

PENSIONS
INVESTMENTS
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Try our handy online risk profiling tool at www.irishlife.ie/investments to see what Irish Life MAPS option may be best for you.



See www.irishlife.ie/investments or
contact your Financial Broker or Adviser

Irish Life MAPS - MULTI ASSET PORTFOLIO FUNDS



Irish Life MAPS is available on our Pension and Investment plans.
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.
Irish Life Assurance plc is regulated by the Central Bank of Ireland.

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Irish Life MAPS

At Irish Life we believe your money should work as hard for you as it can. Which is why you should take a look at Irish Life MAPS - a range of five Multi Asset Portfolios investment funds to suit every type of investor. Irish Life MAPS are available on our pensions and investment plans.

FOUR KEY BENEFITS OF IRISH LIFE MAPS

1. RANGE OF FUNDS TO SUIT YOUR NEEDS

- With Irish Life MAPS there is a range of five different funds to suit a range of investors, from careful to very adventurous.

Fund name	Customer risk rating	Invests in
Multi Asset Portfolio 2	Careful	Mainly bonds and cash. Some shares and other investments.
Multi Asset Portfolio 3	Conservative	Even split of bonds, cash, shares and other investments.
Multi Asset Portfolio 4	Balanced	Mainly invests in shares, other investments and some bonds.
Multi Asset Portfolio 5	Experienced	Mainly invests in shares and other investments.
Multi Asset Portfolio 6	Adventurous/ Very Adventurous	Invests almost entirely in shares.

2. WE TAKE GOOD CARE OF YOUR MONEY

Within each Irish Life MAPS:

- Your money is looked after by Irish Life's investment manager and a number of carefully chosen global investment managers.
- Your money is spread across a range of investments as we aim to produce smoother, long-term returns. We recommend you invest in Irish Life MAPS for at least five years.
- We invest in real assets, like shares, bonds and property, to try to deliver returns ahead of inflation.
- We rebalance the mix of investments every three months to ensure that the funds always remain appropriate for low, medium or high-risk investors.
- You have the added comfort of the Dynamic Share to Cash (DSC) model. The DSC aims to reduce the amount invested in shares and increase the amount invested in cash when it identifies greater potential for the stock-market to rise or fall. It looks at long-term market movements and trends and is not designed to react to one-off or short-term jumps or shocks.

Warning: The value of your investment may go down as well as up.

Warning: If you invest in these funds you may lose some or all of the money you invest.

Warning: These funds may be affected by changes in currency exchange rates.

3. YOU'RE WITH THE RIGHT PEOPLE

Irish Life's investment managers are multi award winners, recognised internationally for their expertise, innovation and track record:

- 2014 European Pension Award Winners
 - Only Irish Winner
 - Only European Investment Manager to win 2 awards
- 2014 Irish Pension Awards - Investment Manager of the Year
- They have over €3 billion in assets under management using multi-asset portfolio strategies.

You can be confident you're in good hands when you choose Irish Life MAPS.

4. WATCH HOW YOUR INVESTMENT IS PERFORMING

We have a range of supports including:

- Comprehensive online services
- Smartphone online service app
- Up to date fund performance fact sheets

