

At a glance



Customer eligibility

Minimum age at entry
Minimum term

18

The minimum investment term on Complete Solutions PRSA Options is two years, however there is no minimum investment term where contributions are paid by payroll deduction.

Charging structure

The fund charge for all PRSA Options contracts starts at 1% per annum. Other funds are available with a higher fund charge. For more detail on the available funds and their charges, please see over the page.

Contribution Type	Entry charge contributions	Investment allocation
PRSA Options 5%		
Regular contributions		
Yearly contribution <€5,000	5%	95%
Yearly contribution <€10,000	4.25%	95.75%
Yearly contribution >=€10,000	3.5%	96.5%
Single contributions		
Contribution <€12,500	5%	95%
Contribution <€25,000	4.25%	95.75%
Contribution >= €25,000	3.5%	96.5%
Transfers in – All amounts	0%	100%
PRSA Options 3%		
Regular contributions		
Yearly contribution <€5,000	3%	97%
Yearly contribution <€10,000	2.25%	97.75%
Yearly contribution >=€10,000	1.5%	98.5%
Single contributions		
Contribution <€12,500	3%	97%
Contribution <€25,000	2.25%	97.75%
Contribution >= €25,000	1.5%	98.5%
Transfers in – All amounts	0%	100%
PRSA Options 1.5%		
Regular contributions		
Yearly contribution <€5,000	1.5%	98.5%
Yearly contribution <€10,000	0.75%	99.25%
Yearly contribution >=€10,000	0%	100%
Single contributions		
Contribution <€12,500	1.5%	98.5%
Contribution <€25,000	0.75%	99.25%
Contribution >= €25,000	0%	100%
Transfers in – All amounts	0%	100%
PRSA Options 0%		
All regular contributions	0%	100%
All single contributions	0%	100%
Transfers in – All amounts	0%	100%

Maximum regular contribution amounts

Customers can contribute regularly into their plan contribution amounts up to the following limits. For customers who would like to pay a contribution in excess of the amounts below, they can pay the excess as a single contribution each year.

- €5,000 per month (€60,000 a year)
- €7,500 a quarter (€30,000 a year)
- €15,000 per half year (€30,000 a year)
- €30,000 a year for yearly contributions.



Commission options

Our Complete Solutions PRSA Options offers a range of commission options for regular and single contributions and can also accept transfers in. For further information on these options, please refer to our Commission Options Guide.



Irish Life

Great range of funds

We have 47 funds for you and your customer to choose from ranging for cash, bonds and shares and property. Each fund has a volatility rating from 1 to 7 which makes it easier for you to find the right fund to match your customers' attitude to risk.

Fund	Volatility rating	Fund charge
Irish Life funds		
Global Cash Fund	1	1%
Safe Deposit Fund	1	1%
Self-Invested Deposit Fund	1	1%
Capital Protection Fund	2	1.25%
Indexed Euro Short Dated Bond Fund	2	1%
Indexed Euro Corporate Bond Fund	3	1%
Indexed European Gilts Fund	3	1%
Indexed Fixed Interest Fund	3	1%
Pension Protection Fund	3	1%
Protected Consensus Markets Fund	3	1.6%
Consensus Cautious Fund	4	1%
*Core Fund	4	1.35% + 0.25%
Diversified Assets (PRSA) Fund	4	1.15%
Active Managed Fund	5	1%
Consensus Fund	5	1%
Dynamic Global Equity Fund	6	1%
Global Opportunities Fund	6	1%
Global Select Fund	6	1.15%
Consensus Equity Fund	6	1%
Indexed Commodities Fund	6	1.85%
Indexed European Equity Fund	6	1%
Indexed Japanese Equity Fund	6	1%
Indexed North American Equity Fund	6	1%
Indexed UK Equity Fund	6	1%
Indexed World Equities Fund	6	1%
Infrastructure Equities Fund	6	1.6%
Pension Property Fund	6	1%
Tomorrow's World Fund	6	1.15%
UK Property Fund	6	1.6%
Indexed Banks Fund	7	1%
Indexed Emerging Markets Equity Fund	7	1%
Indexed European Property Shares Fund	7	1%
Indexed Irish Equity Fund	7	1%
Indexed Pacific Equity Fund	7	1%
Indexed Technology Fund	7	1%
Bloxham funds		
Bloxham High Yield Fund	5	1.25%
Bloxham Contrarian Fund	6	1.25%
Bloxham Intrinsic Value Fund	6	1.25%
Fidelity funds		
Fidelity Multi Asset Strategic Defensive Fund	4	2.40%
Fidelity European Opportunities Fund	6	2.10%
Fidelity Global Special Situations Fund	6	2.10%
Fidelity Managed International Fund	6	2.10%
Fidelity China Fund	7	2.40%
Fidelity EMEA Fund	7	2.50%
Fidelity Global Property Shares Fund	7	2.35%
Fidelity India China Fund	7	2.50%
Fidelity India Fund	7	2.60%

* An incentive fee may be payable when investing in the Core Fund. This fee will depend on the external managers used within the fund and the performance of the underlying investments. The maximum effect of these fees would be to add an extra 0.25% to the total effective charge shown on the Core Fund.

Investment strategies

- We offer two Lifestyle Options (Annuity and ARF Lifestyle) for your customers to choose from if they want to select their own investment funds initially and then invest in our pre-determined funds as they get nearer retirement.
- We also have two Default Investment Strategies depending on whether your customer plans to fund for an Annuity or an ARF at retirement.

Further information on these strategies is available on our b-line website.

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