

# Why Irish Life for Company Pensions

This is not a customer document and is intended for Financial Advisers only

If the Defined Contribution Company Pension route is the best option for your clients, you should look no further than Irish Life. Our market leading Complete Solutions one-member Company Pension offers compelling value for both you and your clients with investment options unique to the Irish market.

## 1 Free Trusteeship

The most comprehensive trustee solution in the marketplace. For all new and existing Irish Life one member Defined Contribution schemes, your clients can opt for:

1. **Free third party trusteeship\*** provided by Dedicated Trustee Services or Independent Trustee Services.

OR

2. **Free Trustee Training Workbook** where the employer still wishes to act as trustee.

\*Trusteeship is free until at least 2016.



## 3 Broadest Investment Choice

The broadest range of quality investment solutions

### SIF Deposit

- Clients can get access to variable, fixed or monthly rolling rates with a range of financial institutions.

### Safe Deposit Fund

- Special rate of ECB+ 2% (to 31st December 2011).

### SIF Trackers

- See [www.bline.ie](http://www.bline.ie) for list of available trackers.

### Protected Consensus Markets Fund

- Aims to provide a minimum of 80% of the original investment and available for all pension contributions.

### CORE Fund

- Provides diversification by mixing a range of low correlated asset classes such as managed futures and short term bonds with growth assets such as equities.

### Consensus Fund

- Still the most popular fund in Ireland and still doing what it promised – beating the average managed fund over 3, 5 and 10 years.

### SIF Online Trading

- Online Equity trading from just €15 per trade.
- Over 2,000 collective investments and ETFs available through 30 international stock markets.

## 2 New Market Leading Commission Options

### Single Premiums & Transfers In

- Up to 105% gross allocation
- Up to 5% Initial Commission or
- Up to 3% & 0.25% trail commission

### Regular Premiums

- 7 New Deal profiles to choose from on our Complete Solutions 1 contract.
- Up to 70% commission payable over the first 7 years of the plan.
- An additional 0.25% fund based renewal commission payable from year 9.