



A NEW DEAL IN PENSIONS  
Better for you, better for your clients

Lump sum  
offers available  
until 30 June 2011

## PENSION LUMP SUMS – WE'VE EXTENDED OUR 2 GREAT SPECIAL OFFERS

### Complete Solutions Personal and Company Pensions €50,000 plus Single Contributions & External Transfers

**OFFER 1** 105% Allocation @ 1% Total Fund Charge\* (for new CS1 and CS2 only)

**OFFER 2** 103% Allocation @ 0.75% Total Fund Charge (for all Complete Solutions personal and company pensions)

\* Total fund charge is made up of a 0.75% standard fund charge plus a 0.25% plan charge.

#### The detail

- Fund charge assumes Consensus Fund
- Offer applies to Single Contributions and external Transfer Values
- Minimum Investment Amount: €50,000
- Minimum Term to NRA: 10 Years
- Maximum NRA: 65
- 105% Deal: Transfer Out charge of 5% applies to fund for first 5 years
- 103% Deal: Transfer Out charge of 3% applies to fund for first 5 years
- Where some or all of your investment is invested in our Self-Invested Fund the allocation rate is reduced by 1%. For example, 104% for offer 1 and 102% for offer 2.

### €50,000 Transfer Value

Example, if you had a €50,000 Transfer Value, here is how it could look for your and your client.

#### OFFER 1 105% Allocation Option

##### Complete Solutions 1

Gross Allocation:	105%
Initial Commission paid	5%
Net Allocation	100%
Transfer Out charge Yrs 1-5	5%
Fund Charge *	1%
Commission Clawback	None

##### Trail Commission

0.25% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund

#### OFFER 2 103% Allocation Option

##### Complete Solutions 1

Gross Allocation:	103%
Initial Commission paid	3%
Net Allocation	100%
Transfer Out charge Yrs 1-5	3%
Fund Charge *	0.75%
Commission Clawback	None

##### Trail Commission

0.25% or 0.5% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund

If you require any further information, please  
contact your Irish Life Account Manager today.



Irish Life