



# Why Irish Life for Approved Retirement Funds

## Strengths of Irish Life

- Over 1 million people choose Irish Life to help them build better futures.
- Over €1 billion in protection benefits paid out over the last 5 years to thousands of families in Ireland.
- Over €40 billion we manage the most money in Ireland for pensions and investments.
- Voted No. 1 voted Best Life Company by Irish Brokers Association and Best Service by PIBA.

## Flexible Range of commission & allocation options to choose from

- Amounts greater than €200K in Approved Retirement Fund 1
  - 105% gross allocation & 1% base annual management charge (e.g. Self Invested)
  - 103% gross allocation & 0.75% base annual management charge (e.g. Self Invested)
  - 101% gross allocation & 0.75% base annual management charge of which is inclusive of 0.25% trail commission (e.g. Self Invested)
  - Exit penalties of 5% in years 1 to 3, 3% in year 4 and 1% in year 5 apply. There are no exit penalties in year 6 onwards. For full details of terms and conditions, please refer to product guides on [www.bline.ie](http://www.bline.ie)
- Initial commission of 0% to 5% available and trail commissions available in Approved Retirement Fund 1 product
- Initial commission of 0% to 4% and trail commissions available in Approved Retirement Fund 2 product with no exit penalties
- Exit penalty and no exit penalty products
- Up to 15% automatic income option available for clients



## Wide range of market leading funds & supports

- Five new **Multi Asset Portfolio Funds**, each of which uses our new innovative **Dynamic Share to Cash Model™**
- 2 Controlling risk fund options:



Protected Consensus Markets Fund



Strategic Asset Return Fund

- Strong choice of global and domestic managers – Irish Life Investment managers, Fidelity & Henderson.
- Self Invested Fund that allows your clients to take control of their own investment decisions including Deposits, Trackers & On line trading platform.

You should understand that the guarantee does not apply if you cash in your investment outside of the guarantee dates outlined above. The guarantees on your Secure Investment Bond are given to Irish Life by Phoenix Life (previously known as Britannic Assurance plc).

## Customer Value

- 24 / 7 online client access to policy details.
- 10 Free fund switches per annum.
- Plain English documentation – Received the 'Best in Plain English' Award from the Plain English Campaign. We were chosen ahead of 12,000 other organisations from 80 countries.
- Text Alerts when a partial / withdrawal is paid.
- Daily Payroll (other life offices run a monthly or weekly payroll).



**For more information, please contact your Irish Life Account Manager or log on to [www.bline.ie](http://www.bline.ie).**

**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.**