

# Irish Life Pension Special Offer

**OPENING 22/09/14  
CLOSING 31/01/15**

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

Available on:

Complete Solutions 1 and Complete Solutions 1 Bond (Personal and Company Pensions)

- €3,000 to €20,000 101%
- €20,000 to €50,000 102%
- €50,000 to €100,000 103%
- €100,000 plus 104%

Term to Normal Retirement Age (NRA) greater than 10 years

### The detail:

- Fund charge assumes Self-Invested Fund (Fund charge could be higher depending on fund choice selected).
- Irish Life's Multi Asset Portfolio (MAPS) funds available on all products.
- Offer applies to Single Contributions and external Transfer Values.
- Exit penalty of 5%, 5%, 5%, 3% and 1% will apply.
- Initial Commission of 0% to 5% is available.
- Trail commission options are also available with the addition of an equivalent plan charge (Please see Complete Solutions 1 product guide for details).

### Example: €100,000 investment

Gross Allocation	104%
Initial Commission	4%
Net Allocation	100%
Exit Penalty	5%, 5%, 5%, 3% & 1%
*Annual Management Charge	0.90%
Commission Clawback	None
*Assumes MAP4	



**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 choose to retire.**

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