



# PINNACLE

## Key features at a glance

Minimum Investment	€250 a month	
Maximum Investment	€10,000 a month	
Term	Open ended – designed for an investment period of 5 years or more	
Age	Minimum 18 (19 next birthday)	No Maximum age
Allocation rate	101%	This applies to both regular premium and lump sum payments.
Fund charge	Depends on funds chosen.	Basic fund charge 1.25% a year. (See over the page)
Early withdrawal charge	<b>Years 1 to 5</b> 5/5/5/3/1%	<b>Beyond year 5</b> No early withdrawal charge applies after year 5.
Plan charge (optional)	Depends on commission profile chosen.	An additional plan charge of 0.25% a year applies if commission profile 5988 is chosen.
Taxes and levies	Tax (on profit) 36%	Government levy 1%
Partial surrenders	Yes	Minimum of €200 (after tax). Tax is payable on any growth. Early exit charges apply.
Payment holidays (skips)	Yes. Allowed at any time.	Customers can call 01 704 1010 to make changes.
Top ups/ Reductions	Yes. Allowed at any time.	Minimum of €10 a month change for a regular premium. Minimum of €650 for a single premium. Customers can call 01 704 1010 to make changes.
Lump sum top ups	Yes	<p>Fund charge reduction:</p> <p>If a lump sum top up of €7,500 is added at any stage before the first anniversary date of the plan (or a number of lump sum top ups which add up to €7,500 or more), we will reduce the fund charge for the entire plan by every year for the duration of the plan.</p> <ul style="list-style-type: none"> <li>If your regular payments are €999.99 (or less) each month, we will reduce your fund charge by 0.25% a year.</li> <li>If your regular payments are €1,000 (or more) each month, we will reduce your fund charge by 0.5% a year.</li> </ul>
Fund switches	Yes	Free of charge, no limit to number. Restrictions can apply if fund delays in place. See fund booklet for details.
Indexation	Yes	The greater of 5% or inflation.
Online services	Yes	<p>Log on to <a href="http://www.irishlife.ie">www.irishlife.ie</a>.</p> <p>View current investment value, change fund choice, view Annual Benefit Statement and use information service.</p>
Death benefit	<p>Single Life</p> <p>Dual Life</p>	<p>We will pay you 100.1% of the cash-in value of the investment, less any tax.</p> <p>For joint investors, if one investor dies, we will pay out 100.1% of the cash in value of the investment, less any tax. Customers can choose to continue regular investments into Pinnacle.</p> <p>On death, the cash in value may be higher or lower than the amount invested.</p>

**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.**

# Funds available

Below are the funds available and the total fund charge expected, please see the Fund guide for full details, and a breakdown of this fund charge.

Fund Name	Total average estimated fund charge each year
Active Managed Fund	1.25%
Consensus Cautious Fund	1.25%
Consensus Equity Fund	1.25%
Consensus Fund	1.25%
Core Fund	1.45%
Diversified Balanced Fund	1.65%
Diversified Cautious Fund	1.65%
Diversified Growth Fund	1.65%
Dynamic Global Equity Fund	1.25%
Global Cash Fund	1.25%
Global Consensus Fund	1.25%
Global Opportunities Fund	1.25%
Global Select Fund	1.40%
Indexed Banks Fund	1.25%
Indexed Commodities Fund	1.75%
Indexed Emerging Markets Equity Fund	1.25%
Indexed Euro Corporate Bond Fund	1.25%
Indexed European Equity Fund	1.25%
Indexed European Gilts Fund	1.25%
Indexed European Property Shares Fund	1.25%
Indexed Euro Short Dated Bond Fund	1.25%
Indexed Ethical Global Equity Fund	1.25%
Indexed Inflation Linked Bond Fund	1.25%
Indexed Irish Equity Fund	1.25%
Indexed Japanese Equity Fund	1.25%
Indexed North American Equity Fund	1.25%
Indexed Pacific Equity Fund	1.25%
Indexed Technology Fund	1.25%
Indexed UK Equity Fund	1.25%
Indexed World Equities Fund	1.25%
Infrastructure Equities Fund	1.85%
Multi Asset Portfolio Fund 2	1.40%
Multi Asset Portfolio Fund 3	1.40%
Multi Asset Portfolio Fund 4	1.40%
Multi Asset Portfolio Fund 5	1.40%
Multi Asset Portfolio Fund 6	1.30%
Property Portfolio Fund	2.35%
Protected Consensus Markets Fund	1.85%
Strategic Asset Return Fund	1.75%
Tomorrow's World Fund	1.40%
UK Property Fund	1.88%
Fidelity China Fund	2.40%
Fidelity EMEA Fund	2.40%
Fidelity European Opportunities Fund	2.20%
Fidelity Global Inflation Linked Fund	1.85%
Fidelity Global Property Shares Fund	2.40%
Fidelity Global Real Asset Securities Fund	2.35%
Fidelity Global Special Situations Fund	2.20%
Fidelity India Fund	2.40%
Fidelity India China Fund	2.40%
Fidelity Managed International Fund	2.20%
Fidelity Multi-Asset Strategic Defensive Fund	2.15%
Davy Conservation Income and Growth Fund	1.50%
Davy High Yield Fund	1.50%
Davy Intrinsic Value Fund	1.50%
Davy Logic Fund	1.70%

Fund Name	Total average estimated fund charge each year
Setanta Balanced Dividend Fund	1.25%
Setanta Income Opportunities Fund	1.25%
Setanta Managed Fund	1.25%
Setanta Equity Dividend Fund	1.25%
Setanta Global Focus Fund	1.25%
Setanta Global Equity Fund	1.25%

## Commission options

### Regular commission options

Profile 5986	22% (paid in 4 bullet payments of 5.5% over yrs 1-8), with a 0.25% trail thereafter.*	No plan charge applies.
Profile 5988	22% (paid in 4 bullet payments of 5.5% over yrs 1-8), with a 0.25% trail in years 1-8, and a 0.5% trail from year 8 onwards.*	Plan charge of 0.25% a year applies to all annual premium payments.

### Lump sum top ups

Profile 5990	3% of amount invested.	No plan charge.
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\* Note: Payments can be delayed by 12 months if persistency targets are not met. For more details talk to your account manager.

**Warning: Pinnacle may be affected by changes in currency exchange rates.**

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