



March 2014

Complete Solutions 2 Regular Premiums and Single Premium top-ups/ Complete Solutions 2 Bond Single Premiums **Product Guide**

Product Guide for Company & Personal Pensions

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Section 1 - Regular Premiums

Regular premiums	
Minimum investment term	2 years
Minimum investment amount	€50 per month
Maximum investment amount	€50,000 per year – Please contact your Account Manager for cases greater than this.
Minimum top up amount	€10 per month
Minimum age at entry	18 next birthday
Maximum age at entry	73 next birthday – Personal pension 68 next birthday – Company pension A minimum of 2 years to normal retirement age is required to be able to set up a regular premium. N/A – Investment only
Plan fees	€4.63 per month, increasing in line with Consumer Price Index (CPI)
The Pensions Board Fee	€8.80 a year – Company plans only
Yearly plan charge	Either 0.25% or 0.50% of the value of the fund may apply, depending on the commission option chosen.
Yearly fund charge	See fund range and charges section

Warning: If you invest in this product you will not have access to your money until age 60 and/or you retire.

Warning: If you invest in this product you may lose some or all of the money you invest.

Gross allocation rates (before commission)

€50 to €199.99 per month	98%
€200 or more per month	100%

Regular premium commission options & charging structure

	Initial Commission	Fund Based Trail Commission	Net Allocation	Base AMC* (Consensus Fund)	Commission Profile Number
	0.75% Base Annual Management Charge Options – With No Trail Commission				
1	0%	0%	100%	0.75%	5649-100
2	1%	0%	99%	0.75%	5648-100
3	2%	0%	98%	0.75%	5747-100
4	3%	0%	97%	0.75%	5746-100
5	4%	0%	96%	0.75%	5645-100
6	5%	0%	95%	0.75%	5644-100
	0.75% Base Annual Management Charge Options – Plus 0.25% Trail Commission				
7	0%	0.25%	100%	1%	5623-000
8	1%	0.25%	99%	1%	5623-020
9	2%	0.25%	98%	1%	5623-040
10	3%	0.25%	97%	1%	5623-060
11	4%	0.25%	96%	1%	5623-080
12	5%	0.25%	95%	1%	5623-100
	0.75% Base Annual Management Charge Options – Plus 0.5% Trail Commission				
13	0%	0.5%	100%	1.25%	5624-000
14	1%	0.5%	99%	1.25%	5624-020
15	2%	0.5%	98%	1.25%	5624-040
16	3%	0.5%	97%	1.25%	5624-060
17	4%	0.5%	96%	1.25%	5624-080
18	5%	0.5%	95%	1.25%	5624-100

* The Base Annual Management Charge includes the yearly fund charge and the yearly plan charge, where appropriate. It is based on investment in the Consensus Fund and could increase depending on the actual fund(s) selected.

Section 2 - Single Premiums / Top-ups

Features	
Minimum investment term	2 years
Minimum investment amount	€3,000
Minimum top up amount	€500
Minimum age at entry	18 next birthday
Maximum age at entry	75 next birthday – Personal pension 70 next birthday – Company pension N/A – Investment only
The Pensions Board Fee	€8.80 a year – Company plans only
Yearly plan charge	Either 0.25% or 0.50% of the value of the fund may apply, depending on the commission option chosen.
Yearly fund charge	See fund range and charges section

Warning: If you invest in this product you will not have access to your money until age 60 and/or you retire.

Gross allocation rates (Before Commission)

€3,000 or more	100%
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Single premium commission options & charging structure

	Initial Commission	Fund Based Trail Commission	Net Allocation	Base AMC* (Self-Invested Fund)	Commission Profile Number
0.75% Base Annual Management Charge Options – With No Trail Commission					
1	0%	0%	100%	0.75%	5656-000
2	1%	0%	99%	0.75%	5656-020
3	2%	0%	98%	0.75%	5656-040
4	3%	0%	97%	0.75%	5656-060
5	4%	0%	96%	0.75%	5656-080
6	5%	0%	95%	0.75%	5656-100
0.75% Base Annual Management Charge Options – Plus 0.25% Trail Commission					
7	0%	0.25%	100%	1%	5657-000
8	1%	0.25%	99%	1%	5657-020
9	2%	0.25%	98%	1%	5657-040
10	3%	0.25%	97%	1%	5657-060
11	4%	0.25%	96%	1%	5657-080
12	5%	0.25%	95%	1%	5657-100
0.75% Base Annual Management Charge Options – Plus 0.5% Trail Commission					
13	0%	0.5%	100%	1.25%	5658-000
14	1%	0.5%	99%	1.25%	5658-020
15	2%	0.5%	98%	1.25%	5658-040
16	3%	0.5%	97%	1.25%	5658-060
17	4%	0.5%	96%	1.25%	5658-080
18	5%	0.5%	95%	1.25%	5658-100

* The Base Annual Management Charge includes the yearly fund charge and the yearly plan charge, where appropriate. It is based on investment in the Consensus Fund and could increase depending on the actual fund(s) selected.

Section 3 -Fund range and charges



Fund	Volatility Rating	Fixed Charge	Estimated average level of variable charge	Total average estimated fund charge each year
Irish Life Funds				
Global Cash Fund	1	0.75%	-	0.75%
ARF Fund ⁺	2	0.75%	-	0.75%
Indexed Euro Short Dated Bond Fund	2	0.75%	-	0.75%
Multi Asset Portfolio Fund 2	2	0.75%	0.15%	0.90%
Capital Protection Fund	2	1.00%	-	1.00%
Stability Fund ⁺	2	0.75%	-	0.75%
Consensus Cautious Fund	3	0.75%	-	0.75%
Diversified Cautious Fund	3	0.75%	0.40%	1.15%
Indexed Euro Corporate Bond Fund	3	0.75%	-	0.75%
Indexed Inflation Linked Bond Fund	3	0.75%	-	0.75%
Multi Asset Portfolio Fund 3	3	0.75%	0.15%	0.90%
Protected Consensus Markets Fund*	3	1.35%	-	1.35%
Strategic Asset Return Fund	3	0.70%	0.55%	1.25%
Active Managed Fund	4	0.75%	-	0.75%
Annuity Fund ⁺	4	0.75%	-	0.75%
Consensus Fund	4	0.75%	-	0.75%
CORE	4	0.75%	0.20%	0.95%
Diversified Balanced Fund	4	0.75%	0.40%	1.15%
Global Consensus Fund	4	0.75%	-	0.75%
Hedged Global Consensus Fund	4	0.75%	-	0.75%
Indexed Fixed Interest Fund	4	0.75%	-	0.75%
Multi Asset Portfolio Fund 4	4	0.75%	0.15%	0.90%
Pension Protection Fund	4	0.75%	-	0.75%
UK Property Fund	4	1.00%	0.375%	1.375%
Consensus Equity Fund	5	0.75%	-	0.75%
Diversified Growth Fund	5	0.75%	0.40%	1.15%
Dynamic Global Equity Fund	5	0.75%	-	0.75%
Global Opportunities Fund	5	0.75%	-	0.75%
Indexed Commodities Fund	5	0.75%	0.50%	1.25%
Indexed Ethical Global Equity Fund	5	0.75%	-	0.75%
Indexed UK Equity Fund	5	0.75%	-	0.75%
Indexed North American Equity Fund	5	0.75%	-	0.75%
Indexed UK Equity Fund	5	0.75%	-	0.75%
Infrastructure Equities Fund	5	0.75%	0.60%	1.35%
Multi Asset Portfolio Fund 5	5	0.75%	0.15%	0.90%
Pension Property Fund	5	1.00%	-	1.00%
Property Portfolio Fund	5	0.75%	1.10%	1.85%
Global Select Fund	6	0.90%	-	0.90%
Indexed European Equity Fund	6	0.75%	-	0.75%
Indexed European Property Shares Fund	6	0.75%	-	0.75%
Indexed Japanese Equity Fund	6	0.75%	-	0.75%
Indexed Pacific Equity Fund	6	0.75%	-	0.75%
Indexed World Equities Fund	6	0.75%	-	0.75%
Multi Asset Portfolio Fund 6	6	0.75%	0.05%	0.80%
Tomorrow's World Fund	6	0.90%	-	0.90%

⁺ These funds are only available with our investment strategies.

Warning: This product may be affected by changes in currency exchange rates.

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

Section 3 -Fund range and charges (continued)



Fund	Volatility Rating	Fixed Charge	Estimated average level of variable charge	Total average estimated fund charge each year
Irish Life Funds (Contd.)				
Indexed Banks Fund	7	0.75%	-	0.75%
Indexed Emerging Markets Equity Fund	7	0.75%	-	0.75%
Indexed Irish Equity Fund	7	0.75%	-	0.75%
Indexed Technology Fund	7	0.75%	-	0.75%
Self-Invested Fund**	7	0.75%	-	0.75%
Setanta Asset Management Funds				
Setanta Balanced Dividend Fund	4	0.75%	-	0.75%
Setanta Income Opportunities Fund	4	0.75%	-	0.75%
Setanta Managed Fund	5	0.75%	-	0.75%
Setanta Equity Dividend Fund	6	0.75%	-	0.75%
Setanta Global Focus Fund	6	0.75%	-	0.75%
Setanta Global Equity Fund	6	0.75%	-	0.75%
Fidelity Funds				
Multi Asset Strategic Defensive Fund	2	0.75%	0.90%	1.65%
Global Inflation Linked Fund	3	0.75%	0.60%	1.35%
Managed International Fund	5	0.75%	0.95%	1.70%
European Opportunities Fund	6	0.75%	0.95%	1.70%
Global Property Shares Fund	6	0.75%	1.15%	1.90%
Global Real Assets Securities Fund	6	0.75%	1.10%	1.85%
Global Special Situations Fund	6	0.75%	0.95%	1.70%
China Fund	7	0.75%	1.15%	1.90%
EMEA Fund	7	0.75%	1.15%	1.90%
India China Fund	7	0.75%	1.15%	1.90%
India Fund	7	0.75%	1.15%	1.90%
Davy Funds				
Conservative Income and Growth Fund	3	1.00%	-	1.00%
Global Alpha Fund	4	0.25%	1.50%	1.75%
Logic Fund	5	0%	1.20%	1.20%
High Yield Fund	5	1.00%	-	1.00%
Intrinsic Value Fund	6	1.00%	-	1.00%

*For more information on this fund please see our 'Protected Consensus Markets Fund Guide'.

**The Self-Invested Fund is a complex fund which gives your clients control over where their pension fund is invested. For more information on how it operates and the charges involved please see 'Your guide to your Self-Invested Fund'.

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Section 4 -Target Market and Risks

Complete Solutions 2/Complete Solutions 2 Bond



Customer Target Market

This plan is suitable for clients who want to build up a fund for their retirement.

It is important to make sure clients who invest in this pension meet the following criteria:

- Clients must understand that they can't access their money until age 60 and or they retire.
- Clients understand the value of their pension fund can fall as well as rise.
- If they invest in this plan they may lose some or all of the money they invest.

Risks

- This is a long-term investment plan and the fund built up can not be accessed until clients retire.
- Pension and tax legislation could change in the future. For example the tax limits on pension benefits could change in the future.
- The level of risks clients are exposed to will depend on the type of funds they are invested in. Please see the Fund Guide for fund descriptions and information on risk.

Warning: If you invest in this product you may lose some or all of the money you invest.

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

Warning: If you invest in this product you will not have access to your money until age 60 and/or you retire.

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

