



## Thinking of Getting Back into Markets?

Although there appears to be some signs of recovery, it is likely that investment markets will continue to be volatile. At times like this, you may want to recommend to your customers that they spread new lump sum investments over a period of time. For this reason we offer the Auto-start service.

### Avoid "Timing Risk" with Auto-start for a smoother investment journey

If your customers are considering investing in investment funds such as CORE, Auto-start allows them to stagger/phase their lump sum investment into their fund choice over 10 months.

**Warning: If you invest in this fund you may lose some or all of the money you invest.**

### How Auto-start works:

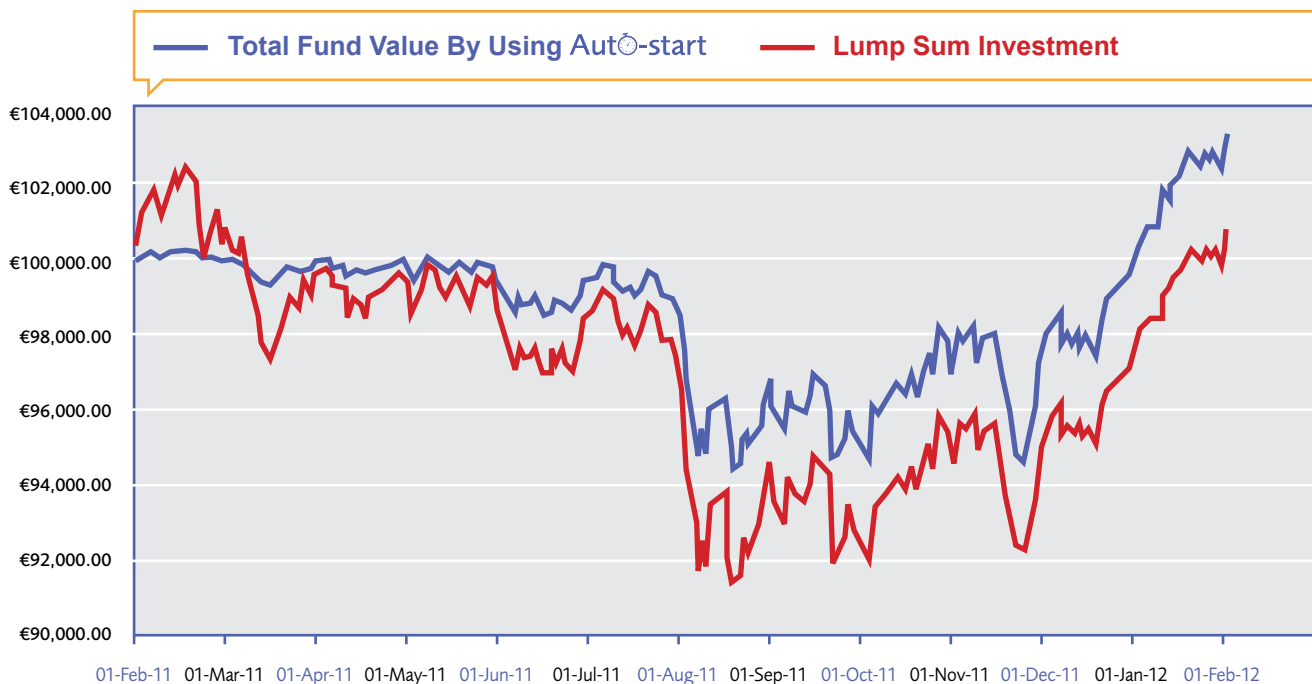
At the beginning, 90% of your client's investment is invested in the Auto-Start Cash Fund and 10% is invested in the fund your client has chosen to phase their investment into. Each month the weighting to the Auto-Start Cash Fund is decreased by 10% and the weighting to the chosen investment fund is increased by 10%. This continues for 10 months until the entire lump sum has been phased into the chosen investment fund. For further information please see our product booklets for Signature and Signature 2.

For example, the chart below shows two investments of €100,000 into the CORE Fund on 01 February 2011 and remaining invested for 1 year.

- The blue line shows the path of an investor who selected the Auto-start service.
- The red line is an investor who placed their money as a one off investment in the CORE Fund on the 01 February 2011.

During some very volatile times the investor who selected Auto-start is up 3.2% on their initial investment, however the one-off lump sum investment is up only 0.29% due to the volatile investment market conditions. Over this time period the volatility of the blue line was 5.7% and the red line had volatility of 7.73%.

Source: Irish Life



**Warning: Past performance is not a reliable guide to future fund performance.**

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

Why not Auto-start into some of the funds below and avail of their diversification and good growth potential.

### Protected Consensus Markets Fund

- CPPI fund (Constant Proportion Portfolio Insurance)
- Aims to provide growth when markets are rising
- Aims to deliver protection when markets are falling
- Fund cannot fall below 80% of the highest historic unit price\*
- Can have up to 100% participation in Consensus Markets Fund when markets are rising

### Strategic Asset Return Fund

- Aims to generate a real return with a lower volatility than the average managed fund or equities
- Access to four world class managers through one fund
- Greater stability and lower volatility rating
- Increased diversification and the ability to reduce portfolio risk

### CORE Fund

- Aims to deliver lower volatility than the average managed fund
- Aims to deliver similar returns to the average managed fund
- Quarterly rebalanced back to the target asset mix
- Makes use of alternatives to lower volatility, enhance portfolio returns and give greater diversification

**Warning: If you invest in these funds you may lose some or all of the money you invest.**

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

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

\*This protection is referred to as the protected price pledge and is provided by Deutsch Bank AG. Please see our Fund Guide for more information on the protected price pledge and how it is provided.

For more detailed information on each of these funds and the associated risks with each please see our Fund Guide or talk to your Account Manager today.