

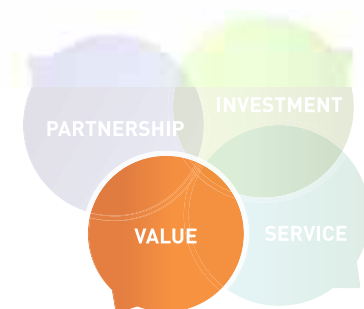


**A NEW DEAL IN PENSIONS**  
Better for you, better for your clients

**Special offers extended  
until 31 January 2011**

## PENSION SEASON FROM IRISH LIFE

# 3 GREAT SPECIAL OFFERS



Irish Life is delighted to launch its fantastic special offers for Pension Season 2010, making pensions even more rewarding for you and your clients.

**1**

### **Complete Solutions Personal and Company Pensions**

**€50,000 plus Single Contributions & Transfers**

105% Allocation @ 1% Fund Charge (for new CS1 and CS2 only)

**OR**

103% Allocation @ 0.75% Fund Charge (for all Complete Solutions business)

**2**

### **ARF Investments of €100,000 plus**

Bonus 2% Allocation on contributions between €100,000 and €249,999.99

Bonus 2.5% Allocation on contributions of €250,000 plus

**OR**

Automatic 0.25% Trail Commission

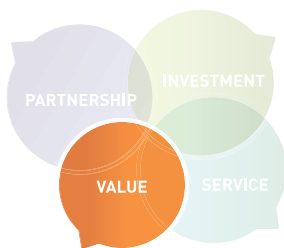
**3**

### **PRSA Transfers of €50,000 plus**

2.5% Initial Commission



**Irish Life**



## A NEW DEAL IN PENSIONS

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### Complete Solutions Personal and Company Pensions

€50,000 plus Single Contributions & Transfers

105% Allocation @ 1% Fund Charge (for new CS1 and CS2 only)

OR

103% Allocation @ 0.75% Fund Charge (for all Complete Solutions business)

#### The detail

- Fund charge assumes Consensus Fund
- Offer applies to Single Contributions and external Transfer Values
- Minimum Investment Amount: €50,000
- Minimum Term to NRA: 10 Years
- Maximum NRA: 65
- 105% Deal: Exit penalty of 5% applies to fund for first 5 years
- 103% Deal: Exit penalty of 3% applies to fund for first 5 years
- This offer does not include investments in our Self-Invested Fund (the SIF fund charge was recently reduced by 0.25%), please discuss with your Account Manager.

### €50,000 Transfer Value

Example, if you had a €50,000 Transfer Value, here is how it could look for your and your client.

#### 105% Allocation Option

##### Complete Solutions 1

Gross Allocation:	105%
Initial Commission paid	5%
Net Allocation	100%
Exit Penalty Yrs 1-5	5%
Fund Charge *	1%
Commission Clawback	None

##### Trail Commission

0.25% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund

#### 103% Allocation Option

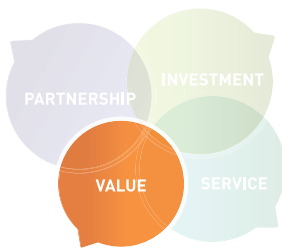
##### Complete Solutions 1

Gross Allocation:	103%
Initial Commission paid	3%
Net Allocation	100%
Exit Penalty Yrs 1-5	3%
Fund Charge *	0.75%
Commission Clawback	None

##### Trail Commission

0.25% or 0.5% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund



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2

### ARF Investments of €100,000 plus

**Bonus 2% Allocation on contributions between €100,000 and €249,999.99**

**Bonus 2.5% Allocation on contributions of €250,000 plus**

**OR**

**Automatic 0.25% Trail Commission**

#### The detail

- Applies to both ARF & AMRF where combined investment exceeds €100,000
- Available to all Complete Solutions ARF1 and ARF2 plans
- Maximum client age at entry 70
- An exit penalty on the fund during the first 5 years applies to the bonus allocation option - this does not apply to the trail commission option

### €250,000 ARF Investment

Example, if you had a €250,000 ARF investment, here is how it could look for you and your client.

#### Bonus 2.5% Allocation Option

##### ARF1 / AMRF1

Gross Allocation:	106.5%
Initial Commission paid	4%
Net Allocation	102.5%
Exit Penalty Yrs 1-5	7.5/7.5/7.5/5.5/3.5%
Fund Charge *	1%
Commission clawback	None

##### ARF2 / AMRF2

Gross Allocation:	103.5%
Initial Commission paid	3%
Net Allocation	100.5%
Exit Penalty Yrs 1-5	2.5%
Fund Charge *	0.75%
Commission clawback	None

##### Trail Commission

0.25% or 0.5% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund

#### 0.25% Trail Commission Option

##### ARF1 / AMRF1

Gross Allocation:	104%
Initial Commission paid	4%
Auto Trail Commission	0.25%
Net Allocation	100%
Exit Penalty Yrs 1-5	5/5/5/3/1%
Fund Charge *	1%
Commission clawback	None

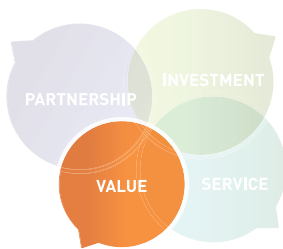
##### ARF2 / AMRF2

Gross Allocation:	101%
Initial Commission paid	1%
Auto Trail Commission	0.25%
Net Allocation	100%
Exit Penalty Yrs 1-5	NONE
Fund Charge *	0.75%
Commission clawback	None

##### Trail Commission

There is no option to apply extra trail commission in addition to the Automatic 0.25% Trail Commission provided under this deal

\* Assuming Consensus Fund



## A NEW DEAL IN PENSIONS

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### PRSA Transfers of €50,000 plus

2.5% Initial Commission

#### The detail

- Applies to new and top-up transfers into Complete Solutions PRSA Standard and Complete Solutions PRSA Options plans
- Minimum transfer amount €50,000
- Offer only available on external transfers
- Minimum Term to NRA: 5 Years
- Maximum NRA: 65
- 4 year full clawback applies to transfer commission
- Subject to criteria above, 1.5% commission is payable where transfer exceeds €25,000
- Subject to criteria above, 0.5% commission is payable on transfers below €25,000

#### Example €100,000 External Transfer for 50 Year Old Client

##### PRSA Standard & PRSA Options

Gross Allocation:	100%
Initial Commission paid	2.5%
Net Allocation	100%
Exit Penalty Yrs 1-5	None
Fund Charge *	1%
Commission Clawback	48 Months Full Clawback
Trail Commission	N/A

\* Assuming Consensus Fund

If you require any further information, please contact your Irish Life Account Manager today.



Irish Life