Your fund choice

Complete Solutions is all about helping you help your clients take control of their investment strategy in both their pre and post retirement phase. To do this we have assembled the widest range of quality funds in the market.

Complete Solutions allows you to meet your client's pension and retirement needs whether they are looking for indexed funds that consistently feature in the top half of performance league tables or if they prefer to build up a portfolio using more specialised sectoral funds from top performing active fund managers.

And if our range of investment funds doesn't meet all your clients needs the Self-Invested Fund surely will. This fund allows your client to select the actual assets held in his or her pension or retirement fund. The Self-Invested Fund can be used to manage your clients entire fund or can be used in conjunction with our other investment funds to create a very client specific portfolio.

RISK



ef invested @

Actively Managed Equity Funds

BLOXHAM



High Yield Intrinsic Value Contrarian



Global Opportunities



International Share



Managed International Portfolio Select Growth European Opportunities India China

Indexed Equity Funds



Indexed Global Equity UK Equity Indexed North American **Equity Indexed** Pacific Equity Indexed

Irish Equity Indexed European Equity Indexed Japanese Equity Indexed

Ethical Global Equity

Fixed Interest Funds



Indexed Fixed Interest **Pension Protection**

Property Funds



UK Property



Irish Life

Irish Property



Property Portfolio

Mixed Assets Funds



Consensus Active Managed

Secure Funds



Cash Guaranteed Secured Performance

This is not a customer document and is intended for financial advisers only. For Brokerage use only.



Fund Highlights

self invested

Our new Self Invested Fund can give your clients complete control over their pension or retirement fund by choosing the assets they want to invest.

The broad types of investments we will hold are:

- Individually selected property in Ireland and the UK
- Mortgages with named institutions*
- Deposit accounts with named institutions
- Publicly-quoted stocks, shares and Government bonds
- Other regulated assets such as unit trusts and other collective instruments
- * This option is not available on ARF/AMRF plans.

By using the Self-Invested Fund alone or using it along with our vast selection of investment funds your clients can create a truly unique portfolio for their pension or retirement fund.

Property Fund

With our wide selection of property funds your clients can choose to invest in Irish property, UK property or our Property Portfolio Fund which gives your clients access to a combination of Irish, UK and European property.

Consensus

Our Consensus fund has shown consistent performance over its ten year life. As the latest figures show Consensus is still outperforming the average managed fund.

% at 01 December 2006	1 Year %		5 Years % p.a.	10 Years % p.a.
Irish Life Consensus	14.1	15.6	6.9	10.1
Average Manager	13.2	14.3	6.1	9.65
Outperformance	0.9	1.3	0.8	0.6
Ranking	5/18	2/14	=4/14	=4/13
Source: Mercer Pooled Fund Survey				



ILIM now has over €28 billion in funds under management and manages money on behalf of major international companies and financial institutions. 2006 was a fantastic year for Irish Life Investment Managers, with the business winning a number of significant awards for fund performance and investment management excellence.



ILIM won the Money Mate Pension Fund Manager of the Year Award 2006.



ILIM also won the KPMG Investment Management Excellence Award 2006.



Bloxham Stockbrokers have been around for over 100 years and are Ireland's largest independent stockbroking firm.



Fidelity is the world's largest investment company and manages over €800 billion on behalf of 19 million customers around the world. They have an exclusive relationship with us in Ireland. Fidelity won Best Overall Investment Manager at Standard & Poors 2006 European Fund Awards.

Complete Solutions Pre-Retirement Plans	Complete Solutions Post-Retirement Plans
Personal Pension	ARF and AMRF
Company Pension	ARF 2 and AMRF 2
Investment Only (for funds from self administered schemes)	

This document is for Financial Advisers only. Please refer to the product booklet for further details.

Pension products are long tern savings plans that can only be taken on retirement. Pension Funds may fall as well as rise in value.

Past performance is not a reliable guide to future performance. Irish Life Assurance plc is regulated by the Financial Regulator.

