



COMPLETE SOLUTIONS PRSA STANDARD

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 2015.

Customer eligibility

Minimum age at entry 18

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



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

CHARGING STRUCTURE

All funds in the Standard PRSA products are charged at a 1% fixed yearly charge.

Contribution type	Entry charge contribution	Investment allocation
PRSA Standard 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 Standard 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%

CHARGING STRUCTURE

All funds in the Standard PRSA products are charged at a 1% fixed yearly charge.

Contribution type	Entry charge contribution	Investment allocation
PRSA Standard 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 Standard 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 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 Standard 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.



GREAT RANGE OF FUNDS

We have 25 funds for you and your customer to choose from ranging for cash, bonds and shares. 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	Fund	Volatility rating	Fund charge
Cash Fund	1	1%	Dynamic Global Equity Fund	5	1%
Global Cash Fund	1	1%	Global Opportunities Fund	5	1%
Pension Portfolio Fund 2	2	1%	Pension Portfolio Fund 5	5	1%
Consensus Cautious Fund	3	1%	Indexed North American Equity Fund	6	1%
Indexed Euro Corporate Bond Fund	3	1%	Indexed UK Equity Fund	6	1%
Indexed European Gilts Fund	3	1%	Indexed European Equity Fund	6	1%
Pension Portfolio Fund 3	3	1%	Indexed European Property Shares Fund	6	1%
Indexed Fixed Interest Fund	4	1%	Indexed Japanese Equity Fund	6	1%
Pension Portfolio Fund 4	4	1%	Indexed Pacific Equity Fund	6	1%
Pension Protection Fund	4	1%	Indexed World Equities Fund	6	1%
Active Managed Fund	5	1%	Pension Portfolio Fund 6	6	1%
Consensus Fund	5	1%	Indexed Emerging Markets Equity Fund	7	1%
Consensus Equity Fund	5	1%	Indexed Irish Equity Fund	7	1%

The Cash Fund is only available under the Default Investment Strategies and Lifestyle Options.

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.

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

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

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.

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CUSTOMER TARGET MARKET

PRSAs are suitable for customers who are looking for a long term investment plan to provide for their retirement. It is important to ensure customers who invest in this product fulfil the following criteria:

- They have at least €300 to invest every year.
- They are looking for a plan that is flexible and convenient. If a customer's employment status changes or if he/she moves to a new employer it is possible to bring a PRSA with them.
- They understand pensions are long term investment plans.
- They do not need access to their fund before age 60 (or until they retire).
- They understand that the value of their pension fund can fall as well as rise.



RISKS

- Customers may get back less than they paid into their pension fund and their retirement fund will be less than they expected.
- Pension and tax legislation could change in the future. For example the tax limits on pension benefits could change in the future.
- The level of risks customers are exposed to will depend on the type of funds they are invested in. Please see the Fund Guide for fund descriptions and information on risk.

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For more information

please contact your Irish Life Account Manager or log on to www.Bline.ie

