



# PINNACLE

*Regular investing to help reach new heights*

Everyone wants to make sure they have a bright future, and saving regularly is a great way to help make sure that your future needs are taken care of. Whether you are saving for education fees, planning for retirement, or for future financial security, Pinnacle could be the answer.

## Advantages of regularly investing

Choosing when and where to invest your money can be difficult. However, over the long-term, investing in shares can consistently give the best rewards.

- ✓ Investing regularly allows you buy more units when financial markets are low and buy fewer units when markets are more expensive.
- ✓ You don't have to worry about deciding when is the right time to make an investment as you are buying the units in your chosen funds at the 'average' price.

You will see in the example below, that as the value of the fund falls in year 2 you get the advantage of buying units when the prices are low (so you can buy 133 units). However in year 3, you will see that when the unit price rises you buy fewer units (in this example you can buy 80).

Year	CORE Fund price	Your Regular Monthly Payments	Units bought each month	Total units bought that year
1	€1.00	€100	100	1,200
2	€0.75	€100	133	1,600
3	€1.25	€100	80	960

*(This is an example only and is not an accurate indication of actual or future performance).*

## Did you know?

70% of parents feel they will not be able to afford to send their children to college if third level fees are introduced.

(Source: Irish Life iReach Consumer Omnibus Research Feb 2011)

The yearly cost for students who live away from home is €7,470 - that's almost €30,000 for 4 years.

(Source: DIT Student Cost of Living Guide 2010/11)

The Budget 2011 reduced the Standard Fund Threshold for Pensions from €5,418,085 to €2,300,000.



# Four great reasons

## 1. World class range of funds

We offer a wide range of top quality funds brought to you by world leading investment managers including Irish Life Investment Managers, Fidelity, and Bloxham – and you can switch your funds free of charge. Our funds range from high to low risk. You can see the full list of funds in your Fund Guide booklet.

### **Core** Options

Protected Consensus Markets Fund, CORE and Consensus are Irish Life's three flagship funds that offer choice across different risk categories. They are designed so that they could be the anchor funds for your plan.

If you are looking for a fund which is more specialised, we also have a great range of additional Explore funds to choose from.

### **Explore** Options

## 2. Payment Flexibility

With Pinnacle, you are in control. You can:

- ✓ save for as long as you like - 5 years or more is recommended,
- ✓ increase or reduce your payments,
- ✓ take a payment holiday, or
- ✓ even stop and restart your regular payments at any time.

# to choose **PINNACLE**

## 3. Value for Money

- ✓ Bonus allocation. 101% of your investment is allocated to your plan from day one.
- ✓ No fund switching costs.
- ✓ The basic fund management charge is 1.25% (but can increase depending on the fund you select - 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 €7,500 or more into your plan at any time before the first anniversary of your plan, we will reduce the fund charge on your entire plan by up to 0.5% (from the date it is invested).
- ✓ You can access your money with no withdrawal charges after 5 years. The early withdrawal charges in years 1 to 5 are 5%/5%/5%/3%/1%.

## 4. Exceptional range of online services

Log on to our online services on [www.irishlife.ie](http://www.irishlife.ie) and you can keep track of your investment or switch your funds free of charge at a time that suits you.

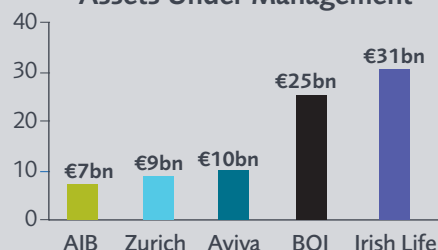


# Why Irish Life?

## 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 almost €32 billion (April 2011) of assets, and we're consistently continuing to grow our market share.

### Ireland's Number 1 - Assets Under Management



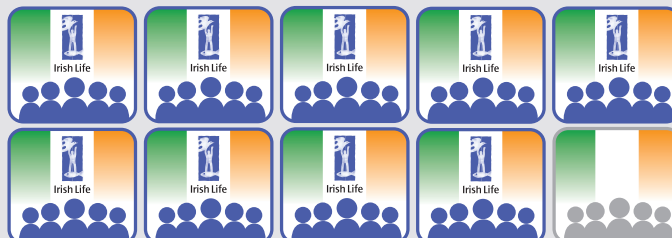
The table above shows the assets under management at the end of 2009 for the investment managers of each of the above companies.

## Ireland's most popular fund

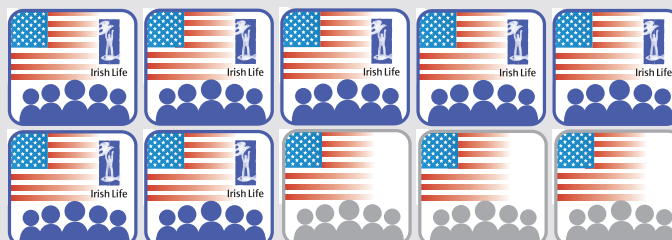
With Pinnacle you can access Ireland's most popular fund, Consensus, which has over €5.5 billion (April 2011) invested. That's probably because it has consistently done what we said it would do - be in the top half of the performance league table.

## Chosen by Ireland's biggest

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



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



(September 2010)

## Chosen by independent brokers

We were voted Best in Ireland by the Irish Brokers Association (IBA) in February 2011.



**Warning: This product may be affected by changes in currency exchange rates. The value of your investment may go down as well as up.**

Information correct as of May 2011. Full details are included in the Pinnacle product booklet and separate Fund Guide booklet which you should read in full before you complete an application. Irish Life Assurance plc is regulated by the Central Bank of Ireland. In the interest of Customer Service, we will record and monitor calls.