

Invesco Personal Retirement Bond

Key features at a glance

This document is a summary of key features. Further details are included in the PRB booklet which should be read in full before completing an application.

June 2012

Minimum contribution €20,000

Minimum age		Minimum 18 (19 next birthday)		Maximum age 69 (70 at next birthday)	
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%	
	Pension Property Fund	0.95%	-	0.95%	
	Protected Consensus Markets Fund*	1.55%	-	1.55%	
	Self-Invested Fund*	1%	-	1%	
	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 Retirement Bond (continued)

Customer Target Market This PRB is suitable for clients whose company pension scheme is being wound up or who are leaving their job and want to have a plan in their own name to provide for their retirement. This PRB is also suitable for clients who would like to transfer from another PRB.

It is important to make sure clients who invest in this PRB meet the following criteria:

- The transfer must be from an occupational pension scheme or a personal retirement bond.
- Clients must understand that they can't access their money until age 60 and or they retire.
- Clients understand the value of their pension fund can fall as well as rise.
- If they invest in this plan they may lose some or all of the money they invest.

Risks

- This is a long-term investment plan and the fund built up can not be accessed until clients retire.
- Clients can take early retirement from age 50 if they are retiring early, 20% directors must also sell their shareholding. However they should be aware that their fund value could be less than if they stayed invested until their normal retirement age.
- 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 clients are exposed to will depend on the type of funds they are invested in. Please see the Invesco Fund Guide for fund descriptions and information on risk.

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.

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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