



SIGNATURE & SIGNATURE 2

For Financial Brokers Only

Now even more great reasons to invest

To help you to meet the full breadth of your customers' investment needs, Irish Life has a range of the highest quality fund solutions in Signature and Signature 2. With our Multi Asset Portfolio Funds (MAPs) we are offering you even more diversification for your customers no matter what their attitude to risk. The key to a successful portfolio is creating the right mix of assets. We believe investing in one of our MAP funds either on its own or as a combination with the other funds available, can deliver the best mix for your customers' specific investment needs. Please read our Fund Guide for a description of each fund. Irish Life's views have not been prepared based on the financial needs or objectives of any particular person.

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.

ALL YOU NEED TO KNOW ABOUT OUR SIGNATURE OPTIONS

	SIGNATURE 1	SIGNATURE 2
Minimum investment	€20,000	€20,000
Commission	3% plus up to 0.5% trail	3% plus up to 0.5% trail
Allocation rate	100% if the premium before your customer pays the levy is <€250k 100.5% if the premium before your customer pays the levy is >=€250k	97% if the premium before your customer pays the levy is <€250k 97.5% if the premium before your customer pays the levy is >=€250k
Total estimated fund charge each year	(see table overleaf)	(see table overleaf)
Yearly plan charge	Up to 0.5% (applies if trail taken)	Up to 0.5% (applies if trail taken)
Early encashment charge	5/5/5/3/1%	No charge
Regular withdrawal facility	Yes. 4% - 8% of fund value before tax or specified amount after tax (Max of 4% for Property Funds).	Yes. 4% - 8% of fund value before tax or specified amount after tax (Max of 4% for Property Funds).

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



We have detailed below the fund charge for Signature. For Signature 2 these are 0.25% lower, so for example our Consensus Fund is 0.75% on Signature 2. Remember there is no charge for switching funds at any time. Each of our funds has a volatility rating from 1 to 7, which makes it easier for you to advise your customer on the fund that best matches their attitude to risk.

	Volatility rating	Standard charge	Estimated average level of variable charge	Total estimated fund charge each year
Irish Life Funds				
Global Cash Fund	1	1.00%	-	1.00%
Indexed Euro Short Dated Bond Fund	2	1.00%	-	1.00%
Multi Asset Portfolio Fund 2	2	1.00%	0.15%	1.15%
Consensus Cautious Fund	3	1.00%	-	1.00%
Diversified Cautious Fund	3	1.00%	0.40%	1.40%
Indexed Euro Corporate Bond Fund	3	1.00%	-	1.00%
Indexed European Gilts Fund	3	1.00%	-	1.00%
Indexed Inflation Linked Bond Fund	3	1.00%	-	1.00%
Multi Asset Portfolio Fund 3	3	1.00%	0.15%	1.15%
Protected Consensus Markets Fund	3	1.57%	-	1.57%
Strategic Asset Return Fund	3	0.95%	0.55%	1.50%
Active Managed Fund	4	1.00%	-	1.00%
CORE	4	1.00%	0.20%	1.20%
Diversified Balanced Fund	4	1.00%	0.40%	1.40%
Multi Asset Portfolio Fund 4	4	1.00%	0.15%	1.15%
Consensus Fund	5	1.00%	-	1.00%
Diversified Growth Fund	5	1.00%	0.40%	1.40%
Global Consensus Fund	5	1.00%	-	1.00%
Multi Asset Portfolio Fund 5	5	1.00%	0.15%	1.15%
Consensus Equity Fund	6	1.00%	-	1.00%
Dynamic Global Equity Fund	6	1.00%	-	1.00%
Global Opportunities Fund	6	1.00%	-	1.00%
Global Select Fund	6	1.00%	-	1.00%
Indexed Banks Fund	6	1.00%	-	1.00%
Indexed Commodities Fund	6	0.80%	0.50%	1.30%
Indexed Ethical Global Equity Fund	6	1.00%	-	1.00%
Indexed European Equity Fund	6	1.00%	-	1.00%
Indexed European Property Shares Fund	6	1.00%	-	1.00%
Indexed Japanese Equity Fund	6	1.00%	-	1.00%
Indexed North American Equity Fund	6	1.00%	-	1.00%
Indexed Technology Fund	6	1.00%	-	1.00%
Indexed UK Equity Fund	6	1.00%	-	1.00%
Indexed World Equities Fund	6	1.00%	-	1.00%
Infrastructure Equities Fund	6	1.00%	0.60%	1.60%

	Volatility rating	Standard charge	Estimated average level of variable charge	Total estimated fund charge each year
Irish Property Fund	6	1.25%	-	1.25%
Property Portfolio Fund	6	0.80%	1.10%	1.90%
Multi Asset Portfolio Fund 6	6	1.00%	0.05%	1.05%
UK Property Fund	6	1.25%	0.375%	1.625%
Indexed Emerging Markets Equity Fund	7	1.00%	-	1.00%
Indexed Irish Equity Fund	7	1.00%	-	1.00%
Indexed Pacific Equity Fund	7	1.00%	-	1.00%
Fidelity Funds				
Multi Asset Strategic Defensive Fund	2	1.00%	0.90%	1.90%
Global Inflation Linked Fund	4	1.00%	0.60%	1.60%
European Opportunities Fund	6	1.00%	0.95%	1.95%
Global Property Shares Fund	6	1.00%	1.15%	2.15%
Global Real Assets Securities Fund	6	1.00%	1.10%	2.10%
Global Special Situations Fund	6	1.00%	0.95%	1.95%
Managed International Fund	6	1.00%	0.95%	1.95%
China Fund	7	1.00%	1.15%	2.15%
EMEA Fund	7	1.00%	1.15%	2.15%
India China Fund	7	1.00%	1.15%	2.15%
India Fund	7	1.00%	1.15%	2.15%
Davy Funds				
Conservative Income and Growth Fund	4	1.25%	-	1.25%
Global Alpha Fund	5	0.50%	1.50%	2.00%
Global Brands Fund	6	1.25%	-	1.25%
Setanta Funds				
Setanta Income Opportunities Fund	4	1.00%	-	1.00%
Setanta Balanced Dividend Fund	5	1.00%	-	1.00%
Setanta Managed Fund	5	1.00%	-	1.00%
Setanta Equity Dividend Fund	6	1.00%	-	1.00%
Setanta Global Equity Fund	6	1.00%	-	1.00%
Setanta Global Focus Fund	6	1.00%	-	1.00%

Warning: These products may be affected by changes in currency exchange rates.

PENSIONS
INVESTMENTS
LIFE INSURANCE



Irish Life

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Information correct as of August 2015. This is not a customer document and is for Financial Brokers only.
Signature and Signature 2 are provided by Irish Life Assurance plc.

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