



Looking for a new way to save for your future?

If you are worried your pension fund will reach the Standard Fund Threshold, then you may want to consider alternative ways to save for your retirement.

The Standard Fund Threshold (SFT) is the maximum pension fund a customer is allowed at retirement. The Budget 2014 (announced on 15 October 2013) reduced the SFT to €2,000,000 (effective from 1 January 2014). If your retirement fund is higher than this when you retire, all funds over the threshold will be taxed at 41% before retirement benefits are paid.

PINNACLE

Pinnacle, a unit linked regular investment plan from Irish Life, is a great way to help build up a lump sum for your future. Look at the amount you could build up in Pinnacle by investing €7,500 on day 1, and continually saving €1,000 a month.

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

Years	Total amount invested	Estimated value
5	€73,808	€78,793
10	€158,435	€177,624
15	€266,443	€313,047

The returns shown are after tax is deducted at a rate of 41%. We have assumed a rate of return of 4.9% each year, in the Multi Asset Portfolio 4 Fund. The amount invested above assumes 5% increase every year to take into account inflation. These returns are for illustrative purposes only and are not guaranteed. Amount invested figures shown above are net of the government premium levy of 1%.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

Why choose **PINNACLE**

Value for money

- ✓ Bonus allocation. We will invest a minimum of 101% of your investment amount (your premium less the government levy). There is currently a 1% government levy on all life assurance payments. Any amount we invest in excess of your investment amount is considered as profit earned by you and so is subject to tax (where exit tax is applicable).
- ✓ The basic fund management charge is 1.25% (but can increase depending on the fund you select - the Fund Guide booklet will give you full details). A yearly plan charge of up to 0.25% may apply.
- ✓ If you invest a lump sum of €7,500 or more into your plan at any time before the first anniversary of your plan and if your regular payments are €1,000 (or more) each month, we will reduce the fund charge on your entire plan by 0.5% (from the date it is invested). If your regular payments are €999.99 (or less) each month, we will reduce the fund charge by 0.25%.

Flexibility

- ✓ You can start a Pinnacle plan with a minimum regular payment of €250 a month. You can increase or reduce your payments, take a payment holiday, or even stop and restart your regular payments at any time with no withdrawal charges after 5 years.
- ✓ Unlike a pension, where you cannot access your funds until your Normal Retirement Age, you can decide to withdraw some of your investment at any time with no withdrawal charges after 5 years. The early withdrawal charges in years 1 to 5 are 5/5/5/3/1%.
- ✓ There is no restriction on how you spend the proceeds of your Pinnacle plan as, unlike a pension plan you may not purchase an annuity or invest in an ARF.

Great fund choice

- ✓ Pinnacle offers a choice of funds brought to you by world class investment managers including Irish Life Investment Managers (Ireland's No 1 Investment Manager), Fidelity, Setanta, and Davy.

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

**For more information -
talk to your financial broker today.**

Information is correct as of January 2014. Full details and product charges are included in the Pinnacle product booklet, separate Fund Guide booklet and terms and conditions which you should read in full before you complete an application. Irish Life Assurance plc is regulated by the Central Bank of Ireland.