

# Invesco Personal Investment

## Key features at a glance

This document is a summary of key features, further details are included in the Invesco Personal Investment booklet which should be read in full before completing an application.

June 2012

<b>Minimum investment</b>	€20,000			
<b>Term</b>	Open ended			
<b>Age</b>	Minimum 18 (19 next birthday). There is no maximum age.			
<b>Taxes and levies</b>	Tax (on profit)	33%	Government levy	1%
<b>Partial surrenders</b>	Minimum of €200 (after tax). Tax is payable on any growth.			
<b>Top ups</b>	Allowed at any time. Minimum is €1,000.			
<b>Death benefit</b>	<p><b>Single life</b> Irish Life will pay 100.1% of the cash-in value of the investment, less any tax.</p> <p><b>Joint life</b> For joint investors, if one investor dies, the investment will automatically transfer to the other investor. Clients can choose to continue regular investments into this plan. Clients should understand, if they die, the cash in value may be higher or lower than the amount they invested.</p>			

Category	Fund name	Fixed Charge	Estimated average level of variable charge	Estimated total charge
Cash	Global Cash Fund	0.95%	-	0.95%
	Safe Deposit Fund	0.95%	-	0.95%
Bonds	Indexed Euro Corporate Bond Fund	0.95%	-	0.95%
	Indexed Euro Short Dated Bond Fund	0.95%	-	0.95%
	Indexed European Gilts Fund	0.95%	-	0.95%
	Indexed Inflation Linked Bond Fund	0.95%	-	0.95%
	M&G Global Dividend Fund*	0.85%	1.00%	1.85%
Equities	Indexed Emerging Market Equity Fund*	0.95%	-	0.95%
	Indexed Ethical Global Equity Fund*	0.95%	-	0.95%
	Indexed European Equity Fund	0.95%	-	0.95%
	Indexed European Property Shares Fund	0.95%	-	0.95%
	Indexed Irish Equity Fund	0.95%	-	0.95%
	Indexed Japanese Equity Fund*	0.95%	-	0.95%
	Indexed North American Equity Fund*	0.95%	-	0.95%
	Indexed Pacific Equity Fund*	0.95%	-	0.95%
	Indexed Technology Fund*	0.95%	-	0.95%
	Indexed UK Equity Fund*	0.95%	-	0.95%
	Indexed World Equity Fund*	0.95%	-	0.95%
	Infrastructure Equities Fund*	0.85%	0.60%	1.45%
Managed	Consensus Fund*	0.95%	-	0.95%
	CORE*	0.95%	0.20%	1.15%
	Global Consensus Fund*	0.95%	-	0.95%
	Hedged Global Consensus Fund	0.95%	-	0.95%
Other	Indexed Commodities Fund*	0.95%	0.20%	1.15%
	Irish Property Fund	0.95%	-	0.95%
	Protected Consensus Markets Fund*	1.55%	-	1.55%
	Strategic Asset Return Fund*	0.85%	0.55%	1.40%
	UK Property Fund*	0.95%	0.375%	1.325%

**Warning: \*These funds may be affected by changes in currency exchange rates.**

# Invesco Personal Investment (continued)

**Customer Target Market** This product is suitable for clients who want a long term investment plan.

It is important to ensure clients who invest in this product fulfil the following criteria.

- They have at least €20,000 to invest.
- All of their available savings or investment money is not in this product and they have an adequately diversified savings and investment portfolio.
- For clients who are prepared to risk getting back less than they put in.
- They understand this is not a deposit savings account.

## Risks

- This is an investment plan. It is not a deposit savings account. The main risk for clients who invest in this plan is they may get back less than they put in.

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

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

Terms and conditions apply. If you have any questions, please contact your Invesco Advisor on 01 294 7600.  
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