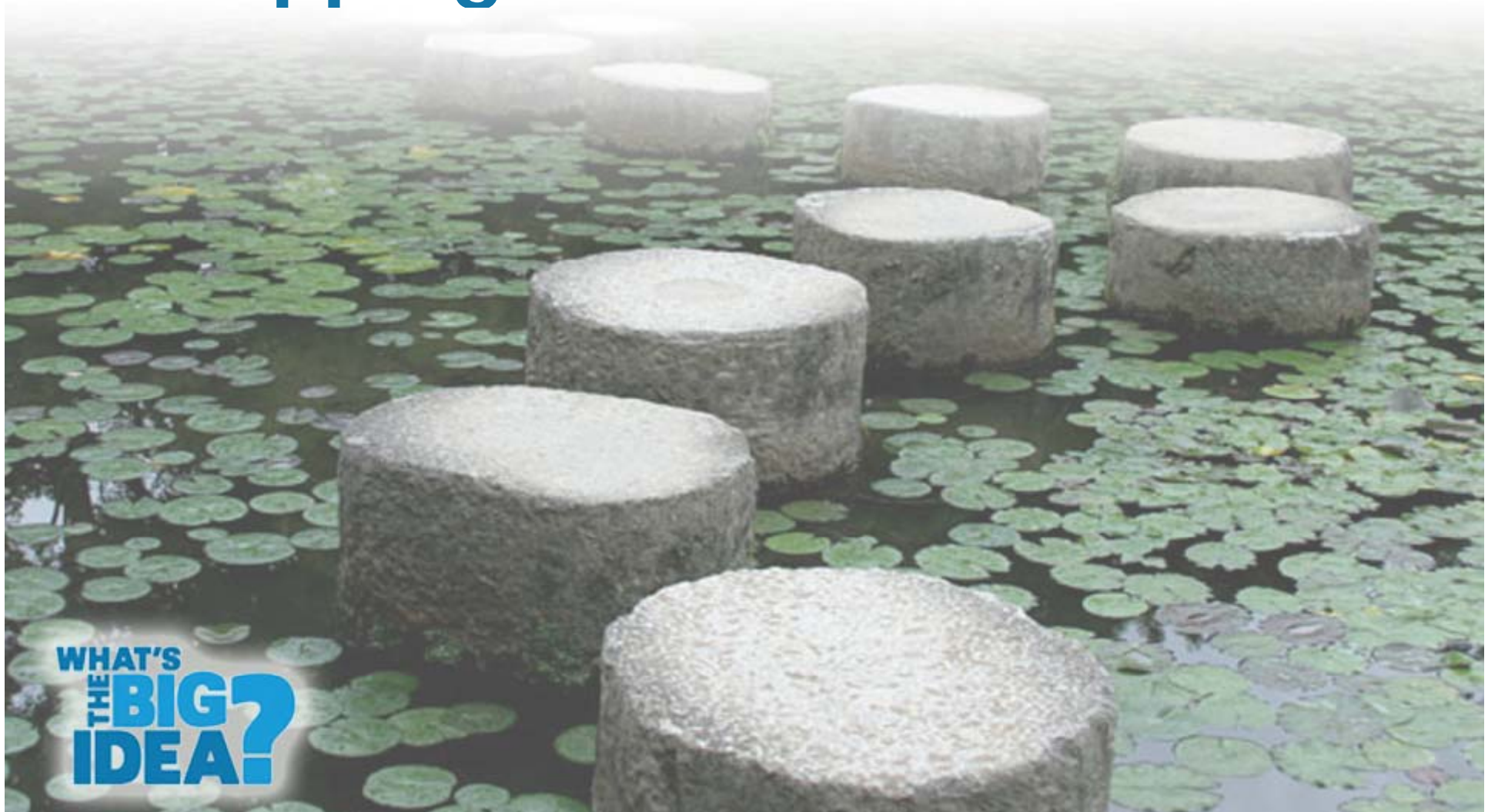


Stepping Stones into Markets



WHAT'S
THE **BIG?**
IDEA?



New Savings Contract



Building low risk portfolios

broker360[®]

**WHAT'S
THE BIG
IDEA?**

The reasons are still there for savings...



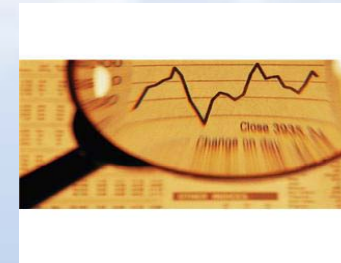
1. Childs Education



2. Aspirational purchases



3. Alternative to deposits



WHAT'S
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IDEA?

Education costs are a key driver



84% of parents feel that they will not be able to afford to send their children to college if third level fees are introduced

The Fear

The Reality

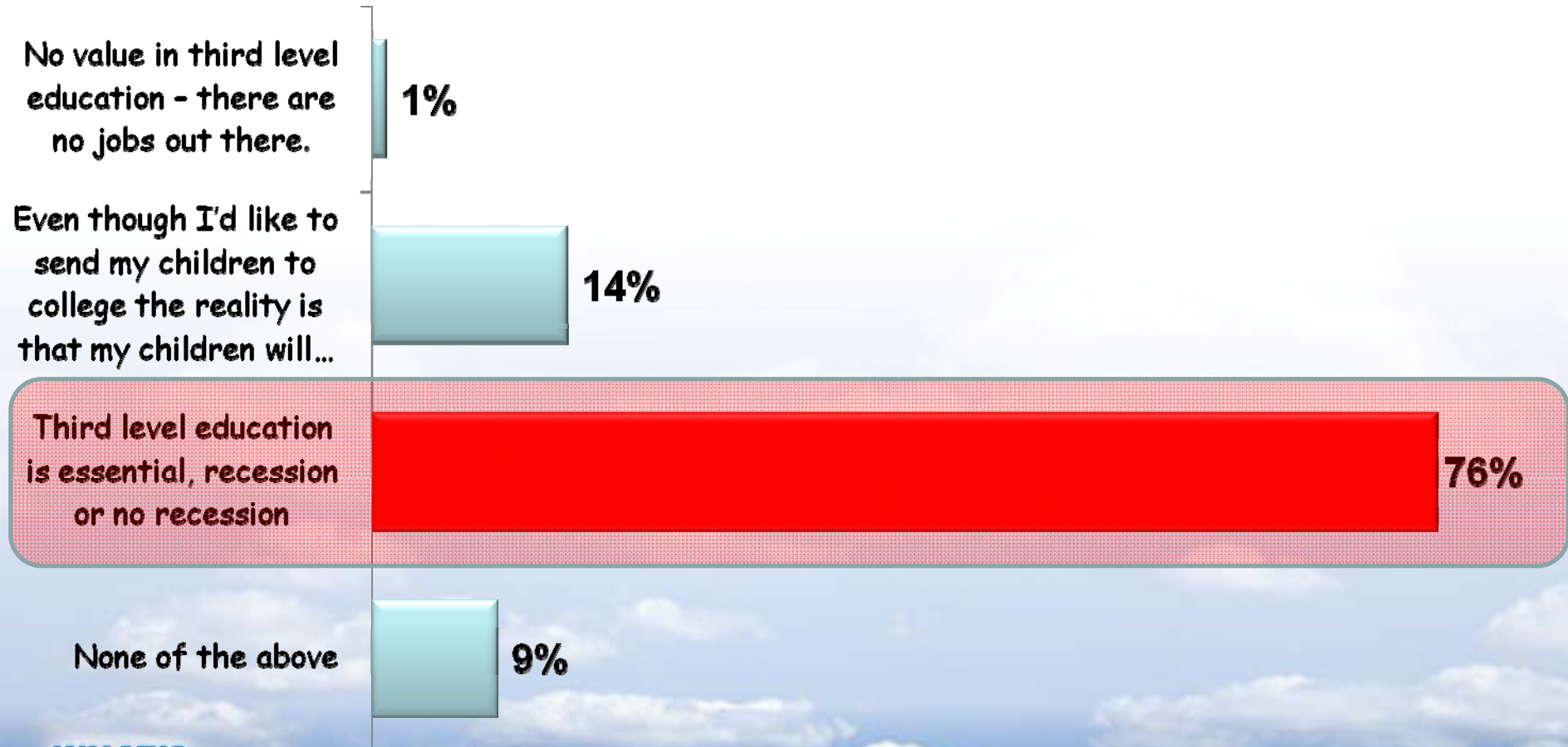
It can cost up to €460 a year for a primary school student and up to €815 for a secondary student – this excludes any extra-curricular activities (sports etc)

The yearly cost for students who live away from home is €7,767 (that's over €31,000 for 4 years)

The Reality

WHAT'S
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Interesting stats from recent surveys...



WHAT'S
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IDEA?

Life company savings **V** Bank deposits...



1) Range of options

Life company plans offer the ability to invest across a wide range of assets including deposits. Saving in a deposit account means the investor is solely reliant on deposit rates

2) Tax paid on exit

Gross roll up for 8 years then tax is paid

3) Security of a Life company

Solvency margins and conservative business structure

WHAT'S
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What you told us about savings...



1. Allocations complicated

2. Clients hate policy fees

3. Earning potential is low

4. Mgt charges were high

Changing the savings landscape...



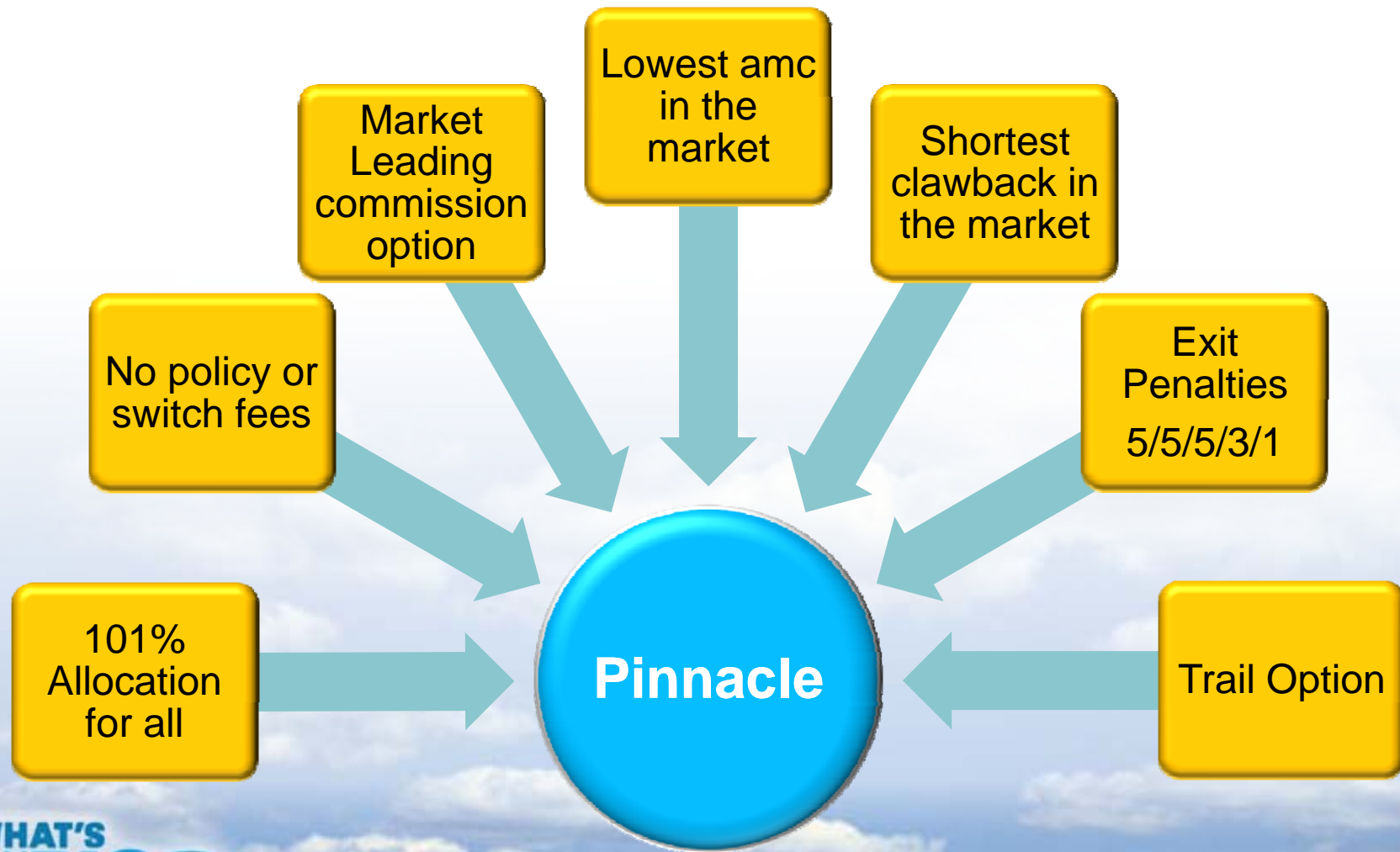
1. Strong simple allocation

2. No hidden costs

3. Market leading commission

4. Dynamic Mgt Charge

PINNACLE

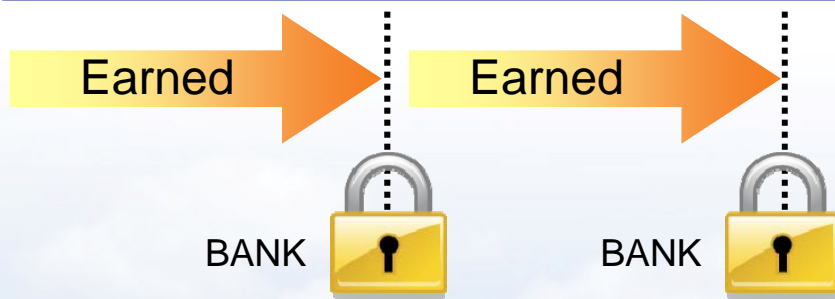


WHAT'S
THE **BIG**?
IDEA?

Value for the broker Market leading commission



Yr1	Yr2	Yr3	Yr4	Yr5	Yr 6	Yr 7	Total
5.5%	0%	5.5%	0%	5.5%	0%	5.5%	22%



Fund based trail of 0.25% in Year 9 which doesn't increase amc

- Commission is banked every two years
- Fund based trail of 0.25% in year 9 with no increase to amc
- Paying the broker in line with the long term nature of a savings contract

Value for the client Lowest amcs in the market



Option 1

€250 - €999pm

Management fee

1.25%



If SP of €7,500
received over first
year (1)

1%

Trail Option (2)

Up to 0.25%

Option 2

€1,000pm

1.25%



0.75%

Up to 0.25%

WHAT'S
THE
BIG
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- 1) Management Fee is reduced at the point where the full €7,500 is received
- 2) Trail option increases management charge

Savings and large deposit holders



PINNACLE

€300K

€5k pm

**Client gets back in
Strong remuneration**

WHAT'S
THE **BIG**
IDEA?

Clients who have maxed out



PINNACLE

AMCs 0.75% or 1%

WHAT'S
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IDEA?

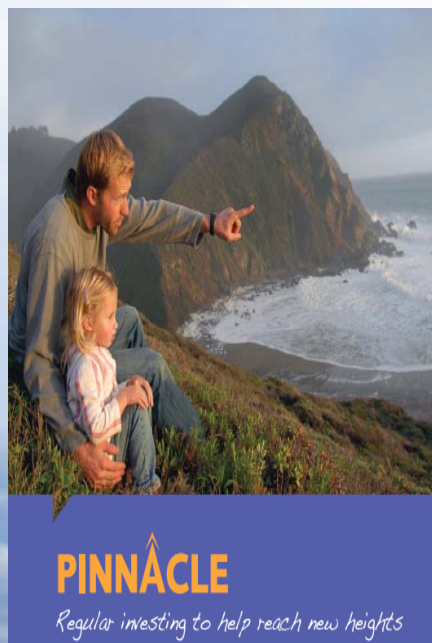
GIFT TAX



WHAT'S
THE **BIG**?
IDEA?

Supports: PINNACLE

- Sales Aids
- Direct Mail Letters targeting sales ideas
- Ready Reckoner
- Dead of Assignment
- Posters



Why choose Irish Life?

Ireland's Number 1 Investment Manager

We are Ireland's Number 1 Investment Manager when it comes to the amount of money we manage for Irish people. Overall we manage more than €31 billion of assets, and we're consistently continuing to grow our market share.

Ireland's most popular fund

With Pinnacle you can access Ireland's most popular fund, Consensus, which has over €3.5 billion invested. That's probably because it has consistently done what we said it would do - be in the top half of the performance league table.

Chosen by the Ireland's biggest

9 of the 10 biggest Irish Companies (listed on the Irish stock exchange) have pensions investments with us.

7 of the 10 biggest U.S. companies choose Irish Life to look after pensions investments for their Irish employees.

Chosen by independent brokers

We were voted Best in Ireland by Independent Brokers (IBA) in February 2011.

Ireland's Number 1 - Assets Under Management

Company	Assets Under Management (€bn)
Irish Life	40.1
ABN	28.5
Zurich	24.5
Aviva	18.5
BDO	15.5

The table above shows the assets under management at the end of 2010 for the investment managers of each of the above companies.

to choose PINNACLE

3. Value for Money

- ✓ Bonus allocation. 101% of your investment is allocated to your plan from day one.
- ✓ No withdrawal charges after 5 years. The early withdrawal charges in years 1 to 5 are 5/5/3/1%.
- ✓ The basic fund management charge is 1.23% (but can increase as far as 2.4% if you choose a more specialised fund - 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 €1,500 or more into your plan at any time before the first anniversary of our plan, we will reduce the fund charge on your entire plan by up to 0.5% (from the date it is invested).
- ✓ A yearly plan charge of up to 0.25% may apply.

4. Exceptional range of online services

Log on to our online services on - www.irishlife.ie and you can keep track of your investment or switch your funds free of charge at a time that suits you.

Irish Life

Looking for a new way save for your retirement?

If you are worried your pension fund will reach the Standard Fund Threshold, then you need 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 2011 (announced on 7 December 2010) reduced the SFT to €2,300,000. If your retirement fund is higher than this when you retire, all funds over the threshold will be taxed at 41%.

PINNACLE

Pinnacle, a new unit linked regular investment plan from Irish Life, is a great way to continue to 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 saving €1,000 a month.

Years	Estimated value
5	81,221
10	187,749
15	338,120

The returns shown are after tax is deducted at a rate of 20% (as of 2011). We have assumed a rate of return of 5.0% per year, in the Consensus Global Fund. The amount invested above assumes 3% increase every year to illustrate 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%.



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Determine Risk

- 11 simple questions to determine a clients risk
- Also an option to manual select risk



Build a portfolio

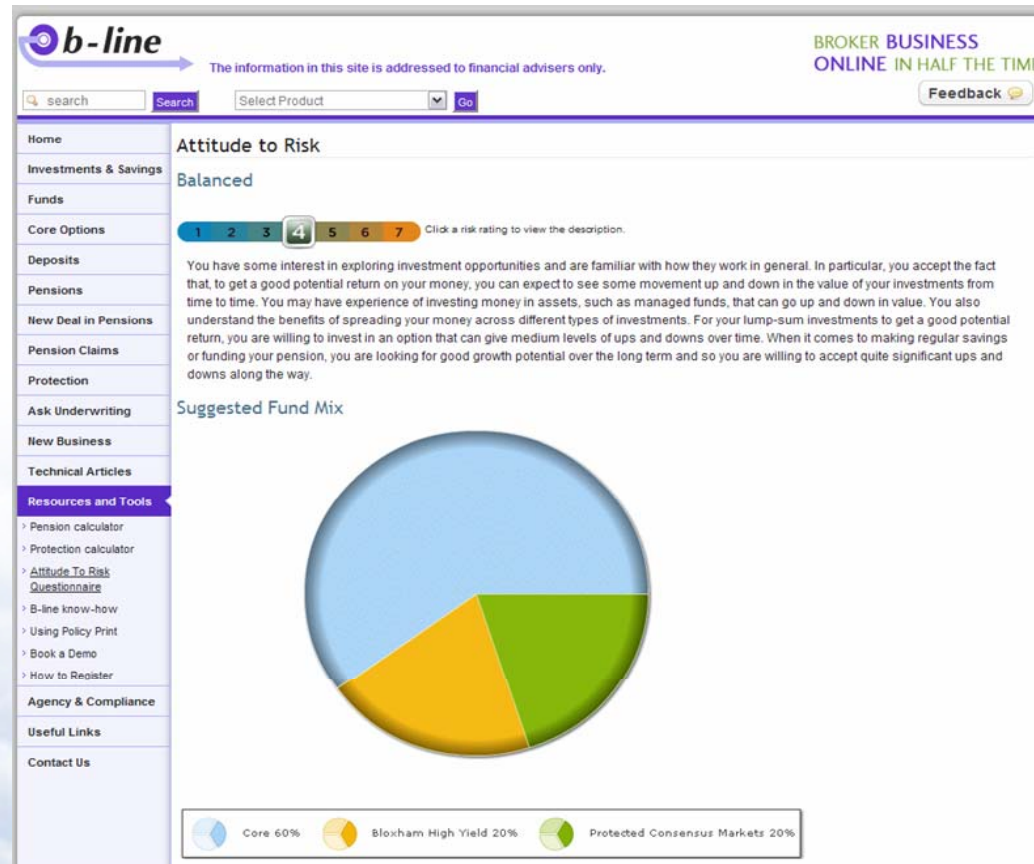
- Ability to build a portfolio across any mix of funds available in the Irish market
- Broker 360 will then show you the risk of the portfolio



Branded Report

- Professional report option which contains the brokerage logo and branding

Online risk questionnaire....



....with sample portfolios

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