

Why Invest in the Self-Invested Fund?

This is not a customer document and is intended for Financial Advisers only

Flexibility

- SIF is a fund choice within the Complete Solutions range of pension plans - contributions can be allocated to the SIF and to the full range of unit linked funds.

Low Cost

- Fund charge from 0.75%
- Online trading from €15
- Advice costs from 0.5% (+ trading charge and Irish Life charge)
- Discretionary Investment Service from 1.5% all-in (ILA from 0.65% + Quilter 0.85%)

Service

- An enhanced SIF servicing team is dedicated to increasing the levels of service experienced by Brokers.
- Meet the SIF Team flyer on b-line for contact details and their service commitments to you.

Diversification

- Full range of asset classes available to meet your client's risk profile.
- Portfolios can be tailored by mixing assets chosen within SIF, or including unit-linked funds from the full range available under Complete Solutions managed by ILIM, Fidelity and Bloxham.

Range of Assets

Deposits

- Extensive range of 7 institutions (including Irish and non-Irish institutions), providing clients a choice of Rates and Counterparty Security.
- Choice of Euro or non-Euro currencies.

Irish Institutions	Non-Irish Institutions	Currencies
PTSB	RaboDirect	Euro
EBS	KBC	Sterling
Bank of Ireland	Investec	US Dollar
AIB	4.00% (AIB)	Swiss Franc
		Danish Krone

Warning: This fund may be affected by currency exchange rates.

Trackers

- 3 providers (BCP; Wealth Options; Duggan Asset Management)
- Range of protection
- Choice of structures and underlying assets
- Choice of counterparty security (Irish or non-Irish banks)

Trading

Execution-Only	Advisory	Discretionary
TDW – subsidiary of the 6th largest bank in North America with over 6m online customers	Advisory stockbroking service available within Bloxham stockbrokers	Quilter – €8.7bn AUM, and part of Morgan Stanley Smith Berney
Trade Shares as well as Government and Corporate Bonds on 30 registered exchanges worldwide.	Advice costs from 0.5% (+ trading charge and Irish Life Charge)	Costs 0.85% (+ Irish Life Charge), covering all trading charges
Over 2,000 funds and ETFs/ETCs with flexibility to add more upon request		
Costs from €15 a trade		

Other fund choices are also available. For further information on this fund, please read "Your guide to the Self-Invested Fund".

For further information please contact:

- your account manager
- the SIF Team on 01 704 1831 / selfinvestedteam@irishlife.ie
- visit the Self Invested Fund page on b-line