value paid to you when you claim your retirement benefits.

**Funds**

**Self Invested Fund (SIF)**

The value of the SIF shown above is indicative only and is based on a valuation of assets as at 01/11/2014. It takes into account new contributions paid into, and withdrawals taken from, the fund up to 30/11/2014. However, other than in exceptional circumstances it does not take into account any costs paid or incomes received by the SIF or any revaluation of assets which may have occurred since 01/11/2014.

The following facilities are available to you:

Valuation Report

PDF opens in a new window.

Online Trading

Start online trading with your execution-only account. This opens the trading application in a new window.

☐ I understand that this is an execution-only facility and that Irish Life, or its tied insurance agents, will not provide me with any investment advice in relation to the trades I carry out through this facility. I confirm that any advice I have received in relation to any trades I will place through this facility has not come from an employee of Irish Life or a tied insurance agent of Irish Life.

Please note a full valuation of your overall Self-Invested Fund (including the valuation of the Trading Account assets and any other funds in your portfolio e.g. liquidity account) can be viewed by clicking on the 'Valuation Report' button.


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## 3. Trading Features

### 3.1 Account Summary


When you login you are immediately brought to the Trading Account summary page.


1. The Trading Account reference is detailed at the top of the screen. Your advisers name will be located beside the account reference.
2. The total value of the Trading Account is broken down by stock and cash which is provided in the account summary table. The values displayed are in euro. You can view the portfolio by clicking on the account name in this display panel.
3. The asset allocation pie chart details the asset allocation for the account by asset type.
4. If you have received any new messages that have not been read the number of new messages will be displayed on the top right hand of the page. Messages can be viewed by clicking on the 'Messages' link or alternatively you can access your messages in the 'Secure Messages' section which can be accessed via the 'Administration' tab.
5. You have the ability to print a copy of the Trading Account summary by selecting print located on the top right hand corner.

 **Irish Life**

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[My Portfolio](#) | [Trading](#) | [Administration](#) | [Help & FAQs](#)

1  Client: SIF000CD407 | Mr Joe Bloggs | Adviser: Mr Staci Maylor



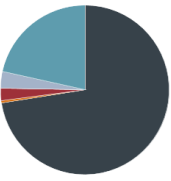
[Account Summary](#)  
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[Transaction History](#)  
[Cash Statement](#)

### Account Summary



Account Name	Cash	Stock	Total	Active Orders
Mr Joe Bloggs	2 € 158,796.91	€ 60,190.88	€ 218,987.79	0

#### Asset Allocation

This pie chart shows the asset allocation for your account by asset type. Negative values are not included in the pie chart.



- Cash 72.51%
- Corporate Debt 0.45%
- Unit Trusts 2.36%
- Government Debt 3.16%
- Equities 21.52%

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## 3.2 Portfolio

To view the portfolio click on the 'My Portfolio' tab located on the left hand side of the screen in the 'My Portfolio' section.



# Irish Life

My Portfolio

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Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Account Summary

My Portfolio

Transaction History

Cash Statement

My Portfolio

Account: Mr Joe Bloggs Irish Life SIF (SI00044) Available Cash: € 167,209.50

Group By: No Grouping

Refresh PDF Download

Asset Allocation

This pie chart shows the asset allocation for your account by asset type. Negative values are not included in the pie chart.

Cash	72.51%
Corporate Debt	0.45%
Unit Trusts	2.36%
Government Debt	3.16%
Equities	21.52%

Key:  
Buy/Sell

Stock Name	Quantity	Price	Value (€)	Cost (€)	Change (%)	Profit/Loss (€)
ABERDEEN INVT FDS EUROPEAN PROPERTY A NET INC	3,414	1.1086 GBP	5,166.58	5,505.30	-6.15	-338.72
AIR FRANCE-KLM EUR1.00	100	6.0605 EUR	606.05	67,730.16	-99.11	-67,124.11
BALFOUR BEATTY GBP0.50	200	2.6555 GBP	725.00	882.91	-17.89	-157.91
BAYER LANDESBANK 1.25% BDS 20/06/18 EUR1000	957	1.02655 EUR	982.41	997.98	-1.56	-15.57
FACEBOOK INC COM USD0.000006 CL 'A'	2	87.20 USD	153.85	144.58	6.41	9.27
FRANCE(GOVT OF) 1% BDS 25/11/18 EUR1000	6,702	1.03245 EUR	6,919.48	6,954.25	-0.50	-34.77
KAZ MINERALS PLC ORD GBP0.20	18,581	1.688 GBP	42,815.99	49,999.04	-14.37	-7,183.05
PROVIDENCE RES EUR0.10	1,000	0.20 EUR	200.00	3,802.50	-94.74	-3,602.50
VANGUARD FUNDS PLC FTSE DEVELOPED EURP EX UK	100	26.3297 EUR	2,632.97	2,929.00	-10.11	-296.03
Totals			€ 60,202.33	€ 138,945.72	-56.67	-€ 78,743.39

Exchange Rates

USD	0.882189
GBP	1.365100

Total Assets

Portfolio Total (€)	€ 60,202.33
Cash (¥)	¥ 0.00 € 0.00
Cash (€)	€ 40,583.97
Cash (HKD)	HKD 0.00 € 0.00
Cash (\$)	\$ 36.74 € 32.41
Cash (CAD)	CAD 0.00 € 0.00
Cash (£)	£ 146,032.14 € 199,348.47
Cash Total (€)	€ 158,796.91
Assets Total (€)	€ 218,999.24

UK and Irish equity prices are 15 minutes delayed. Other prices latest available. To refresh this screen press F5 on your keyboard.



This screen lists all shares currently held by you including; quantity, the share price, the current value, the original cost, the percentage performance change and unrealised profit/loss.


You have the ability to group by asset type by selecting 'Grouped' in the 'Group By' dropdown box.

Field	Description
Stock Name	The stock name
Quantity	The quantity of units held
Price	The share price denominated in local currency
Value	The current value of the holding denominated in euro
Cost	The euro cost of the shareholding
Change	The percentage change between cost and current value
Profit/Loss	The unrealised gain or loss

The exchange rates that are used to convert values to euro are detailed on this screen.

The available cash balance is quoted at the top right of the screen. A full breakdown of cash held by you is detailed at the bottom of the screen. Balances are shown in the currency that they are held. The euro equivalent is also provided for your convenience.

You can export the valuation as a CSV file by clicking the 'Download' option. Alternatively you can export it as a PDF file by selecting the 'PDF' option.

It is also possible to buy additional shares or sell shares held by clicking on the buy/sell key .

If you select the option to buy/sell shares via the 'My Portfolio' screen you will be brought directly to the 'Buy & Sell' tab (further details are set out in section 3.3). The stock code will automatically populate in the order entry screen. The order type will populate as 'Sell' however this option can be amended to 'Buy' if you wish to purchase shares.

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### 3.3 Buy & Sell

It is important to note that trades placed outside of UK business hours which are currently 08:00–17:30 Monday to Friday (excluding UK Bank Holidays) will not be acted upon until the next UK business day. At Best orders can only be placed online if the exchange that you are trading on is open and you are trading during UK business hours.

If the market status is closed or your trade is entered online outside of UK business hours you can only place a Limit Order.

If you wish to place an At Best order on an exchange that is closed you can do so during UK business hours by using the telephone service. If you place an order over the phone for an exchange that is closed at the time your order is placed, the trade will be acted upon when the relevant exchange is next open.


If an order placed during UK business hours is achieved outside of UK business hours, the order details will be updated on the Trading Account on the following UK business day.


Users can buy and sell by selecting quantity or alternatively the monetary amount that you wish to trade. If you chose a monetary amount rather than the number of shares you wish to trade, this constitutes the placement of a raise and invest order. In this instance you must choose whether to include or exclude charges in the monetary amount selected. The number of shares purchased or sold when you enter a raise and invest order is calculated to the nearest whole number of stock (rounded down to the nearest whole number). For sales,

the monetary amount received should not be less than the monetary amount you have entered for the trade unless you have selected to exclude charges from the trade.

There are restrictions in place on some stocks e.g. Great West Lifeco shares and Funds which have not been pre-approved by Irish Life. If you attempt to place an order on a stock that is not available an error message will be displayed advising you that the order cannot be processed and you will be unable to complete the order. For further details on permitted assets please refer to 'Your guide to the Self-Invested Fund' in the 'Self-Invested Fund Guides' tab when you log into the Trading Account through My Online Services. A list of approved funds can also be found in the 'Self-Invested Fund Guides' section. Details on how you can request to have a fund added to the platform can be found in the FAQ section of the Trading Account.

Funds are not traded on an exchange and as a result fund trades may take longer to execute and/or settle than equity trades. In certain circumstances a fund order may fail. This can occur for example if a Fund Manager closes a fund to new business or if a fund has a minimum trade size which has not been met. It is important that you monitor the progress of any fund order you place until the trade is executed. When you purchase a fund, it cannot be sold until the purchase has fully settled on the Trading Account.

In order to purchase or sell shares we recommend you have details of the stock such as the ISIN, Sedol or ticker of the stock you wish to trade in. This code can be input in the security box at the top of the 'Order Entry' screen. Alternatively if you wish to buy or sell shares which you are currently holding on the portfolio you can do so by selecting the  button beside the stock name in the 'Portfolio' screen. If you do not know the stock details you can search using the stock search function.

If you do not know the stock code you can use the stock search functionality. Results are returned by predictive text. Please note that where there are multiple lines of stock that contain the same keywords you may be required to select 'additional matches' from the dropdown box to locate the particular line of stock that you wish to trade. Alternatively you can search using the detailed stock search by clicking on the search icon .

Buy & Sell

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## Buy & Sell

Account: Mr Joe Bloggs Irish Life SIF (SI00044) ▼

Enter Order

Security

Buy/Sell

Market Status

Order Type

Settlement Currency


allied irish

ALLIED IRISH BANKS EUR0.0025 - AIB.I

ALLIED IRISH BANKS FR SUB EMTN 10/2017 EUR1000 '50' - B0NFH44

ALLIED IRISH BANKS 12.5% LT2 EMTN 25/06/2019(EXT) GBP50000 - B61DK65


ALLIED IRISH BANKS 2.75% SNR EMTN 16/04/2019 EUR1000 - B0NFX1A



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### 3.4 Stock Search

It is possible to search for a stock by entering the stock name in the search box which is located at the top right hand of the screen. To use the detailed search screen click on the search icon  which is located to the right of the predictive text box. To search, enter the stock name, ticker, [Sedol](#) or [ISIN](#) and click on the search icon. It is important to note that it can take a few moments for the screen to populate if there are a number of shares that contain the same search words used.

The results are returned in the following order:

- Recently Traded
- Equities
- Investment companies
- Unit Trusts
- OEIC's
- Other – Debt instruments and all shares that do not fall into the categories listed above will be returned in the 'Other' section.

Stock Search			
Search	crh		
Recently Traded			
Name	Symbol	Sector	Trade Now
CRH ORD EUR0.32 (DUBLING LISTING)	CRG.I	CONSTRUCTION & BUILDING MATERIALS	
Equities Search Results			
Company name	Symbol		Trade Now
CRH MEDICAL CORP COM NPV	CRH.TO		
CRH ORD EUR0.32	CRH.L		
CRH ORD EUR0.32 (DUBLING LISTING)	CRG.I		
CRH SPON ADR EA REPR 1 ORD SHS EUR0.32	CRH.N		
Investment Companies Search Results			
Unit Trusts Search Results			
OEIC Search Results			
Other Search Results			
Fund name	Symbol	Sector	Trade Now
CRH 5% CUM PRF EUR1.27	0I4D.L	MISCELLANEOUS UNCLASSIFIED	
CRH 5% CUM PRF EUR1.27 (DUBLIN LISTING)	DD8A.I	MISCELLANEOUS	

Where there are a number of instruments with a similar name please ensure that you select the correct line of stock before trading. You can trade securities listed in the detailed stock search by clicking on the stock name or alternatively the trade now icon . This will automatically populate the ticker in the 'Security' field in the 'Buy & Sell' screen and the security information (if any) will populate to the right of the order details.

Generally the easiest way to find a stock on the trading platform is to type in the stock ticker (EPIC code) & the appropriate exchange code into the search field (as highlighted above) in the following format;

Ticker to the left followed by a dot, followed by the exchange code.

For example:

- Vodafone on the London Stock Exchange is VOD.L
- Tesco on the London Stock Exchange is TSCO.L

- Bank of Ireland on the Irish Stock Exchange (Dublin Line) is BIR.I
- Bank of Ireland on the London Stock Exchange (London Line) is BKIR.L

A complete list of approved exchanges and the corresponding exchange identification codes can be found in the 'Self-Invested Fund Guides' section via My Online Services.

If you are unsure as to which share is the correct one that you wish to trade please speak to your authorised Investment Adviser.

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## 3.5 Deal Placement

### 3.5.1 At Best – Real Time Order

To complete an 'At Best' order you must populate the following fields:

- **Security:** ISIN, ticker or Sedol for the particular security you wish to trade.
- **Buy/Sell**
- **Order Type:** At Best (if a market is closed you will only be able to enter a Limit Order. The 'Market status' field above 'Order Type' indicates whether a market is open or closed).
- **Settlement currency:** where you choose a settlement currency that differs to the stock currency a foreign exchange (FX) order will be executed. If you choose to settle in a currency in which you do not have available funds our provider Platform Securities will place a FX\* order on the Trading Account. This is required to realise the funds that are required to settle your trade on the market. Platform Securities will select the currency to convert unless you place a FX order via the telephone service prior to the trade settling.
- **Quantity or amount:** if you select amount, you must enter the monetary amount that you wish to invest. You will then be prompted to select whether the monetary amount you want to invest should include or exclude charges.

*\*Platform Securities receive FX rates each morning. Platform Securities add on their margin of 0.35% to calculate their daily FX rate, this margin is subject to change without notice. The same rate is used throughout the day on all FX trades or market trades that require a FX transaction for settlement.*



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Client: SIF000CD407 | Mr Joe Bloggs
Adviser: Mr Staci Maylor

Buy & Sell
Active Orders
Watchlist

## Buy & Sell

Account: Mr Joe Bloggs Irish Life SIF (SI00044)
Available Cash: € 167,209.50

Enter Order

Security: GKN.L
Buy/Sell: Buy
Market Status: OPEN
Order Type: At Best
Settlement Currency: EUR
Quantity: 0
Amount: € 1000
Charges: Include
Exclude
Next

Security Info
UK and Irish equity prices are 15 minutes delayed. Other prices latest available.

Security	GKN ORD GBP0.10
Bid Price	2.905 GBP
Offer Price	2.907 GBP
Current Holding	0

Once all fields have been completed click 'Next'.

Note: If you do not have enough money on the Trading Account to cover the cost of the trade including all fees and charges the order will be rejected and you will receive a message advising that you have insufficient cash available.

Typically Irish and UK shares are dealt 'Real Time' if the market is open. If a trade is dealt 'Real Time' you will be brought to the 'Review Quote' screen. This screen will detail your order and the price dealt. All quotes are valid for 15 seconds. If you are happy with the data populated and wish to place the trade click on 'Accept Quote'. If you do not wish to proceed with your order you click on the 'Back' button or wait until the quote times out.



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Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

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### Review Quote

Entered Order

Security	GKN
Buy/Sell	Buy
Order Type	At Best
Amount	€ 1,000.00 excluding charges
Quantity	920

Quote Breakdown

Price	£ 0.7609
Consideration	€ 999.06
Trade Commission	€ 15.00
Stamp duty	€ 5.00
Total	€ 1,019.06

Quote Valid For

13  
seconds

[Back](#) [Accept Quote](#)

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If you accept the quote generally the trade has been placed and you will be provided with the contract note on the 'Order Detail' screen.



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Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

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### Order Detail

Reference: 10015ABV965

Created:	27/08/2015 12:23
Account:	SI00044
Account Name:	Mr Joe Bloggs
Buy or Sell:	Buy
Quantity:	920
Stock Name:	GKN
Order Type:	At Best
FX Rate:	GBP0.700692

Status: Executed

Dealt:	27/08/2015 12:25
Settlement:	01/09/2015
Price Dealt:	£ 0.7609
Quantity Dealt:	920
Consideration:	€ 999.06
Trade Commission:	€ 15.00
Stamp:	€ 5.00
Total:	€ 1,019.06

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On receipt of the trade confirmation you should check to ensure that the status of the trade reads 'Executed'.

On occasion a market maker may withdraw or pull a quote during the countdown period even if you feel you have accepted the trade. This is at the discretion of the market maker and Irish Life accepts no responsibility or liability where this occurs. You should always check to ensure that the trade has been executed. You can also check the status of a trade in the 'Active Orders' screen.

A history of executed trades on the Trading Account can be viewed in the 'Transaction History' tab. You can view a full breakdown of any trade by clicking on the trade 'Reference'.  
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### 3.5.2 At Best – Non Real Time Order

To complete an order you must populate the following fields:

- **Security:** ISIN, ticker or Sedo for the particular security you wish to trade.
- **Buy/Sell**
- **Order Type:** At Best (If a market is closed you will only be able to enter a Limit Order. The 'Market status' field above 'Order Type' indicates whether a market is open or closed).
- **Settlement currency:** where you choose a settlement currency that differs to the stock currency a foreign exchange (FX) order will be executed. If you choose to settle in a currency in which you do not have available funds our provider Platform Securities will place a FX\* order on the Trading Account. This is required to realise the funds that are required to settle your trade on the market. Platform Securities will select the currency to convert unless you place a FX order via the telephone service prior to the trade settling.
- **Quantity or amount:** if you select amount, you must enter the monetary amount that you wish to invest. You will then be prompted to select whether the monetary amount you wish to invest should include or exclude charges.

*\*Platform Securities receive FX rates each morning. Platform Securities add on their margin of 0.35% to calculate their daily FX rate, this margin is subject to change without notice. The same rate is used throughout the day on all FX trades or market trades that require a FX transaction for settlement.*

Once you click 'Next' you will be brought through to the 'Review Order' screen. It is important to note that the price set out on this screen is only a guide price (latest available). The price that your shares are dealt at will be the actual market price.

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My Portfolio

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Client: SIF00CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Buy & Sell

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Review Order

Entered Order

Security	PADY POWE
Buy/Sell	Buy
Order Type	At Best
Quantity	10

Indicative Price (Orders placed outside of UK business hours will not be placed until the next UK business day)

Price	€ 93.03
Consideration	€ 930.30
Trade Commission	€ 15.00
Stamp duty	€ 9.00
Total	€ 954.30

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Submit Order

Messages (2)

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If you wish to proceed with the trade click 'Submit Order'. If you wish to amend the order click 'Back'. You will then be brought to the 'Order Detail' screen which sets out the order reference and details.



Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Buy & Sell

Active Orders

Watchlist

### Order Detail

Reference: 10015ABV966

Created:

27/08/2015 12:26

Account:

SI00044

Account Name:

Mr Joe Bloggs

Buy or Sell:

Buy

Quantity:

10

Stock Name:

PADY POWE

Order Type:

At Best

Status: Pending

Active Orders

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[Messages \(2\)](#)
[Print](#)

The trade will move into the dealer queue for execution. In general these orders are executed within 15 minutes of being placed although this can vary depending on volumes. Until the order is executed the order will display as 'Pending' in the 'Active Orders' list.

The order and order status can be viewed in the 'Active Orders' section. The trade status will change to 'Executed' once the transaction has been completed.

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Buy & Sell

Active Orders

Watchlist

### Active Orders

Account: Mr Joe Bloggs Irish Life SIF (SI00044)

Available Cash: € 165,236.24

Reference	Date	Type	Symbol	Stock Name	Order Type	Quantity	Price	Status
10015ABV966	27/08/2015 12:26	Buy	PAP	PADY POWE	At Best	10	0.00 EUR	Pending
10015ABV965	27/08/2015 12:23	Buy	GKN	GKN	At Best	920	0.7609 GBP	Executed

[Messages \(2\)](#)
[Print](#)

On the day your trade is booked you can view the contract and full details including the price achieved on the market and FX rates applied (if applicable) by clicking on the trade reference.

Irish Life

Close Dealing

My Portfolio Trading Administration Help & FAQs

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Company name, sedol or stock code, ISIN

Buy & Sell Active Orders Watchlist

Active Orders

Account: Mr Joe Bloggs Irish Life SIF (SI00044)

Reference	Date
10015ABV966	27/08/2015 12:26
10015ABV965	27/08/2015 12:23

Order Detail

Reference: 10015ABV965 Status: Executed

Created:	27/08/2015 12:23	Dealt:	27/08/2015 12:25
Account:	SI00044	Settlement:	01/09/2015
Account Name:	Mr Joe Bloggs	Price Dealt:	€ 0.7609
Buy or Sell:	Buy	Quantity Dealt:	920
Quantity:	920	Consideration:	€ 999.06
Stock Name:	GKN	Trade Commission:	€ 15.00
Order Type:	At Best	Stamp:	€ 5.00
FX Rate:	GBP0.700692	Total:	€ 1,019.06

Trade details are only available in the 'Active Orders' screen up until close of business on the day of execution. You can review all executed trades in the 'Transaction History' tab. Trade breakdowns can be obtained by clicking on the trade 'Reference'.

[Back to top](#)

### 3.5.3 Limit Orders

To complete a 'Limit Order' you must populate the following fields:

- **Security:** ISIN, ticker or Sedol for the particular security you wish to trade.
- **Buy/Sell**
- **Order Type:** Limit
- **Settlement currency:** where you choose a settlement currency that differs to the stock currency a foreign exchange (FX) order will be executed. If you choose to settle in a currency in which you do not have available funds our provider Platform Securities will place a FX\* order on the Trading Account. This is required to realise the funds that are required to settle your trade on the market. Platform Securities will select the currency to convert unless you place a FX order via the telephone service prior to the trade settling.
- **Quantity or amount:** if you select amount, you must enter the monetary amount that you wish to invest. You will then be prompted to select whether the monetary amount you wish to invest should include or exclude charges.
- **Limit Price:** when entering the price it should be entered in unit values, e.g. a limit of €10 should be entered as 10, a limit of 50 cents should be entered as 0.50. Please note when placing a Limit Order on an overseas exchange the market maker charges should be taken into consideration when inputting your limit price.
- **Order Valid until date:** this may be typed directly in the space provided or chosen from the calendar pop-up and must be a valid business day (Monday – Friday, excluding Bank Holidays). Limit Orders can be valid for up to 90 calendar days.

*\*Platform Securities receive FX rates each morning. Platform Securities add on their margin of 0.35% to calculate their daily FX rate, this margin is subject to change without notice. The same rate is used throughout the day on all FX trades or market trades that require a FX transaction for settlement.*

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

- Buy & Sell
- Active Orders
- Watchlist

## Buy & Sell

Messages (2) Print

Account: Mr Joe Bloggs Irish Life SIF (SI00044) Available Cash: € 165,236.24

Enter Order

Security

FB.O

Buy/Sell

Buy

Market Status

CLOSED

Order Type

Limit

Settlement Currency

EUR

Quantity

100

Amount

€ 0.00

Charges:

Include

Exclude

Limit Price

\$ 87.00

Order Valid Until

27/08/2015

Next

Security Info

UK and Irish equity prices are 15 minutes delayed. Other prices latest available.

Security

FACEBOOK INC COM USD0.000006 CL 'A'

Bid Price

87.19 USD

Offer Price

87.21 USD

Current Holding

2

If the information is correct and you wish to place the trade click 'Next'. This will allow you to review the order you have placed.

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

- Buy & Sell
- Active Orders
- Watchlist

## Review Order

Messages (2) Print

Entered Order

Security

FACEBOOK A

Buy/Sell

Buy

Order Type

Limit

Quantity

100

Limit Price

\$ 87.00

Order Valid Until

27/08/2015

FX Rate:

USD1.062878\*

Indicative Price (Orders placed outside of UK business hours will not be placed until the next UK business day)

Price

\$ 87.00

Consideration

€ 8,185.32

Trade Commission

€ 15.00

Total

€ 8,200.32

\*The FX rate that will be applied is the rate applicable on the day the trade is placed and this may be different to the indicative rate above for certain trades. Foreign trades (non-Irish/UK trades) are subject to market maker charges which will be reflected in the final trade price.

Back

Submit Order

Please review all fields for accuracy. Click 'Submit Order' if you are happy to proceed with the trade, alternatively you can select 'Back' if you would like to amend the trade details.

If you choose to proceed the order details will be displayed as follows:

Irish Life

My Portfolio Trading Administration Help & FAQs

Client: SIF000CD407 | Mr Joe Bloggs | Adviser: Mr Staci Maylor

Buy & Sell Active Orders Watchlist

Order Detail

Reference: 10015ABV967

Created: 27/08/2015 12:30

Account: SI00044

Account Name: Mr Joe Bloggs

Buy or Sell: Buy

Quantity: 100

Stock Name: FACEBOOK A

Order Type: Limit

Limit Price: \$ 87.00

Expires: 27/08/2015

Status: Pending

Active Orders

Back to Buy/Sell page

Messages (2) Print

The trade will move into the dealer queue for execution. Until the order is executed the order will display as 'Pending' in the 'Active Orders' list.

The order and order status can be viewed in the 'Active Orders' section.

The trade status will change to 'Executed' once the transaction has been completed.

Trade details are only available in the 'Active Orders' screen up until close of business on the day of execution. You can review all executed trades in the 'Transaction History' tab. Trade breakdowns can be obtained by clicking on the trade 'Reference'.

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### 3.6 Active Orders

The 'Active Orders' screen displays the following:

- All active orders which have not been executed.
- Details of any trades cancelled or executed; executed and cancelled trades only appear on the 'Active Orders' screen up until close of business on the day they are executed/cancelled.

Irish Life

My Portfolio Trading Administration Help & FAQs

Client: SIF000CD407 | Mr Joe Bloggs | Adviser: Mr Staci Maylor

Buy & Sell Active Orders Watchlist

Active Orders

Account: Mr Joe Bloggs Irish Life SIF (SI00044)

Available Cash: € 165,236.24

Reference	Date	Type	Symbol	Stock Name	Order Type	Quantity	Price	Status
10015ABV966	27/08/2015 12:26	Buy	PAP	PADY POWE	At Best	10	0.00 EUR	Pending
10015ABV965	27/08/2015 12:23	Buy	GKN	GKN	At Best	920	0.7609 GBP	Executed



Messages (2) Print

Field	Description
<b>Reference</b>	The trade reference
<b>Date</b>	The date the order was <u>placed</u>
<b>Type</b>	Buy or Sell
<b>Symbol</b>	The stock symbol
<b>Stock Name</b>	The stock name
<b>Order Type</b>	The type of order <u>placed</u> e.g. At Best, <u>Limit</u>
<b>Quantity</b>	The number of shares (Note: this section will not be populated for raise and invest orders)
<b>Price</b>	If an order has been <u>executed</u> then the price displayed is the price achieved Pending Limit – the limit price set by you Market – the indicative price
<b>Status</b>	The Trade Status: Pending – Awaiting capture by Dealer to process trade In Progress – Captured by Dealer and on the order book <u>Executed</u> – Order has been executed Cancelled – Order has been cancelled Cancel Pending – Sent to Dealer for cancellation if possible Rejected – Rejected by Dealer Expired – <u>Limit Order</u> has expired

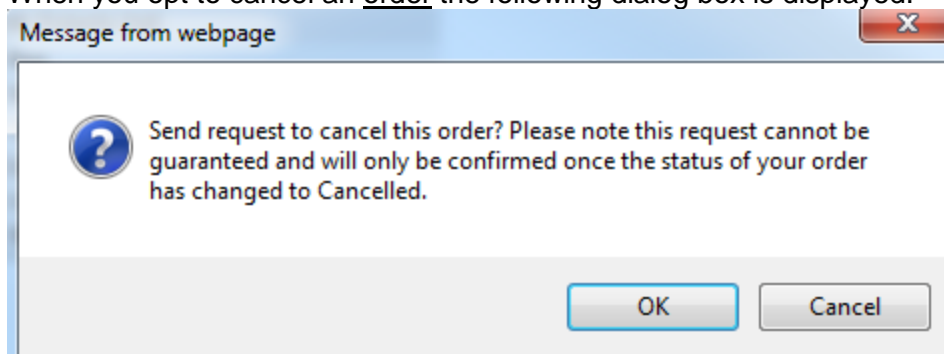
[Back to top](#)

### 3.7 Cancelling an Order

Any live orders that have not been executed can be found in the 'Active Orders' tab along with the status of the trade. You can cancel an order which has not yet been executed by:

- Clicking on the  icon on the far right hand side of the trade in the 'Active Orders' tab.
- Clicking into the trade details, by selecting the 'Reference'. This can be done by clicking on the  icon beside 'Submit request to cancel order'.

When you opt to cancel an order the following dialog box is displayed:



Click 'OK' if you wish to proceed. The order status should change to 'Cancelled' for pending orders OR 'Cancel Pending' for orders with status 'In Progress'. Click 'Cancel' if you do not wish to proceed.

It is important to note that in the event that your order has been filled or partially filled before you instruct the trade cancellation, only the undealt part may be cancelled. Platform Securities will endeavor to cancel your order as soon as is reasonably possible but cannot guarantee your request.

An order is only confirmed as cancelled once the status of your order has changed to 'cancelled'. It is important to note that you are responsible for checking your trades and the

status of same. Irish Life accepts no liability for any failure by Platform Securities to execute an order.

If you have difficulty cancelling your order online please phone Platform Securities immediately on 1800 800 090.

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### 3.8 Transaction History

The 'Transaction History' screen details all transactions that have been actioned on the Trading Account.

You can alter the dates by typing the dates you require into the 'From' and 'To' section or by selecting the dates you require from the pop-up calendar by clicking on the calendar icon to the right of the date field and then clicking on search. Alternatively you can select a date range from the 'Date Range' dropdown box and clicking on 'Search'.

It is also possible to filter by certain transaction types. This can be done by clicking on the dropdown box beside 'Transaction Type'.


You can export the transaction data to a CSV file by clicking the 'Download' option. Alternatively you can export it as a PDF file by selecting the 'PDF' option.

 **Irish Life**

[Close Dealing](#)



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Client: SIF000CD407 | Mr Joe Bloggs | Adviser: Mr Staci Maylor



[Account Summary](#)  
[My Portfolio](#)  
[Transaction History](#)  
[Cash Statement](#)


#### Transaction History

 Messages (2)  Print

Account: Mr Joe Bloggs Irish Life SIF (S100044) Available Cash: € 157,035.92

Transaction Type: All

Date Range: 3 Months From: 27/05/2015 To: 27/08/2015

Filter By Stock:  

[Download](#) [PDF](#) [Search](#)

Date	Transaction Type	Quantity	Description	Costs (€)	Reference
09/07/2015	Sale	100	RYANAIR LTD ORD EUR0.00635 (DUBLIN LISTING)	430.75	10015ABV071
09/07/2015	Sale	137,149	BANK OF IRELAND(GOVERNOR & CO OF) ORD STK EUR0.05 (DUBLIN LISTING)	47,301.41	10015ABV070
14/07/2015	Purchase	18,581	KAZ MINERALS PLC ORD GBP0.20	49,999.04	10015ABV124
28/07/2015	Purchase	957	BAYERISCHE LANDESBANK 1.25% BDS 20/06/18 EUR1000	997.98	10015ABV359
28/07/2015	Purchase	6,702	FRANCE(GOVT OF) 1% BDS 25/11/18 EUR1000	6,954.25	10015ABV361
28/07/2015	Purchase	100	VANGUARD FUNDS PLC FTSE DEVELOPED EURP EX UK UCITS ETF INC	2,929.00	10015ABV362
28/07/2015	Purchase	3,414	ABERDEEN INVESTMENT FUNDS ICVC III EUROPEAN PROPERTY A NET INC	5,505.30	10015ABV360
04/08/2015	Sale	50	GKN ORD GBP0.10	233.09	10015ABV443
27/08/2015	Purchase	920	GKN ORD GBP0.10	1,019.06	10015ABV965

Full details of any transaction can be obtained by clicking on the trade 'Reference'



Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Company name, sedol or stock code, ISIN

Account Summary  
My Portfolio  
**Transaction History**  
Cash Statement

Transaction History

Account: Mr Joe Bloggs Irish Life SIF (SI00044)

Available Cash: € 157,035.92

Transaction Type: All

Date Range: 3 Months

Filter By Stock: Company name, sedol or stock code

Download PDF

Order Detail

Reference: 10015ABV965

Status: Executed

Created: 27/08/2015 12:23

Dealt: 27/08/2015 12:25

Account: SI00044

Settlement: 01/09/2015

Account Name: Mr Joe Bloggs

Price Dealt: £ 0.7609

Buy or Sell: Buy

Quantity Dealt: 920

Quantity: 920

Consideration: € 999.06

Stock Name: GKN

Trade Commission: € 15.00

Order Type: At Best

Stamp: € 5.00

FX Rate: GBP0.700692

Total: € 1,019.06

Search

Date	Transaction Type	Quantity	Description	Costs (€)	Reference
09/07/2015	Sale				10015ABV071
09/07/2015	Sale				10015ABV070
14/07/2015	Purchase				10015ABV124
28/07/2015	Purchase				10015ABV359
28/07/2015	Purchase				10015ABV361
28/07/2015	Purchase				10015ABV362
28/07/2015	Purchase				10015ABV360
04/08/2015	Sale				10015ABV443
27/08/2015	Purchase	920	GKN ORD GBP0.10	1,019.06	10015ABV965

It is also possible to filter transactions by stock. The 'Filter By Stock' search section will only return results for stocks that have been transacted by you on the account.

To filter by a specific stock, enter the stock name, ticker, Sedol or ISIN in the 'Filter By Stock' field. Select the line of stock you wish to view from the results returned in the dropdown box and click on search.



Irish Life

Close Dealing

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Company name, sedol or stock code, ISIN

My Portfolio  
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Cash Statement

Transaction History

Account: Mr Joe Bloggs Irish Life SIF (SI00044)

Available Cash: € 157,035.92

Transaction Type: All

Date Range: 3 Months

From: 27/05/2015 To: 27/08/2015

Filter By Stock: vanguard

Download PDF

VANGUARD FUNDS PLC FTSE DEVELOPED EURP EX UK UCITS ETF INC - BKX5554

Search

Date	Transaction Type	Quantity	Description	Costs (€)	Reference
09/07/2015	Sale	100	RYANAIR LTD ORD EUR0.00635 (DUBLIN LISTING)	430.75	10015ABV071
09/07/2015	Sale	137,149	BANK OF IRELAND(GOVERNOR & CO OF) ORD STK EUR0.05 (DUBLIN LISTING)	47,301.41	10015ABV070
14/07/2015	Purchase	18,581	KAZ MINERALS PLC ORD GBP0.20	49,999.04	10015ABV124
28/07/2015	Purchase	957	BAYERISCHE LANDESBANK 1.25% BDS 20/06/18 EUR1000	997.98	10015ABV359
28/07/2015	Purchase	6,702	FRANCE(GOVT OF) 1% BDS 25/11/18 EUR1000	6,954.25	10015ABV361
28/07/2015	Purchase	100	VANGUARD FUNDS PLC FTSE DEVELOPED EURP EX UK UCITS ETF INC	2,929.00	10015ABV362
28/07/2015	Purchase	3,414	ABERDEEN INVESTMENT FUNDS ICVC III EUROPEAN PROPERTY A NET INC	5,505.30	10015ABV360
04/08/2015	Sale	50	GKN ORD GBP0.10	233.09	10015ABV443
27/08/2015	Purchase	920	GKN ORD GBP0.10	1,019.06	10015ABV965

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Company name, sedol or stock code, ISIN 

- Account Summary
- My Portfolio
- Transaction History
- Cash Statement


## Transaction History

 Messages (2)  Print

Account: Mr Joe Bloggs Irish Life SIF (SIF00044) Available Cash: € 157,035.92

Transaction Type: All

Date Range: 10 Years From: 27/08/2005 To: 27/08/2015

Filter By Stock: BKX5554 

[Download](#) [PDF](#) [Search](#)

Date	Transaction Type	Quantity	Description	Costs (€)	Reference
28/07/2015	Purchase	100	VANGUARD FUNDS PLC FTSE DEVELOPED EURP EX UK UCITS ETF INC	2,929.00	10015ABV362

To clear the stock filter, remove the stock details from the 'Filter By Stock' section and click on 'Search'.

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## 3.9 Watchlists

In the Watchlist section you can add and monitor the performance of up to 100 lines of UK and Irish shares.

To add a stock, enter the stock name and select the stock you wish to monitor, then click on 'Add'.

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor


Company name, sedol or stock code, ISIN 

- Buy & Sell
- Active Orders
- Watchlist

## Watchlist

 Messages (2)  Print

Your Watchlist allows you to monitor up to 100 stocks or create a portfolio in a simulated environment.




allied irish 


ALLIED IRISH BANKS EUR0.0025 - AIB.I


ALLIED IRISH BANKS FR SUB EMTN 10/2017 EUR1000 '50' - B0NFB44

ALLIED IRISH BANKS 12.5% LT2 EMTN 25/06/2019(EXT) GBP50000 - B61DK65

ALLIED IRISH BANKS 2.75% SNR EMTN 16/04/2019 EUR1000 -

	Bid	Offer	Mid	Close	Gain/Loss (%)	
0	£ 2.90	£ 2.90	£ 2.90	£ 2.80	3.46 %	
NE ORD GBP0.25	£ 13.07	£ 13.08	£ 13.07	£ 12.75	2.57 %	
IION ORD GBP0.0125	£ 8.84	£ 8.86	£ 8.85	£ 8.42	5.11 %	


Key:  Buy/Sell

To remove a stock click on the box to the right of the buy/sell icon  and then click 'Remove'.

## Watchlist









 Messages (2)  Print

Your Watchlist allows you to monitor up to 100 stocks or create a portfolio in a simulated environment.



Add Refresh

Remove

Stock Code	Description	Bid	Offer	Mid	Close	Gain/Loss (%)	
AIBJ	ALLIED IRISH BANKS EUR0.0025	€ 0.08	€ 0.08	€ 0.08	€ 0.08	0.00 %	 
GKN.L	GKN ORD GBP0.10	£ 2.90	£ 2.90	£ 2.90	£ 2.80	3.48 %	 
GSK.L	GLAXOSMITHKLINE ORD GBP0.25	£ 13.07	£ 13.08	£ 13.07	£ 12.75	2.57 %	 
JD.L	JD SPORTS FASHION ORD GBP0.0125	£ 8.84	£ 8.86	£ 8.85	£ 8.42	5.11 %	 

UK & Irish equity prices are 15 minutes delayed. All other prices are the latest available. To refresh this screen press F5 on your keyboard.

Key:  
 Buy/Sell

To refresh the data on the screen click on 'Refresh' or alternatively press F5 on your keyboard.

It is important to note that the Gain/Loss section is only updated where we receive 15 minute delayed prices.

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### 3.10 Cash Statement

The 'Cash Statement' screen details all cash movements that have taken place on the Trading Account.


Field	Description
<b>Date</b>	The date of the transaction
<b>Description</b>	Cash movement description. Further transaction details (if any) can be viewed by clicking on the transaction reference
<b>Injection</b>	Monies received into the account
<b>Withdrawal</b>	Monies deducted from the account
<b>Balance</b>	The running cash balance

You can alter the dates by typing the dates you require into the 'From' and 'To' section or by selecting the dates you require from the pop-up calendar by clicking on the calendar icon to the right of the date field and then clicking on search. Alternatively you can select a date range from the 'Date Range' dropdown box and clicking on Search.

You can also filter by the currency you wish to view by selecting your chosen currency from the dropdown box.

You can export the transaction data to a CSV file by clicking the 'Download' option. Alternatively you can export it as a PDF file by selecting the 'PDF' option.

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Company name, sedol or stock code, ISIN 

- Account Summary
- My Portfolio
- Transaction History
- Cash Statement

## Cash Statement

 Messages (2)  Print

Account: Mr Joe Bloggs Irish Life SIF (SI00044) Available Cash: € 157,035.92

Currency: EUR

Statement Type: All

Date Range: 3 Months Start Date: 27/05/2015 End Date: 27/08/2015

[Download](#) [PDF](#) [Search](#)

Date	Description	Injection	Withdrawal	Balance
27/05/2015	* BALANCE B/F *	0.00	27,622.26	-27,622.26
09/07/2015	10015ABV071 Sold 100 RYANAIR HLDGS 4.45 S Date 13/07/15	430.75	0.00	-27,191.51
09/07/2015	10015ABV070 Sold 137149 BANK OF IRELAND .34 S Date 13/07/15	47,301.41	0.00	20,109.90
14/07/2015	10015ABV124 Bought 18581 KAZ MINE 1.93 S Date 16/07/15	0.00	49,999.04	-29,889.14
28/07/2015	10015ABV359 Bought 957 BAYE LAND1.25B18 1.02 S Date 31/07/15	0.00	999.32	-30,888.46
28/07/2015	10015ABV361 Bought 6702 FRANCEGOV1B18 1.03 S Date 30/07/15	0.00	6,999.60	-37,888.06
28/07/2015	10015ABV362 Bought 100 VAND FUND 29.14 S Date 30/07/15	0.00	2,929.00	-40,817.06
04/08/2015	10015ABV443 Sold 50 GKN 3.60 S Date 06/08/15	233.09	0.00	-40,583.97
27/08/2015	10015ABV965 Bought 920 GKN .76 S Date 01/09/15	0.00	1,019.06	-41,603.03

Full details of any transaction can be obtained by clicking on the trade 'Reference'

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## 4 Administration

### 4.1 Client Details

This screen details your Name, Address, Contact Number(s) and Email Address.

You must ensure that these are correct at all times and if you wish to update these details please contact the Self-Invested Fund team.

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor

Company name, sedol or stock code, ISIN 

- Client Details
- Secure Messages
- Corporate Actions

## Client Details

 Messages (2)  Print

Name	Mr Joe Bloggs
Address	1 The Street The Road Dublin Ireland
Post Code	D1 1DD
Home Phone	01 123 4567
Office Phone	01 567 8910
Email Address	joebloggs@test.ie

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## 4.2 Secure Messages

From time to time a secure message will be sent to you advising that an event has occurred on the Trading Account and prompting you to login to the Trading Account.

Messages can be accessed by clicking on the 'Messages' button displayed on the top right hand of the page or alternatively in the 'Administration' tab by selecting the 'Secure Messages' option.

You can alter the dates by typing the dates you require into the 'From' and 'To' section or by selecting the dates you require from the pop-up calendar by clicking on the calendar icon to the right of the date field and then clicking on search. Alternatively you can select a date range from the 'Date Range' dropdown box and clicking on 'Refresh'.

You can also filter by message folder and message type using the dropdown boxes at the top of the screen.

**Irish Life** Close Dealing

My Portfolio Trading **Administration** Help & FAQs

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor Company name, sedol or stock code, ISIN

Client Details Secure Messages Corporate Actions

**Secure Messages** Messages (2) Print

Date Range: 3 Months From Date: 27/05/2015 To Date: 27/08/2015 Refresh Update Selected

Folder: Inbox Select: Choose One

Select	Date	Subject	Status
<input type="checkbox"/>	18/08/2015 22:30	Limit order Expired on 18/08/15	Unread
<input type="checkbox"/>	22/07/2015 22:30	Limit order Expired on 22/07/15	Read
<input type="checkbox"/>	21/07/2015 22:30	Limit order Expired on 21/07/15	Read

To view a message click anywhere on the message line. The message will then display:

**Irish Life** Close Dealing

My Portfolio Trading **Administration** Help & FAQs

Client: SIF000CD407 | Mr Joe Bloggs Adviser: Mr Staci Maylor Company name, sedol or stock code, ISIN

Client Details Secure Messages Corporate Actions

**Secure Messages** Messages (2) Print

Date Range: 3 Months From Date: 27/05/2015 To Date: 27/08/2015 Refresh Update Selected

Folder: Inbox Select: Choose One

**View Secure Message** Print

Subject: Limit order Expired on 18/08/15

Message: Deal Reference: 10015ABV628  
Stock: FACEBOOK INC  
Type: Buy  
Quantity: 100  
Price: 93.90000 USD  
Expiry Date: 18/08/15

Close Delete

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## 4.3 Corporate Actions

Details of corporate action events due to take place on your shareholdings are posted in the 'Corporate Actions' section in the 'Administration' tab.

The screenshot shows the Irish Life web application interface. At the top, there's a navigation bar with 'My Portfolio', 'Trading', 'Administration' (highlighted), and 'Help & FAQs'. Below this, a client header shows 'Client: SIF000CE716 | Captain Daanesh Hamilton | Adviser: Mr Jaspreet Maynard'. On the right, there's a search bar and a 'Close Dealing' button. The left sidebar has 'Client Details', 'Secure Messages', and 'Corporate Actions' (highlighted). The main content area is titled 'Corporate Actions' and shows an account summary for 'Captain Daanesh Hamilton Irish Life SIF (S100398)' with an available cash of € 73,220.84. A message states: 'Please ensure there are adequate funds available to purchase any corporate actions. For further details please refer to the FAQ page.' Below this is a table of corporate actions:

Stock Name	Description	Date	Status
<input type="checkbox"/> PEERTV PLC ORD GBP0.0005	Consolidation	02/12/2014	No Response Required
<input type="checkbox"/> TVC HLDGS PLC ORD EUR0.01	scheme of arrangement	02/07/2014	No Response Required

Mandatory Corporate Actions (events that do not require a client response) are available to view online prior to the event and are removed once the corporate action event takes place. Notifications are not sent by email in respect of mandatory Corporate Actions.

Irish Life will endeavour to notify you of any Corporate Actions that require a response/election. These notifications will be sent to you by email from our Self-Invested Fund team. The options available to you and the closing date for responses will be set out in the notification. The event will also be posted to the Trading Account with status 'Response Required'. In order to make an election online you are required to login to the Trading Account. In the 'Corporate Actions' section click on the stock name and then click on the event that requires a response.

Select the option you wish to take up by ticking on the box next to your chosen option and click 'Allocate'.

Once you elect on a Corporate Action the status should change to 'Response Received'. If the status does not change please contact our Self-Invested Fund team on 01 704 1832.

**Requests submitted after the closing date/time will not be honoured. If you do not respond the default option (where applicable) will be applied.**

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## 5 Help

There are two tabs within the 'Help' section.

### **'Frequently Asked Questions' ('FAQ') and 'Contact Us'**


The FAQ document contains the most frequently asked questions about the Trading Account.

If you have an account query that is not covered in the FAQ document please contact our Self-Invested Fund team on 01 704 1832.

If you wish to place a trade over the phone or to book a FX order on the Trading Account please call Platform Securities on 1800 800 090.

All other plan and Trading Account queries should be directed to the Self-Invested Fund team on 01 704 1832.

### **Exit**

To exit your session on the Trading Account click on 'Close Dealing' at the top right hand side of the page  .

For security reasons the system times out after 10 minutes of inactivity and you will be required to log back into the Trading Account.

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## 6 Glossary of Terms

### **At Best Order**

An instruction to a broker to fill a transaction at the most desirable price available.

### **Bid Price**

The price that a buyer is willing to pay for a security.

### **Corporate Action**

Is an event initiated by a public company that affects the assets issued by the company; for example, dividend payments and rights issues.

### **Exchange**

A marketplace in which securities and other financial instruments are traded. The core function of an exchange, such as a stock exchange, is to ensure fair and orderly trading.

### **Execution (Execute) of a trade**

A trade is executed when it is completely filled on the market. Once a trade is executed the trade status will change to 'Executed' in the 'Active Orders' screen.

### **ISIN**

International Securities Identification Number (ISIN). A code that uniquely identifies a specific securities issue. The ISIN code is a 12-character alpha-numerical code.

### **Limit Order**

An order placed to buy or sell a set number of shares at a specified price or better. Limit orders also allow you to set the length of time an order can be outstanding before the order lapses and expires if it is not filled.

### **Market Maker**

A broker/dealer in securities or other assets who undertakes to buy or sell at a specified price at all times. Market Makers accept the risk of holding shares of a particular security in order to facilitate trading in that security.

### **Non Real Time Order**

The price displayed when placing an order is an indicative price, for information purposes only, based on the 15 minute delayed price feed received. The price that is achieved on the market may be significantly different to the indicative price displayed. Non Real Time Orders are typically executed within 15 minutes of being placed.

### **Offer Price**

The price that a seller is willing to accept for a security.

### **Order**

An instruction to place a trade. You can place At Best and Limit Orders on your Trading Account.

### **Order Valid Until**

The date on which the limit order will expire if it has not been achieved in the market.

### **Placing a trade**

When you input an instruction to trade online or call your broker to buy/sell a stock. This is the first part of your transaction.

### **Raise & Invest Order**

A raise and invest order, in an order where you specify a monetary amount as opposed to the number of shares that you wish to buy/sell.

**Real Time Order**

Where possible, the price displayed in the review quote screen is the real time price as opposed to a 15 minute delayed price. The price displayed is the price that your order will be executed at provided you accept the quote within 15 seconds. Real Time Orders are executed instantaneously.

**Sedol**

A unique stock identification code which consists of seven alpha-numeric characters. This code is used to uniquely identify a tradable instrument or fund.

**Settlement currencies**

These are the currencies that you can choose to settle your trade in. When you purchase shares this is the currency that you will need to pay for the shares in. When you sell shares this is the currency you will receive your proceeds in.

**Settlement of a trade**

The date on which a trade settles. This is the date by which payment is made to the seller of the shares.

**Ticker Symbol**

An arrangement of characters (usually letters) representing a particular security listed on an exchange or otherwise traded publically. Every listed security has a unique ticker symbol, which is used to place orders, each ticker symbol is unique.

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PENSIONS  
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# Irish Life

## CONTACT US

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**SELF-INVESTED FUND TEAM E-MAIL:**

[selfinvestedteam@irishlife.ie](mailto:selfinvestedteam@irishlife.ie)

**WEBSITE:**

[www.irishlife.ie](http://www.irishlife.ie)

**PHONE US:**

Self-Invested Fund Customer Service

01 704 1832

Irish Life Customer Service

01 704 1010 (Queries about Irish Life funds other than Self-Invested Fund)

Execution-only trading account telephone service

1800 800 090

**SELF-INVESTED FUND TEAM FAX:**

01 704 1988

**WRITE TO US:** Irish Life Assurance plc, Lower Abbey Street, Dublin 1.

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