





# Individual Investment Strategy

All fund flyers are available on [www.irishlife/corporatebusiness/](http://www.irishlife/corporatebusiness/)

Snapshot	Objective		To align fund choice with changing investment needs
	Style		Indexed and Active
	Asset Mix		Equities, Property, Bonds, Cash
	Volatility/Risk		High risk to low risk

Members of a pension plan are subject to certain risks when approaching retirement. If investment performance is poor during this period, the fund value can be reduced, and ultimately therefore, the tax-free lump sum. With this in mind Irish Life introduced the Individual Investment Strategy. It is designed to protect the tax-free lump sum. This strategy has two phases.



The Individual Investment Strategy is suitable for scheme members if most of the retirement fund will be used for a tax-free lump sum.

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

## How does the investment strategy work?

### Phase 1: Growth

The goal is to maximise investment growth in the early and middle years of pension saving.



### Phase 2: Consolidation

As retirement gets closer it is essential to protect the value of the fund that has been built up.

### Phase 1: Growth

Phase 1 is the early and middle years of pension saving, where the goal is to maximise investment growth. Therefore the pension fund invests mainly in equities as they have the highest expected rate of return.

In Phase 1, pension contributions are invested in the Consensus Fund.

- The Consensus Fund is an indexed managed fund, which adopts the collective wisdom of the Irish fund management industry in deciding asset allocation. Stock selection then replicates the major world market indices.
- The Consensus Fund minimises the possibility of underperforming relative to actively managed funds.
- On request the Consensus Fund can be replaced by the Active Managed Fund in the Individual Investment Strategy.

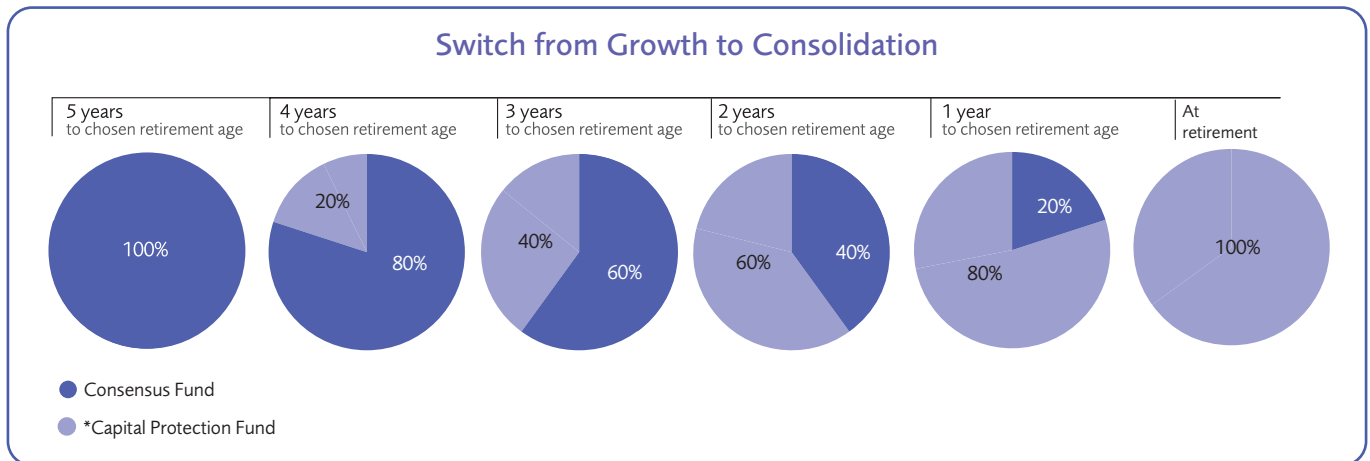


Irish Life

## Phase 2: Consolidation

Protecting your fund value is essential so that the potential fall in the value of your retirement fund due to a period of poor performance for investment markets is minimised.

- In Phase 2, the Individual Investment Strategy gradually switches the entire fund into the \*Capital Protection Fund over the 5 years before retirement. Switches take place every month.
- The \*Capital Protection Fund has a minimum rate of return yet also has some investment growth potential.



*\*Restrictions may apply to switches out of the Capital Protection Fund.*

### To find out more...

Please contact your Account Manager at: Irish Life Corporate Business, Lower Abbey Street, Dublin 1 on Telephone: 01 704 2000 | Fax: 704 1905.

**Please Note:** Every effort has been made to ensure that the information in this publication is accurate at the time of going to press. Irish Life Assurance plc accepts no responsibility for any liability incurred or loss suffered as a consequence of relying on any matter published in or omitted from this publication. Readers are recommended to take qualified advice before acting on any of the matters covered.

**Warning: The value of the fund may be affected by changes in currency exchange rates.**

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

These funds may engage in securities lending to earn returns.

### Contact us

phone: 01 704 2000  
fax: 01 704 1905  
e-mail: [code@irishlife.ie](mailto:code@irishlife.ie)  
website: [www.irishlife.ie/corporatebusiness/](http://www.irishlife.ie/corporatebusiness/)  
write to: Irish Life Corporate Business, Lower Abbey Street, Dublin 1

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

In the interest of customer service we may record and monitor calls. Irish Life Assurance plc, Registered in Ireland number 152576, Vat number 9F55923G.



**Irish Life**