

At a glance



Customer eligibility

Minimum age at entry
Minimum term

18

The minimum investment term on Complete Solutions PRSA Standard is two years, however there is no minimum investment term where contributions are paid by payroll deduction.

Charging structure

All funds in the Standard PRSA products are charged at a 1% fixed yearly charge.

Contribution Type	Entry charge contributions	Investment allocation
PRSA Standard 5%		
Regular contributions		
Yearly contribution <€5,000	5%	95%
Yearly contribution <€10,000	4.25%	95.75%
Yearly contribution >=€10,000	3.5%	96.5%
Single contributions		
Contribution <€12,500	5%	95%
Contribution <€25,000	4.25%	95.75%
Contribution >= €25,000	3.5%	96.5%
Transfers in – All amounts	0%	100%
PRSA Standard 3%		
Regular contributions		
Yearly contribution <€5,000	3%	97%
Yearly contribution <€10,000	2.25%	97.75%
Yearly contribution >=€10,000	1.5%	98.5%
Single contributions		
Contribution <€12,500	3%	97%
Contribution <€25,000	2.25%	97.75%
Contribution >= €25,000	1.5%	98.5%
Transfers in – All amounts	0%	100%
PRSA Standard 1.5%		
Regular contributions		
Yearly contribution <€5,000	1.5%	98.5%
Yearly contribution <€10,000	0.75%	99.25%
Yearly contribution >=€10,000	0%	100%
Single contributions		
Contribution <€12,500	1.5%	98.5%
Contribution <€25,000	0.75%	99.25%
Contribution >= €25,000	0%	100%
Transfers in – All amounts	0%	100%
PRSA Standard 0%		
All regular contributions	0%	100%
All single contributions	0%	100%
Transfers in – All amounts	0%	100%

Maximum regular contribution amounts

Customers can contribute regularly into their plan up to the following limits. For customers who would like to pay a contribution in excess of the amounts below, they can pay the excess as a single contribution each year.

- €5,000 per month (€60,000 a year)
- €7,500 a quarter (€30,000 a year)
- €15,000 per half year (€30,000 a year)
- €30,000 a year for yearly contributions.

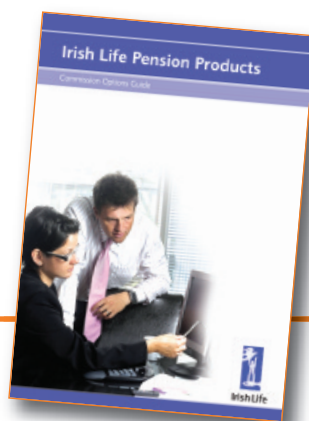


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Commission options

Our Complete Solutions PRSA Standard offers a range of commission options for regular and single contributions and can also accept transfers in. For further information on these options, please refer to our Commission Options Guide.



Great range of funds

We have 21 funds for you and your customer to choose from ranging for cash, bonds and shares. Each fund has a volatility rating from 1 to 7 which makes it easier for you to find the right fund to match your customers' attitude to risk.

	Volatility Rating	Fund charge
Global Cash Fund	1	1%
Safe Deposit Fund	1	1%
Indexed Euro Corporate Bond Fund	3	1%
Indexed European Gilts Fund	3	1%
Indexed Fixed Interest Fund	3	1%
Pension Protection Fund	3	1%
Consensus Cautious Fund	4	1%
Active Managed Fund	5	1%
Consensus Fund	5	1%
Consensus Equity Fund	6	1%
Dynamic Global Equity Fund	6	1%
Global Opportunities Fund	6	1%
Indexed European Equity Fund	6	1%
Indexed Japanese Equity Fund	6	1%
Indexed North American Equity Fund	6	1%
Indexed UK Equity Fund	6	1%
Indexed World Equities Fund	6	1%
Indexed Emerging Markets Equity Fund	7	1%
Indexed European Property Shares Fund	7	1%
Indexed Irish Equity Fund	7	1%
Indexed Pacific Equity Fund	7	1%

Investment strategies

- We offer two Lifestyle Options (Annuity and ARF Lifestyle) for your customers to choose from if they want to select their own investment funds initially and then invest in our pre-determined funds as they get nearer retirement.
- We also have two Default Investment Strategies depending on whether your customer plans to fund for an Annuity or an ARF at retirement.

Further information on these strategies is available on our b-line website.

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