

# Irish Life Self-Invested Deposit Fund Investment Instruction Form



## Self-Invested Deposit Fund (Complete Solutions PRSA Options)

This form is required for all investments and transactions in the Self-Invested Deposit Fund.

### Section 1: Policyholder Details

Policy Holder:

Complete Solutions PRSA Options plan number:

### Section 2: Source of Investment

Please indicate the source of investment in the table below by ticking the appropriate box.

#### 1 New Complete Solutions PRSA Options

Yes ☐ No ☐

Please ensure there is a completed Complete Solutions PRSA application form attached.

#### 2 Single contribution top-ups

Yes ☐ No ☐

Please ensure that the single contribution cheque is attached.

#### 3 Transfers from other pension plans

Yes ☐ No ☐

Please ensure you include a copy of the Irish Life Pension Transfer Value form accompanied with the relevant cheque.

#### 4 Switch from existing fund/s in a Complete Solutions PRSA Options

Yes ☐ No ☐

Please indicate the plan number. Please complete section below.

Plan number

Name of fund to be switched

  
  

Percentage of that fund to be switched to the  
Self-Invested Deposit Fund

 %  
 %  
 %

#### 5 Sale/Maturity of an existing Self-Invested Deposit Fund asset/s

Yes ☐ No ☐

Please indicate the asset/s that is to be sold/to mature to provide funds for this new investment.

Original asset type	Tick asset you wish to sell/maturing	Details
Deposit maturity (or sale of a monthly rolling deposit/demand deposit)	<input type="checkbox"/>	Institution <input type="text"/> Term <input type="text"/>

Section 3: Deposits

Placing funds on deposit

Please ensure that the total percentage investment in deposits in the table below equals 100%.

For example it could be split 30% in a 3 month permanent tsb deposit, 20% in a 9 month EBS deposit and 50% in a KBC 12 month fixed deposit.

Please note that deposits placed through the Self-Invested Fund are owned by Irish Life. As you are not placing a deposit directly with the deposit taking institutions the Deposit Guarantee Scheme does not apply to these deposits. Please contact your Financial Adviser for further details of any protection that may currently apply to these deposits.

Investment Instruction Asset Split Table

Institution	3 Month Fixed	6 Month Fixed	9 Month Fixed	12 Month Fixed	1 Month Rolling	Other <div></div> (including Demand Deposit)*
KBC	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
Rabobank	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
permanent tsb	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
EBS	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
AIB	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
Bank of Ireland	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
Anglo Irish	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
Investec	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
Other <div></div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
Total percentage per term	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>	<div>%</div>
**Liquidity	<div>0.5%</div>	<div>0.75%</div>	<div>1.00%</div>	<div>1.25%</div>	<div>0.5%</div>	<div>*** %</div>

\* The liquidity recommended for a Demand Deposit account is 2%.

\*\* This will stay in cash to pay certain charges. It is your responsibility to ensure that sufficient cash is available at all times within this account. If not, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to your Self-Invested Deposit Fund' for full information on the liquidity account.

\*\*\* For any other terms, please contact the Self-Invested Fund team.

**Withdrawing Funds from a 1 month rolling deposit / demand deposit and switching out of your Self-Invested Fund.**

**If you wish to withdraw your funds from a 1 month rolling deposit account or demand deposit account for the purposes of a switch to another Complete Solutions fund/s please select the box below and complete section 4.**

Tick

Withdrawal from 1 month rolling deposit:

Withdrawal from demand deposit:

To get a detailed explanation of Deposit Accounts offered through Self-Invested Deposit Fund, please refer to 'Your guide to your Self-Invested Deposit Fund'.

## Section 4: Switching out of a Self-Invested Fund

Please use this section to switch your funds out of your Self-Invested Fund to other funds available under your Complete Solutions Plan.

Amount to be switched from your Self-Invested Fund

€

Fund/s to switch to:

Fund Name

Amount to be Invested

€

€

€

If you want to sell a one month rolling deposit or a demand deposit account to switch to another fund/s, please ensure section 3 in this form is completed. Note that any sale of deposits may cause a delay in switching out of the Self-Invested Fund.

## Section 5: Declaration

I confirm that I have received and have read Irish Life's "Your Guide to your Self-Invested Deposit Fund" and that I understand the information contained therein.

I understand and accept that any instructions which I give Irish Life Assurance plc (Irish Life) on this form and any transaction Irish Life carries out based on this form are subject to the terms and conditions of my Complete Solutions Plan and to the terms and conditions which apply to the Self-Invested Deposit Fund.

I understand and accept that I am responsible for all investment decisions and transactions which I will instruct Irish Life (or any parties acting for Irish Life) to add or remove from my Self-Invested Deposit Fund and that Irish Life will not be responsible in any way for such decisions or transactions. **Irish Life will not be held liable for any acts / errors or omissions of their third party service providers or any other third party.**

I understand and accept that the types and levels of risk which may attach to my Self-Invested Deposit Fund will vary and could be significant depending on the investment decisions which I instruct Irish Life to transact on the fund, and that it is my responsibility to ensure that I have sought and obtained any advice required in relation to such investments and to be satisfied as to their suitability for the PRSA (if applicable), my requirements, and my attitude to risk.

I understand and accept that Irish Life will act on investment instructions contained on this form without further enquiry. I further understand that Irish Life reserves, at its absolute discretion, the right to reject any investment instructions which are received from me and that in so doing Irish Life is not in anyway assessing the suitability of such instructions for me and is acting only to ensure that Irish life complies with legislative and/or other general administrative or practical limitations which Irish Life applies to such funds. Irish Life will not assess the merits or otherwise of the investments or their suitability for me and I should satisfy myself that I have obtained suitable investment advice in relation to the instructions I have asked Irish Life to carry out.

I understand and accept that monies I have instructed to be invested in the Self-Invested Fund and monies from the sale of assets within the Self-Invested Fund will be held in a liquidity account until I give further investment instructions, including any additional information required to execute these instructions. The liquidity account does not have a guaranteed rate of interest. I understand and accept that a minimum cash amount must be held in my Self-Invested Deposit Fund's liquidity account at all times and that this minimum amount varies depending on the assets being purchased within the Self-Invested Deposit Fund, the type of plan I have and the charges required to be paid from the liquidity account. I acknowledge that it is my responsibility to ensure sufficient cash is held in the liquidity account at all times. I understand that if sufficient cash is not available to pay certain charges, income payments and possible minimum withdrawal amounts, the account may go into overdraft, resulting in overdraft interest rates being charged.

I understand and accept that in this form I am instructing Irish Life to carry out an investment transaction and that I am subject to and am acting within the delegated authority Irish Life have given to me under the Plan's Terms and Conditions.

I understand and accept that all cash flows/payments arising from any instructions which I give to Irish Life on this form must be passed directly to (or from) Irish Life to (or from) the relevant third Party to the transaction and will constitute a transaction on the plan. I further understand and accept that **all payments to purchase investments/assets must be made payable to Irish Life** and I must not send any payments directly or make any payment instrument payable to third parties. Such payments will be returned and cannot be processed under the plan and Irish Life will not be responsible for any loss or delays caused by such payments not being processed.

I understand and accept that **all payments arising from the sale of any investment or asset must be made payable to Irish Life** and sent directly by the relevant third party to Irish Life. In the event that any third party sends any payment in error to me or mistakes any payment instrument payable to me, I agree to return the payment immediately to the relevant third party.

I declare that the information given on this form is correct and I wish to proceed as instructed above.

Instructions can be accepted by fax. The Self-Invested Fund Team Fax Number is 01 704 1988. I understand and accept all risks in connection with faxed instructions including the risk of transmission errors and the authority of the sender.

Signature

Date

Plan holder (Block Capitals)

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## Contact us

Self-Invested Fund Team e-mail:  
Website:

[selfinvestedteam@irishlife.ie](mailto:selfinvestedteam@irishlife.ie)  
[www.irishlife.ie](http://www.irishlife.ie)

## Phone us

Self-Invested Fund Team  
Irish Life Customer Service

01-704-1831  
01-704-1010 (Queries about Irish Life funds other  
than Self-Invested Deposit Fund)

Self-Invested Fund Team Fax:  
Write to us

01 704 1988  
Irish Life Assurance plc, Lower Abbey Street, Dublin 1.



**Irish Life**