



Irish Life

Pension newsletter September 2013

A NEW STRENGTH

The Canadian landscape has long been known for its vast scale and towering strength. And now that same strength and stability will be part of our financial landscape.

You see, Irish Life is now part of Canada's Great-West Lifeco group of companies, one of the world's leading Life Assurance organisations.

We'll still be Irish Life in name, and Irish Life by nature, but for our one million plus customers it means a new era that combines global expertise with local insight and customer care.

**Up to
104% gross
allocation**

See inside for our pension season special offer of up to 104% gross allocation. Also

inside is a summary of our recent innovative launches, our key strengths and reasons why you should choose Irish Life.

Why brokers choose Irish Life for pensions

Trusted

- 74 years in the Irish market.
- Voted No.1 best life office by IBA & best service by PIBA.



Local presence, global access

- Irish Life is now part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.
- Great West Lifeco have C\$596 billion assets under administration (30 June 2012).

Wide investment range

- 5 new Multi Asset Portfolio Funds (MAPS) with new innovative Dynamic Share to Cash model (DSC).
- Strong choice of global and domestic fund managers including Irish Life Investment Managers (ILIM), Setanta Asset Management, Fidelity and Henderson.
- Self-Invested Fund with access to deposits, trackers and equity trading platforms with our partners TD Waterhouse & Quilter stockbrokers



Value

- New range of single premium special offers could help you to grow your pension income over the long term while providing great value for money.
- For our latest pension special offer, please see overleaf for full details.
- Bullet commission payments to help grow your regular premium income.

Award winning service

- 24 / 7 online client access to their plan details.
- 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.
- New Business process – issuing business quicker, getting it right 1st time and paying commission quicker.

Local experts

- 60 Pensions Staff (are Qualified Financial Advisers (QFA), members of the Irish Institute of Pension Management (MIIPM) or completed the Pension Diploma or Pension Certificate).
- 12 Pension Specialists (waiting to take your call in relation to new and existing pension business– Phone: 1850 60 20 30).
- Range of pension calculators including revenue maximum, maximum lump sum, income exemption and tax relief.
- Broker 360 risk profiling tool. www.bline.ie
- Interactive A to Z advisers guide to pensions. www.bline.ie
- Range of pension flyers, posters and campaign materials.
- Advisory Services Team - Patrick O'Shea and Marie Ann Reidy are available to help you on any pension technical queries you have.
- Sales Support Team - Your local sales support team strive to provide you with 1st class service. In addition Kenny Mellor, Stewart Taylor and Kevin Fitzsimons are available to support you whether you have a technical question or want to explore an opportunity to help grow your business.

Pension Special offer

Up to 104% Gross Allocation and 0.75% Annual Management Charge

Available on:

Complete Solutions 1

Complete Solutions 1 Bond

Complete Solutions Personal Retirement Bond 1 (PRB1)

Up to 104% gross allocation

- €20,000 to €100,000 103%
- €100,000 plus 104%

Term to Normal Retirement Age (NRA) 10 years.

The detail:

- A fund charge with a base Annual Management Charge of 0.75% is assumed (fund charge could be higher depending on fund choice selected).
- Offer applies to Single Contributions and External Transfer Values.
- Exit penalty for first five years of 5%, 5%, 5%, 3% and 1% will apply.
- Initial commission of up to 5% is payable. (Up to 4% for Complete Solutions PRB1)
- Trail commission options are also available with the addition of an equivalent plan charge (please see the relevant product guide for details).

Example €100,000 investment

Gross allocation	104%
Initial commission	4%
Net allocation	100%
Exit penalty	5%, 5%, 5%, 3% and 1%
*Annual management charge	0.75%
Commission clawback	None

**Assumes Self-Invested Fund*

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

Warning: If you invest in this product you will not have access to your money until age 60/or you retire.

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

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Please contact your Account Manager if you have any questions.
We really appreciate your continued support and thank you for your loyalty.
As always we welcome any feedback and suggestions you have.