

# Irish Life Self-Invested Fund

## Investment Instruction form

**YOU MUST SIGN AND DATE THE SECTION AT THE BOTTOM OF PAGE 3 BEFORE WE CAN PLACE A TRADE.**

Please use this form to add a new Self-Invested Fund to your existing Complete Solutions plan and/or to give us the following instructions on investments held in your Complete Solutions Self-Invested Fund :

- To buy and sell shares on an execution only basis
- To invest in a deposit account
- To open a stockbroker account
- To move money into, or out of, an existing stockbroker account
- To invest in other investments such as a unit trust.

Please ensure that stock/share or investment name is accurately and unambiguously described to avoid error or delay. Please also read the important notes on page 4.

If you wish to instruct us to buy a property you must first complete a Property Assessment Questionnaire.



**Irish Life**

### Policyholder Details

Policyholder/Trustee Name :

Complete Solutions Policy No. :

Policyholder/Trustee contact details for queries in relation to this instruction:

Phone:

Fax:

E-mail:

#### Note 1

If you already have a stockbroker account within your Self-Invested Fund and want to buy or sell stocks or shares in that Stockbroker account you should give your instructions directly to that Stockbroker. You should not use this form.

### Instructions in relation to an execution-only stock/share trade

Buy or Sell	Cash Value/Units (specify currency or number of units)	Asset Name	Asset Currency	ISIN *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\* We will not be able to place a trade without the ISIN which is a unique identification of your chosen stock/share.

#### Additional Information

  
  

Please state amount of your Self-Invested Fund to remain in cash €

(See Note 3 in panel)

#### Note 2

Execution-only stock/share trade will take a minimum of 3 days to process.

### Instructions in relation to a deposit investment

Amount

€

Institution

Deposit term

Fixed ☐

Rolling ☐

Move cash into deposit account

Yes ☐

No ☐

Withdraw cash from deposit account

Yes ☐

No ☐

#### Additional Information

  

Please state amount of your Self-Invested Fund to remain in cash €

(See Note 3 in panel)

#### Note 3

You are required to hold a minimum amount in the Self-invested Fund cash account. Please refer to section 5 of 'Your guide to your Complete Solutions Self-invested Fund'. If you have an Approved Retirement Fund. This minimum increases to allow for the annual imputed distribution.

## Instructions to open a Stockbroker account

Name of Stockbroker

Initial Investment

Please note that your nominated stockbroker will contact you directly to discuss your investment needs and may need additional forms to be completed before they can advise you or allow dealing in your account. You should note that the assets held in a stockbroker account linked to your Self-Invested Fund must be kept separate to assets held in any personal account you may have with that stockbroker.

Although you will be able to give dealing instructions directly to your chosen stockbroker all instructions to either add funds to, or withdraw funds from, the account must come through Irish Life.

Have you completed the additional form required by your chosen stockbroker? ☐

**Additional Information**

  

Please state amount of your Self-Invested Fund to remain in cash

(See Note 3 in panel)

## Instructions to move cash into or out of an existing Stockbroker account

Name of Stockbroker

Amount

Stockbroker

Move cash into stockbroker account

Yes ☐ No ☐

Withdraw cash from stockbroker account

Yes ☐ No ☐

**Additional Information**

  

Please state amount of your Self-Invested Fund to remain in cash

(See Note 3 in panel)

## Instructions in relation to Other Assets such as unit trusts

Please provide as much information as you can in relation to the asset you want us to invest in. You should complete both sections A and B. If the asset is unusual in nature we may need additional information and will review whether we can accept such an asset in your Self-Invested Fund on a case by case basis.

A	Buy or Sell	Cash Value/Units (specify currency or number of units)	Asset Name
1			
2			
3			

B	Asset Currency	ISIN*	Unit Class	Unit Type (income or accumulation)
1				
2				
3				

\* We will not be able to place a trade without the ISIN which is a unique identifier of your chosen asset.

**Additional Information**

  

Please state amount of your Self-Invested Fund to remain in cash

(See Note 3 in panel)

# Instruction to add a Self-Invested Fund to an existing Complete Solutions Plan

The minimum amount needed to set up a Self-Invested Fund is €50,000.

Amount you want invested in your Self-Invested Fund

€

Where is the above amount to be invested to come from:

Top-up to my existing plan (payment attached)

Yes

☐

No

☐

Switch from other funds held in my Complete Solutions plan

Yes

☐

No

☐

If you want us to switch funds please indicate below which funds you want us to switch cash out of :

Fund Name

Amount

€

€

€

## Declaration

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

I understand and accept that I am responsible for all investment decisions and transactions which I instruct Irish Life (or parties acting for Irish Life) to add or remove from my Self Invested Fund and that Irish Life will not be responsible in any way for such decisions or transactions. I understand and accept that Irish life will not be liable for the acts, omissions or errors of third parties in relation to my Self Invested Fund.

I understand and accept that the types and levels of risk which may attach to my Self Directed Fund will vary and could be very 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 pension scheme (if applicable), my requirements, and my attitude to risk.

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.

I understand and accept that the charges and expenses incurred within the Self-Invested Fund are not fixed and can vary depending on the investment instructions which I give to Irish Life and on the 3rd parties which may be required to carry out such instructions.

I understand and accept that the contributions I have instructed to be invested in the Self-Invested Fund will be held initially in a non-interest bearing cash account, which forms part of the Plan, until I have given Irish Life further investment instructions and any additional information required to execute these instructions.

If I took out my Complete Solutions plan prior to 1st February 2007 I further understand that additional terms and conditions will apply to my plan and I accept these.

Signature:

Trustee (in respect of a company plan) or plan holder.

Date

/ /

## Planholder/Trustee Declaration

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

Signature of planholder/trustee named on this form:

Signature:

Date

/ /

## Important Note - Please Read Carefully.

Any Instructions you give to us (Irish Life) on this form are subject to the following conditions and you agree to be bound by these conditions when signing any section of this form.

Any instructions which you give to us on this form, and any transactions we carry out based on the form, are subject to the terms and conditions of your Complete Solutions Plan (Your Plan) and to the terms and conditions which apply to your Self-Invested Fund. In this form when you instruct us to carry out an investment transaction you are subject to, and are acting within, the delegated authority we have given to you under your Plan's terms and conditions. All transactions will be applied in accordance with your instructions to the Self-Invested Fund we have linked to your Plan (as indicated on this form). Instructions to buy and sell investments/assets relate to investments/assets owned by Irish Life Assurance plc (Irish Life) and allocated by Irish Life to the fund linked to your Plan.

Irish Life will act on investment instructions contained on this form without further enquiry. We reserve, at our absolute discretion, the right to reject any investment instructions which you give to us on this form. We will only assess the investments you have asked us to buy to allow us to determine that Irish Life, in processing the instruction, complies with legislative and/or other general administrative or practical limitations which Irish Life applies to such funds. We will not assess the merits, or otherwise, of the investments or their suitability for you and you should satisfy yourself that you have obtained suitable investment advice in relation to the instructions you are asking us to carry out.

### Cash flows/payments arising from your instructions.

All cash flows/payments arising from any instructions which you give to us on this form must be passed directly to (or from) Irish Life to (or from) the relevant 3rd party to the transaction (e.g. stockbroker, deposit institution, fund manager etc) and will constitute a transaction on your Plan. **All payments to purchase investments/assets must be made payable to Irish Life** and you must not send any payments directly, or make any payment instrument payable, to a stockbroker, deposit institution, or other 3rd party. Such payments will be returned and cannot be processed under your Plan and we will not be responsible for any loss or delays caused by such payments not being processed.

**All payments arising from the sale of any investment or asset must be made payable to Irish Life** and sent directly by the relevant 3rd party to Irish Life. In the event that any 3rd party, in error, sends any payment to you or makes any payment instrument payable to you, you agree to return that payment immediately to the relevant 3rd party.

### Please return this form to :

Self-Invested Team  
Irish Life Assurance  
Lower Abbey Street  
Dublin 2

Dealing instructions will be accepted by fax and must be signed by the policyholder (which is the trustee in respect of a company pension plan) or their authorised investment advisor. The Self-Invested Team fax number is + 353 1 704 1988. The client accepts all risks in connection with faxed instructions including the risk of transmission errors and the authority of the sender.

Contract notes will be sent following settlement of the deal.

Our standard permitted assets include any investment quoted on a recognised exchange such as stocks, shares and bonds. It also includes UCITS, OEICs, SICAVs, unit trusts and other pooled investments that are EU regulated and available to retail investors. If you wish to invest in a non-standard permitted asset you will need to provide us with further information and we will assess the investment on a case by case basis.



**Irish Life**

Lower Abbey Street  
Dublin 1 Ireland  
Telephone 01 704 2000  
Fax 01 704 1900

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