

Complete Solutions PRB 1

Full Investment Control through our Self-Invested Fund

What are the benefits of a Personal Retirement Bond?

- A PRB is your client's own personal plan. It removes all trustee involvement from the previous scheme and moves the pension fund into a plan in your client's own name.
- Your client has full investment choice and control of their PRB fund. On death, the entire fund in a PRB is paid out to the client's estate. Inheritance tax may be payable depending on who inherits the funds.

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Why consider Irish Life's new Complete Solutions PRB 1 for your clients?

- We are the market leader for PRBs and have the depth of experience and expertise to deliver quality PRB options.
- With the Complete Solutions PRB 1, your client can choose to invest in the Self-Invested Fund. This gives your client complete control and flexibility to choose what assets their retirement bond is invested in.

The options available to your clients under the Self-Invested Fund are

Self Invested Fund



Deposits



Trackers



Online Trading



Discretionary Investment Management



PRBs may be suitable for the following clients:

- Employees whose company pension schemes are being wound up; or
- · Clients who are being made redundant.

More details are available inside. You should also read 'Your guide to the Self-Invested Fund' booklet.

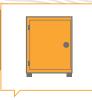
Warning: The value of your investment may go down as well as up.

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

Warning: If you invest in this product you will not have any access to your money until age 60 and/or you retire.

Self-Invested Fund

Deposits



Top reasons to invest:



Deposits are the most flexible investment option available through the Self-Invested Fund (you should make sure the deposit term suits your clients' needs).



Your clients can place their pension funds with a number of banks – both Irish and International.



A wide range of on-demand and fixed-term deposit rates are available where funds can be placed in euro and non-euro currencies.

The deposit types available are:

- Fixed Term Deposit Accounts
- One-Month Rolling Accounts
- Demand Deposit Accounts

The advantage of some of these deposits is that your clients can make new investment choices after a short period of time and are not locked in for very long. If your clients' are investing in a fixed-term deposit, they should be aware that they can't break this term.

The minimum initial investment to access the deposit option is €20,000.

To access our current range of deposit rates, please log on to www.bline.ie/sif_deposits.html

Tracker Bonds



Top reasons to invest:



Tracker Bonds aim to provide a level of capital protection on funds, while also offering your clients the potential of gaining returns based on tracking the performance of a particular asset (for example a stock market index).



The Self-Invested Fund offers a range of Tracker Bond providers including BCP, Wealth Options & Duggan Asset Management, providing a choice of asset classes depending on what is most suitable to your client's needs.

The minimum initial investment to access the tracker option is €20,000.

To access our current range of trackers please log on to www.bline.ie/sif_tracker_bonds.html







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Warning: This product may be affected by changes in currency exchange rates.

Online Execution-Only Trading



Top reasons to invest:



The cheapest online trading costs in the market – from just €15 per trade!



24-hour online access to the trading account



Access to a world-wide range of securities and asset classes



Access to a telephone trading team if required

This service is provided in partnership with **TD Waterhouse Corporate Services (Europe)** and provides your clients with access to the following assets:

- Shares on over 30 registered stock exchanges.
- 2,000 funds from some of the top fund managers in the world, such as Blackrock and Gartmore.
- Exchange Traded Funds (ETFs), investing in commodities, for example, gold and oil.
- Corporate and Government bonds.

The minimum initial investment to access this service is €20,000.

For more information on our online trading platform, please log onto www.bline.ie/sif_execution_only_trading.html



Waterhouse

Discretionary Investment Management



Top reasons to invest:



If your clients choose this option, our partner stockbroker makes the investment decisions on your clients behalf without the need for the client to get involved in each investment decision. We provide this service through our partner, **Quilter stockbrokers**.

The minimum initial investment to open a discretionary stockbroker account is €250,000.

For more information on our discretionary stockbroking service, please log onto www.bline.ie/sif_discretionary_management.html



About us



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Irish Life's strengths

- We manage the highest total value of pension funds for Irish people, other than the state.
- Seven of the 10 biggest Irish companies have pensions with us.
- Six of the 10 biggest US companies in Ireland 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. (March 2012)

Support material

We have a range of literature that will help you when talking to your clients including:



Adviser guide to Pensions



PRB range flyer



PRB product guide



These documents are available on www.bline.ie

Product summary



The key features of our Complete Solutions PRB1 are:



Minimum fund of €50,000 required to invest.



Gross allocations range from 103% to 105%.



Base annual management charge of **0.75%** or **1%**.



Up to **5%** commission with trail options also available.



All Complete Solutions funds available including full **Self-Invested Fund** options.



5 year exit charges apply for transfers out or early retirement.

Please see our Complete Solutions PRB 1 Product Guide for full terms and conditions.

For further information contact your Account Manager or a member of our Pension Team

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Irish Life Assurance plc is regulated by the Central Bank of Ireland.