

# Pension Planet Interactive

## User Guide for Financial Advisers, Administrators & Trustees



Irish Life Corporate Business

# A new world of pensions online!



### The guide explains:

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Log on now!

[www.pensionplanetinteractive.ie](http://www.pensionplanetinteractive.ie)



# Introduction



## What features are available?

Pension Planet Interactive is the central online information tool from Irish Life Corporate Business to give access to pension scheme information and perform certain updates. This easy to use system helps financial advisors, pension administrators, trustees and scheme members to manage their pension information in a more effective and efficient way.

### COMPREHENSIVE INFORMATION ✓

- Recent contributions
- Valuations
- Transactions
- Risk benefits
- Scheme and member details
- Fund selection and fund price history

### DOCUMENT LIBRARY ✓

- Member benefit statements
- Completed leaving service options
- Member joining correspondence
- Member update correspondence

### PROCESS LEAVING SERVICE OPTIONS ✓

- Retirement
- Early retirement
- Late retirement
- Withdrawal
- Ill health retirement



### ADD MEMBERS ✓

- Easy and instant
- Add members individually or in bulk
- Comprehensive validation rules
- All members added in real time
- Correspondence available immediately in the document library

### . . . MORE TOOLS AND INFORMATION ✓

- Pensionchoice
- Pension Prophet
- Risk Profiler
- Investment Centre including monthly fund factsheets, weekly and monthly market commentary and a weekly PRSA fund report
- User Management Function for broker offices
- Tooltips and guidance through the system

For feedback or queries on Pension Planet Interactive please contact us

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website: [www.irishlife.ie/corporatebusiness/](http://www.irishlife.ie/corporatebusiness/)

write to: Irish Life Corporate Business, Lower Abbey Street, Dublin 1

# How to register

To register for Pension Planet Interactive contact Irish Life Corporate Business on **01 704 1845** or email [pensionplanet@irishlife.ie](mailto:pensionplanet@irishlife.ie)

The following 3 easy steps explain how to register for Pension Planet Interactive.

## STEP 1

### Registration Email:

You will receive an email from Irish Life Corporate Business with instructions on how to register for Pension Planet Interactive. The email contains your temporary password as well as the link to Pension Planet Interactive to start your registration.



Your temporary password is for registration purposes only and will expire in 7 days. Please complete the registration process within this time limit.

## STEP 2

### Registration:

- First you will be prompted for 4 random digits from your temporary password (contained in your registration email).
- Then select 3 security questions and enter your personal answers. It is important that you choose questions and answers that are memorable for you as you will be asked to answer one of your questions each time you log into the system in the future. You can choose from 9 questions.
- Next, enter a new password to replace your temporary password. A password strength meter will help you determine how secure your new password is.
- Finally, read the terms and conditions and confirm them by checking the acceptance box.

## STEP 3

### Confirmation Email:

When you have completed your registration, you will receive an email with your new user ID. You will need this user ID each time you log in to Pension Planet Interactive in the future.

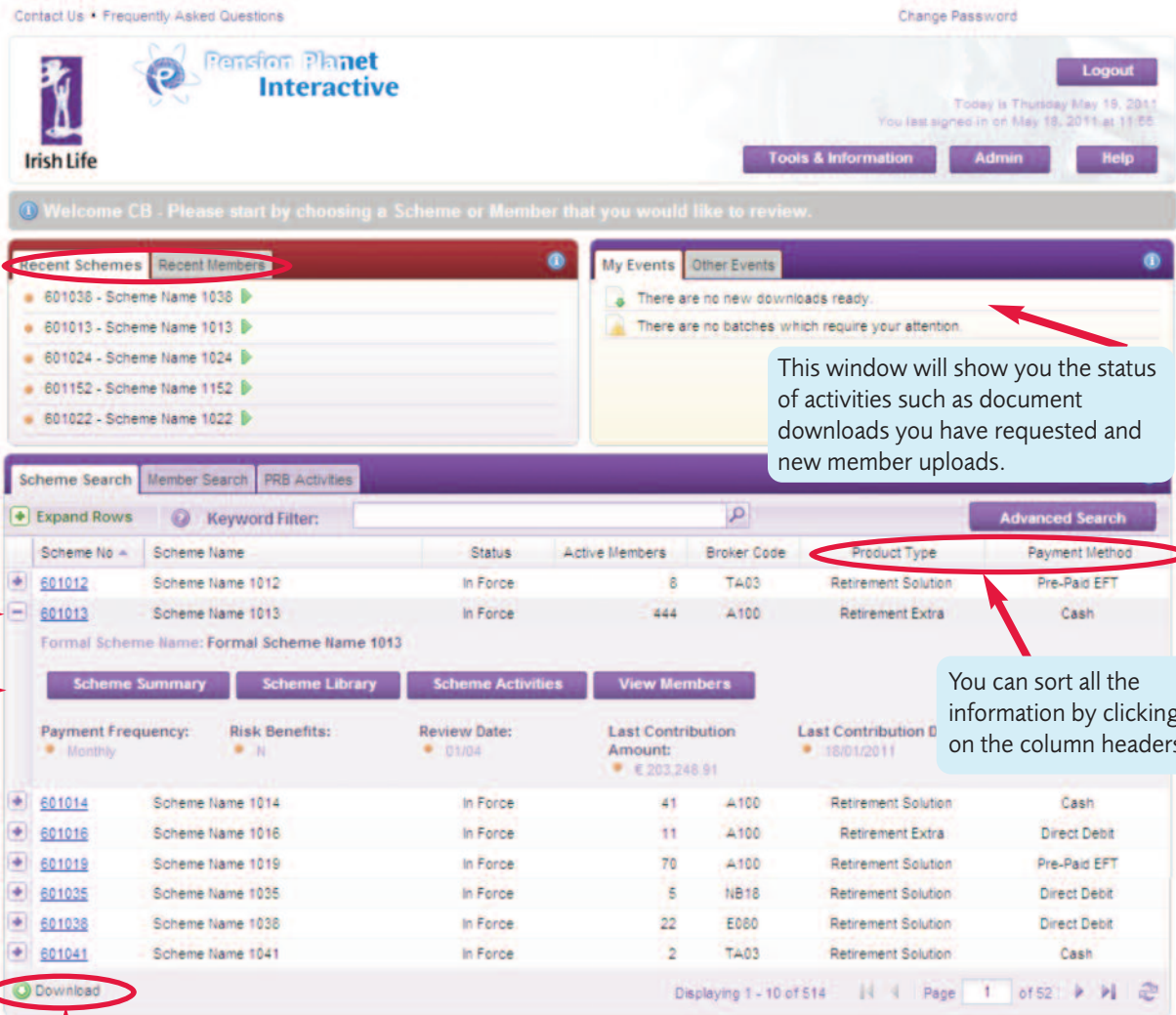


**WARNING:** You should not disclose your user id or password to anybody, please keep them safe. Irish Life will never send letters or emails requesting your Pension Planet Interactive login details.

# Scheme and member information

On Pension Planet Interactive you have access to a wide range of scheme and member information.

- Financial advisors will have access to Defined Contribution and Additional Voluntary Contribution schemes as well as information on PRSAs (Personal Retirement Savings Accounts) and PRBs (Personal Retirement Bonds).
- Pension Administrators and Trustees can access their Defined Contribution or Additional Voluntary Contribution schemes.



**Quick access to schemes and members that you have viewed recently.**

**This window will show you the status of activities such as document downloads you have requested and new member uploads.**

**Expand the row of a scheme or a member to get a quick overview and access to other details and activities.**

**You can sort all the information by clicking on the column headers.**

Scheme No	Scheme Name	Status	Active Members	Broker Code	Product Type	Payment Method
601012	Scheme Name 1012	In Force	8	TA03	Retirement Solution	Pre-Paid EFT
601013	Scheme Name 1013	In Force	444	A100	Retirement Extra	Cash
601014	Scheme Name 1014	In Force	41	A100	Retirement Solution	Cash
601016	Scheme Name 1016	In Force	11	A100	Retirement Extra	Direct Debit
601019	Scheme Name 1019	In Force	70	A100	Retirement Solution	Pre-Paid EFT
601035	Scheme Name 1035	In Force	5	NB18	Retirement Solution	Direct Debit
601038	Scheme Name 1038	In Force	22	E080	Retirement Solution	Direct Debit
601041	Scheme Name 1041	In Force	2	TA03	Retirement Solution	Cash

**Download reports in Pension Planet Interactive here.** You can download information of up to 10,000 rows into Excel spreadsheets.

**Easy ways to find your information quickly:** If you have access to more than one scheme you can search for a scheme through the Keyword Filter. The filter recognises scheme numbers and scheme names or words contained in the scheme names. The Keyword Filter operates a dynamic search, which means that results are narrowed down and displayed immediately while you are typing. Alternatively, you can also use the Advanced Search to enter a combination of defined search terms

Pension Planet Interactive provides you with a wealth of information on scheme and membership details.

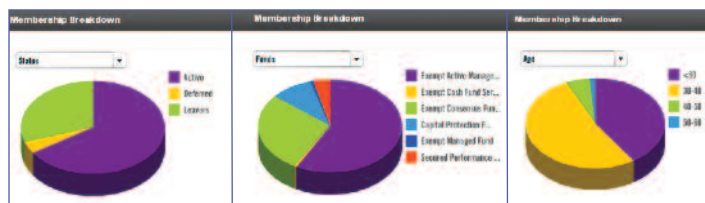
## Scheme Details

- product type
- scheme start date
- annual review date
- contacts
- available investment strategies
- pension contributions methods and frequencies
- Revenue approval and Pension Board details
- internet release information
- details of any applicable risk benefits

## Scheme membership details

A variety of graphs are available to show you membership details of the scheme. Select a criteria from the dropdown box to view membership by:

- member status
- funds
- age
- gender
- investment type
- AVCs



### Member details

- Personal details such as contact details and marital status.
- Pension details including the Expected Retirement Date, and whether the member is included in an Investment Strategy.
- Employment details such as the date when the member joined the company and the scheme.
- Contribution details such as the amounts contributed by the member and the employer if applicable.

### Valuations

You can view and download the scheme valuation in total, by fund, by contribution type and by member. **Please note these values are based on the latest available prices.**

### Transactions

You can view transactions made over the last 24 months. You can also view and download the scheme valuation in total, by fund, by contribution type and by member.

### Risk benefits

You can view the risk benefits that apply to the scheme including benefit type, benefit amount, annual cost and payment types.

### Fund price history

You can check the fund price development of all the funds offered by Irish Life Corporate Business in lists or graph format.

### Account value

You can also view the member's account value by:

- total amount
- fund type
- contribution type.

Valuations are given based on the latest available prices or you can select an effective date from past records. A filtered search displays valuations on a combination of criteria.

# Adding members



Financial Advisers and Pension Administrators can add members to their schemes online for Defined Contribution and Additional Voluntary Contribution schemes.



## What are the benefits?

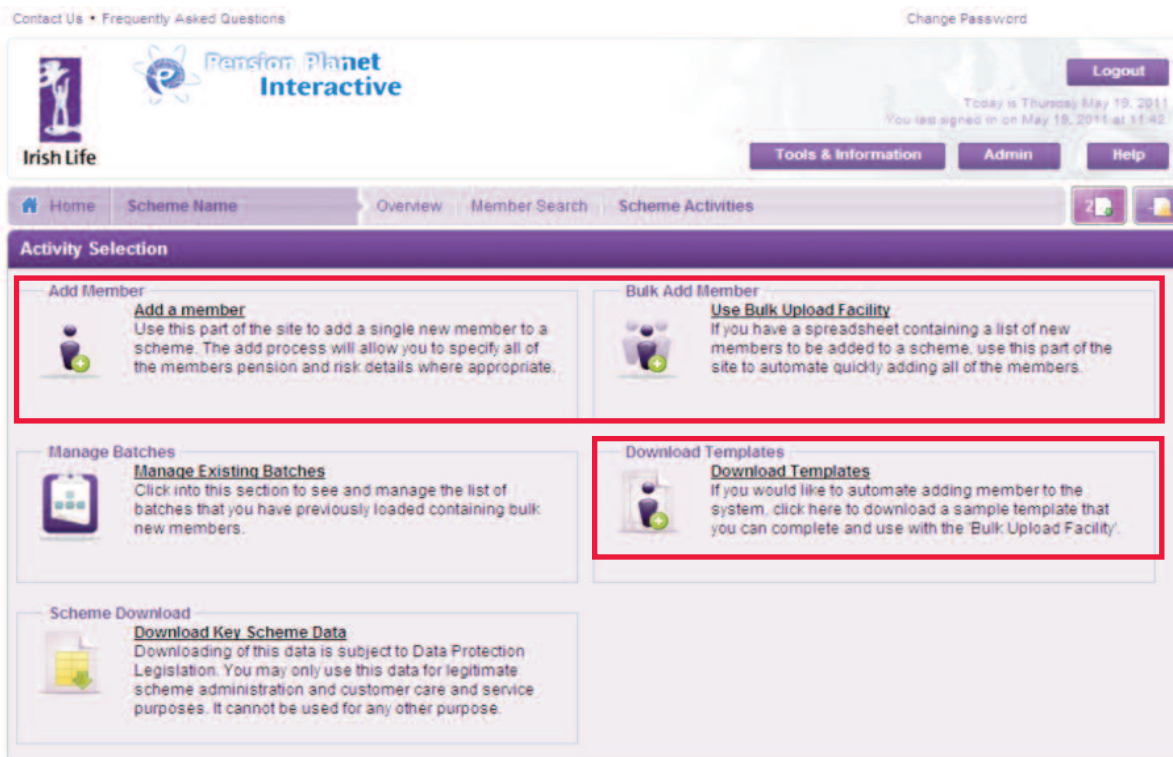
**NEW: Adding Members**  
*Quick & Easy*

- Add members to DC and AVC schemes online.
- Comprehensive validation rules to ensure that all of the information provided is correct.
- Errors can be corrected directly on the system.
- All members are added in real time and will show up immediately as members of the relevant scheme.

**NEW: Member Correspondence**  
*Instant & Simplified*

- Correspondence for all members is generated immediately.
- Documents are therefore available instantly in [document library](#).
- The contents of the member welcome pack have been reviewed and we have introduced product-based websites where members can access their booklets and important flyers.

You can add members through the 'Scheme Activities'.  
You can choose to add a member individually or through a bulk upload facility.



The screenshot shows the 'Scheme Activities' page with the following sections:

- Add Member**: [Add a member](#). Use this part of the site to add a single new member to a scheme. The add process will allow you to specify all of the members pension and risk details where appropriate.
- Bulk Add Member**: [Use Bulk Upload Facility](#). If you have a spreadsheet containing a list of new members to be added to a scheme, use this part of the site to automate quickly adding all of the members.
- Manage Batches**: [Manage Existing Batches](#). Click into this section to see and manage the list of batches that you have previously loaded containing bulk new members.
- Download Templates**: [Download Templates](#). If you would like to automate adding member to the system, click here to download a sample template that you can complete and use with the 'Bulk Upload Facility'.
- Scheme Download**: [Download Key Scheme Data](#). Downloading of this data is subject to Data Protection Legislation. You may only use this data for legitimate scheme administration and customer care and service purposes. It cannot be used for any other purpose.

In order to add a member to Pension Planet Interactive you need to provide information about the new member on:

- Personal Details
- Employment
- Contributions and Funds
- Risk Benefits (if applicable)
- Transfer In (if applicable)

## Data validation and authorisation

After you have entered all of these details, Pension Planet Interactive will run a data validation to check all the entries. If any issues are detected, they will be highlighted, so that you can amend any fields as needed and validate your entries again.

Upon successful validation of your entries, an overview summarises all of your inputs. You can make changes and then authorise the member to add them to the system.



*A member will only be added to the system after a successful authorisation*

## Member correspondance

At the end of the process you can print the member correspondance directly yourself to issue to the member or alternatively refer the printing to Irish Life Corporate Business. We will then automatically issue the documents.

Either way, the documents are immediately stored in the document library now for your future reference.

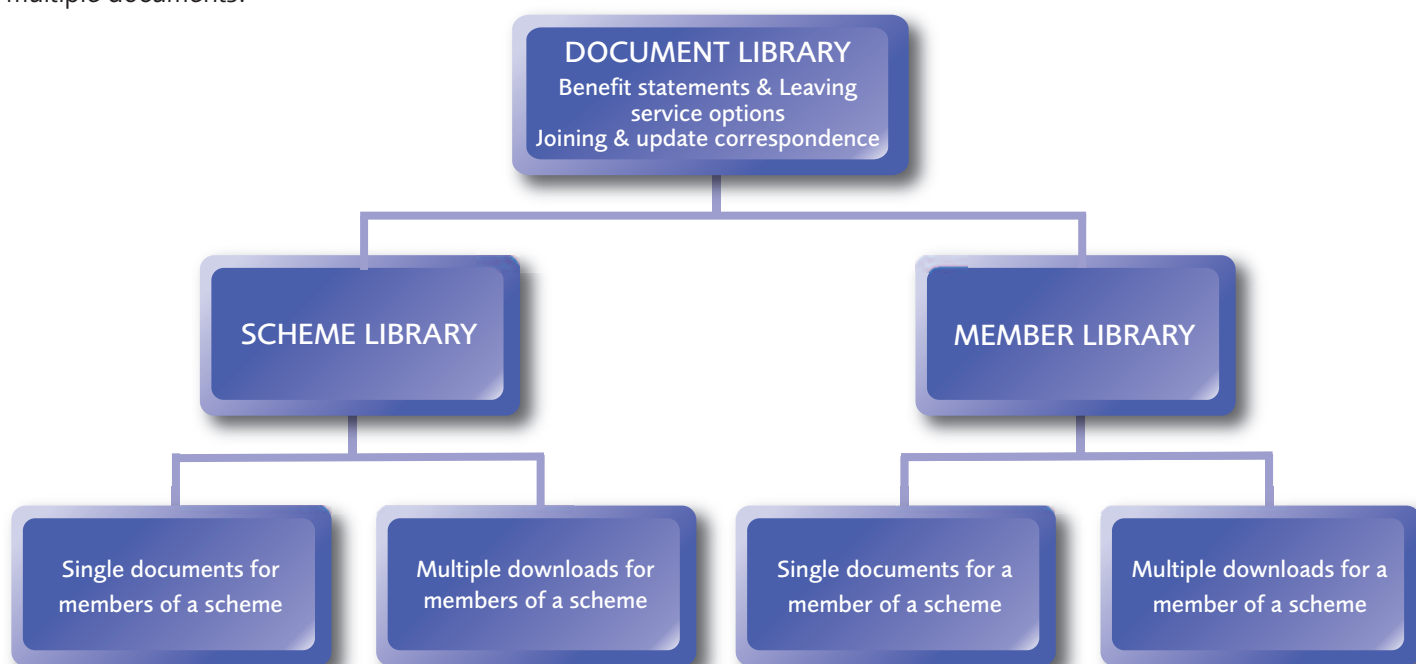


Financial Advisers and Pension Administrators can access member documents for Defined Contribution and Additional Voluntary Contribution schemes. Financial Advisers can also access documents for Personal Retirement Bond and Personal Retirement Savings Account customers.

The document library contains

- benefit statements that have been issued (since 2009),
- leaving service options that have been completed for members,
- member joining correspondence (since October 2010),
- correspondence confirming personal detail updates (since April 2010).

Member joining correspondence and personal detail changes along with benefit statements and leaving service options completed online will automatically be added. The following diagram gives an overview of the structure of the document library. The library is available at a scheme and a member level. In both of these you can access and download single or multiple documents.



## Access to the library

You can access the Document Library through the scheme section or through the member section of Pension Planet Interactive.

## Available documents

Within the library you can find different sections for benefit statements, leaving service quotes and other general documentation.

## Search options

There are a variety of search options available: You can find documents by the type of documents and/or by selecting a date range within which the documents have been produced.

## Downloading documents individually or in bulk

You can download documents individually or in bulk in both the scheme library and the member library, by clicking on the member link or the document. Individual member documents can be directly opened, saved and downloaded in PDF format.

Alternatively, you can request to download documents in bulk.

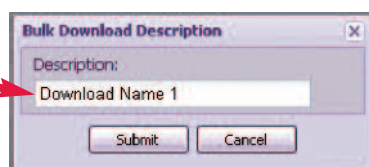
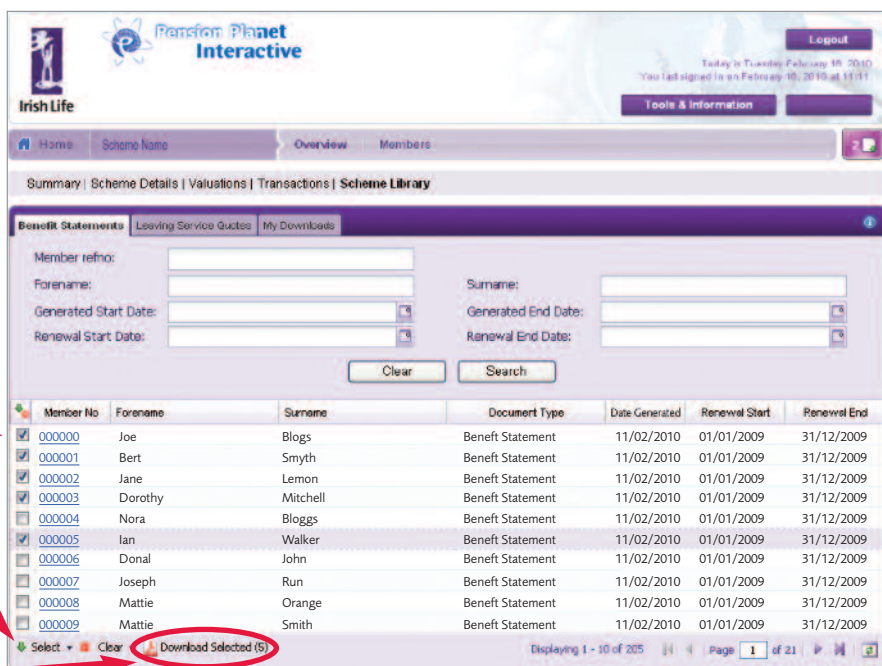
### Bulk document download

Download bulk documents in the following way:

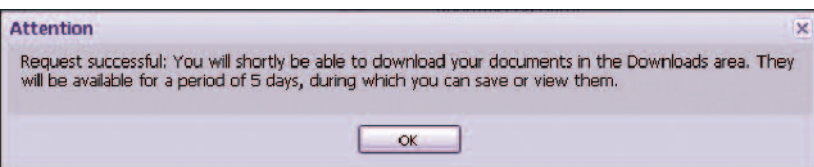
**1** Select a number of documents by ticking the box in front of the documents or select all documents with the "select" button.

**2** When you have selected your documents, click the button "Download Selected" to start the download process.

**3** Then give the download request a title in "Bulk Download Description" before you submit your request so you can easily find it again.



The time taken to download depends on the number of documents. When your download is complete you will receive an email. There are also notifications displayed in Pension Planet Interactive to tell you that your downloads are ready for you, see below for details on how to access your downloads.



### Checking the progress of your download and accessing bulk downloads

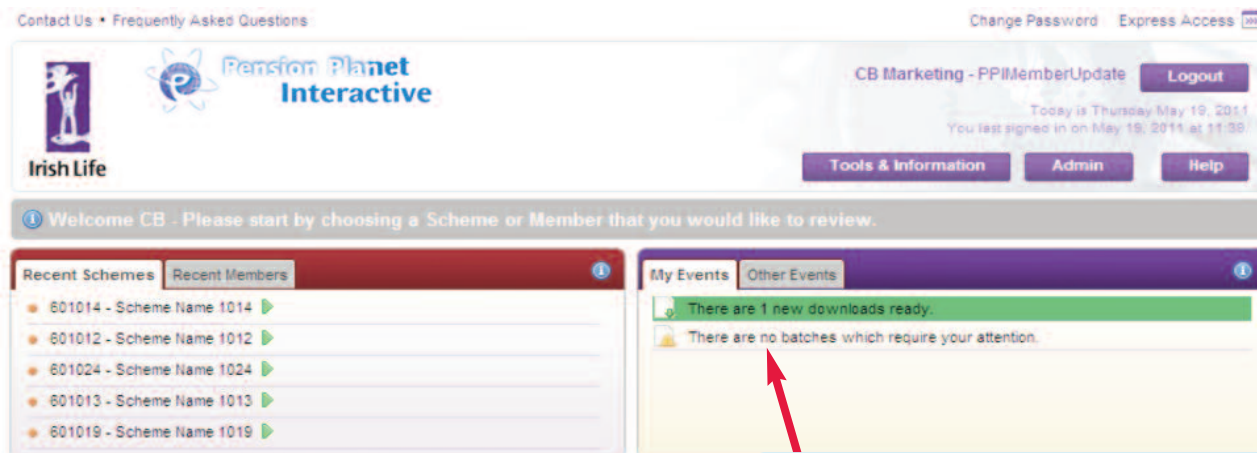
You will receive an email when your download is ready, or you can check the status in Pension Planet Interactive.

To view your downloads or to check the downloads status:



This icon at the top right of the screen shows the number of completed downloads which are ready for you. If you have downloads ready you can click the icon and use the green actions button to get your PDF.

Or access your downloads through "My events"



The screenshot shows the Pension Planet Interactive user interface. At the top, there are links for "Contact Us" and "Frequently Asked Questions" on the left, and "Change Password" and "Express Access" on the right. The main header area includes the "Irish Life" logo, the "Pension Planet Interactive" logo, and the user's name "CB Marketing - PPIMemberUpdate" with a "Logout" button. Below this, the date and time are displayed: "Today is Thursday May 19, 2011" and "You last signed in on May 19, 2011 at 11:30". There are also buttons for "Tools & Information", "Admin", and "Help". A welcome message reads: "Welcome CB - Please start by choosing a Scheme or Member that you would like to review." Below this, there are two main sections: "Recent Schemes" and "Recent Members" on the left, and "My Events" and "Other Events" on the right. The "My Events" section has a green notification bar that says "There are 1 new downloads ready." and a yellow notification bar that says "There are no batches which require your attention." A red arrow points to the green notification bar.

The "My Events" window immediately tells you how many documents are ready. You could leave Pension Planet Interactive and return later in the day to access your downloads.

# Update member details

Easy and instant! Financial Advisers and pension administrators can update a variety of member details directly online in Pension Planet Interactive.

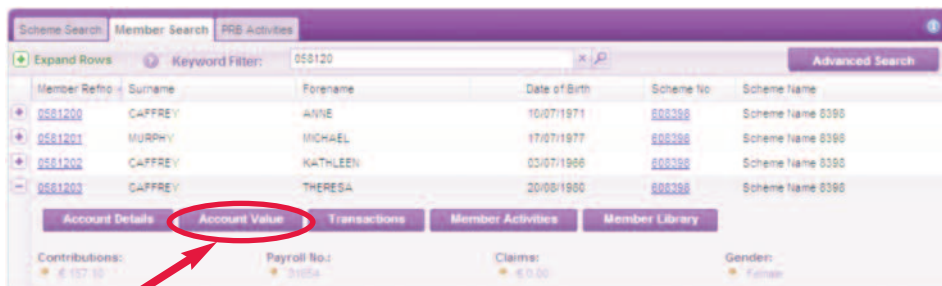


## TO COMPLETE AN UPDATE

1. Select the member from your scheme listing
2. Choose the member activities tab
3. Update the member details as required
4. Save the changes

## Accessing the 'Update Member' function

Search for a member in your scheme and then click the plus sign on the left of the row to expand the row. Click the 'Member Activities' button to access the update member functionality.

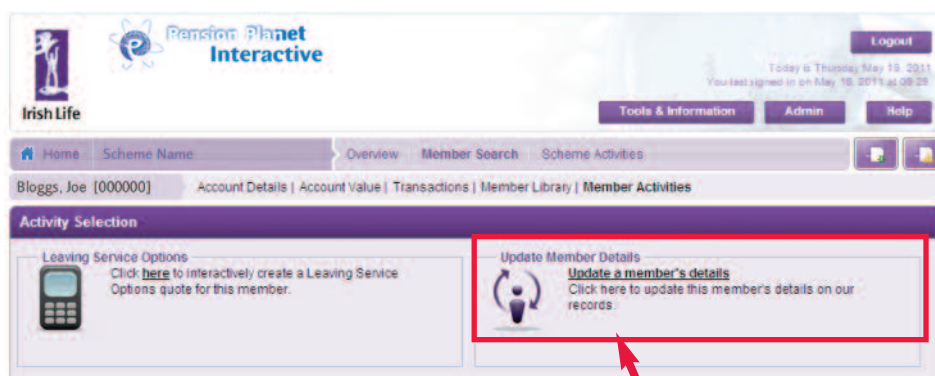


Member Refno	Surname	Forename	Date of Birth	Scheme No	Scheme Name
0581200	CAFFREY	ANNE	16/07/1971	000398	Scheme Name 0398
0581201	MURPHY	MICHAEL	17/07/1977	000398	Scheme Name 0398
0581202	CAFFREY	KATHLEEN	03/07/1966	000398	Scheme Name 0398
0581203	CAFFREY	THERESA	20/05/1900	000398	Scheme Name 0398

Account Details | **Account Value** | Transactions | Member Activities | Member Library

Contributions: 4 137.10 | Payroll No.: 310754 | Claims: 4 0.00 | Gender: Female

Alternatively, without expanding the row, you can click the hyperlinked member number. This will bring you into the member record where the 'Member Activities' section can be accessed.



Irish Life Pension Planet Interactive

Today is Thursday, May 19, 2011  
You last signed in on May 16, 2011 at 08:28

Tools & Information | Admin | Help

Home | Scheme Name | Overview | Member Search | Scheme Activities

Bloggs, Joe (000000) | Account Details | Account Value | Transactions | Member Library | Member Activities

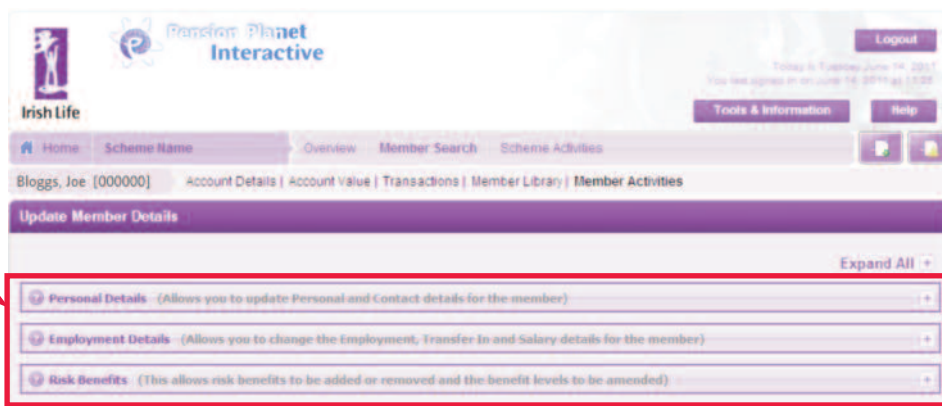
**Activity Selection**

Leaving Service Options  
Click [here](#) to interactively create a Leaving Service Options quote for this member.

**Update Member Details**  
**Update a member's details**  
Click here to update this member's details on our records.

Then select the activity to "Update a member's details."

In the next screen you will then see the update options grouped into categories. Expand the category most relevant to you or all sections.



Irish Life Pension Planet Interactive

Today is Thursday, June 14, 2011  
You last signed in on June 14, 2011 at 11:37

Tools & Information | Help

Home | Scheme Name | Overview | Member Search | Scheme Activities

Bloggs, Joe (000000) | Account Details | Account Value | Transactions | Member Library | Member Activities

**Update Member Details**

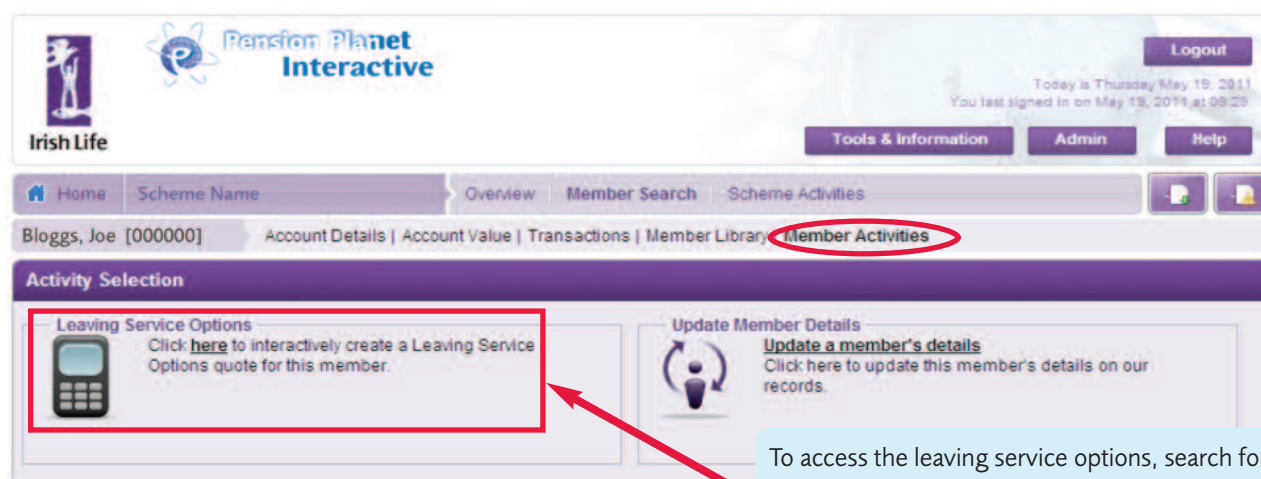
Expand All +

- Personal Details** - (Allows you to update Personal and Contact details for the member) +
- Employment Details** - (Allows you to change the Employment, Transfer In and Salary details for the member) +
- Risk Benefits** - (This allows risk benefits to be added or removed and the benefit levels to be amended) +

# Leaving service options

Financial advisers and pension administrators can process leaving service options online for Defined Contribution and Additional Voluntary Contribution members.

Financial advisers can also process leaving service options for unit-linked Personal Retirement Bonds. The results for the online leaving service options are the same as the options you would have received in the past from Irish Life Corporate Business. The main difference is that you can now receive them immediately using Pension Planet Interactive. Leaving service options can be processed online for retirements or withdrawals.



The screenshot shows the Pension Planet Interactive web interface. At the top, there is a header with the Irish Life logo, Pension Planet Interactive logo, and a 'Logout' button. Below the header, there is a navigation bar with 'Home', 'Scheme Name', 'Overview', 'Member Search', and 'Scheme Activities'. A breadcrumb trail shows 'Bloggs, Joe [000000] > Account Details | Account Value | Transactions | Member Library > Member Activities'. The 'Member Activities' button is circled in red. Below the breadcrumb trail, there is an 'Activity Selection' section with two main options: 'Leaving Service Options' and 'Update Member Details'. The 'Leaving Service Options' option is highlighted with a red box and a red arrow pointing to a callout box.

To access the leaving service options, search for the member in Pension Planet Interactive. Once you have selected the relevant member, the toolbar on top of the screen will include a "Member Activities" button. This button brings you to a new screen in which you find the leaving service options.

## How to process a quote



### Leaving Dates and Quote Options:

To start the quotes process just enter the Date of Leaving Service and the Date of Retirement if different. The Date of Leaving Service can only be maximum 1 month in the future from the date you run the quote and no more than 12 months in the past.

Depending on the member's circumstances you will be given relevant leaving options, e.g. Ill Health, Normal Retirement, Early Retirement, Late Retirement or Withdrawal etc.

You should confirm the Date of Leaving Service if it has been confirmed by the employer. If you choose to confirm this date then Pension Planet Interactive will update the records held by Irish Life Corporate Business to that effect. As a result, the member will no longer be covered for risk benefits and we will stop charging risk premiums.



### Quote Details:

The next screen prompts you for more information such as the name and address of the contact to post out the quote documents to.

You can review the key dates again such as the date of retirement, the date the member joined the company and the date the pensionable service began. You can change any of the assumptions on which the quote is based. If you have selected a retirement quote you can see the pension assumptions and any other relevant information that will impact the quote, such as the final claim salary.

**STEP  
3**

### Superannuation details for Public Service Sector members only:

This screen is shown for public sector retirements only and allows you to capture the additional information which is required to process these retirement options accurately, such as the benefits payable under the superannuation scheme.

**STEP  
4**

### Quote results:

The quote output screen will then display the surrender value and the total contributions paid, followed by the details of the leaving options available to this member.

In the end, you can then print the full text results and complete the quote process.



Completed Leaving Service Options are also directly saved in the Document Library for future reference.

If there is a problem with your quote, you will have an option to request the quote directly from Irish Life Corporate Business through Pension Planet Interactive.

Pension Planet Interactive not only offers you scheme and member information but also extensive tools and information to keep you up to date with pensions and investments.

## Investment Centre:

The Investment Centre offers

- **weekly** and **monthly** market commentaries
- **monthly** fund factsheets
- Investment Guide with an overview of the funds available from Irish Life Corporate Business
- **weekly** PRSA fund report

## Pension Prophet

Pension Prophet is an easy to use projection tool to help with financial planning for retirement. Pension Prophet predicts the size of the pension fund a member may accumulate at retirement based on current and projected contribution levels, investment returns, income and inflation developments. Projections can be varied to see what effect different contribution amounts and investment periods can have on the fund.



The screenshot shows the Pension Planet Interactive website interface. At the top, there is a navigation bar with 'Home', 'Tools & Information', 'Tools', 'Investment Centre', and 'Contact Us'. Below this is a 'Tools' section with four tool cards:

- Pension Choice**: Create your own personal quotation with our unique **Pension Choice** tool.
- Pension Prophet**: Project your pension income in retirement with our invaluable online **Pension Prophet** resource.
- Pension Progress**: See how pension funds have progressed compared to property and cash over the last 70 years with **Pension Progress**.
- Risk Profiler**: Discover what type of an investor with our easy to use **Risk Profiler**.

## Pension Choice

Lets you run annuity quotes for our retirement products.

## Pension Progress

See how equities, property, bonds and cash have performed historically.

## Risk profiler

The Risk Profiler determines what type of investor you are in relation to investment risk.

# How to change your password

## How to change your password

The following circumstances may arise that require you to change your password :

- Your initial registration password which you receive with your registration email needs to be changed within 7 days of receipt.
- You have forgotten your password.
- You wish to change your password.
- You are asked to change your password every 90 days.



You will be asked to change your password regularly every 90 days and you need to reset it to gain access to the system.

If you wish to change or reset your password this can be done in the following way:

### Changing your password

**STEP 1**

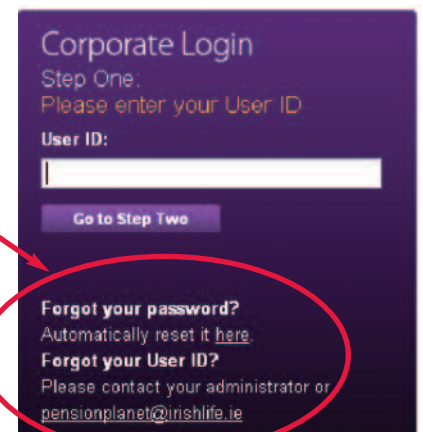
If you wish to reset or change your password because it has expired or you have forgotten it, follow the link during the logon process to reset your password.

**STEP 2**

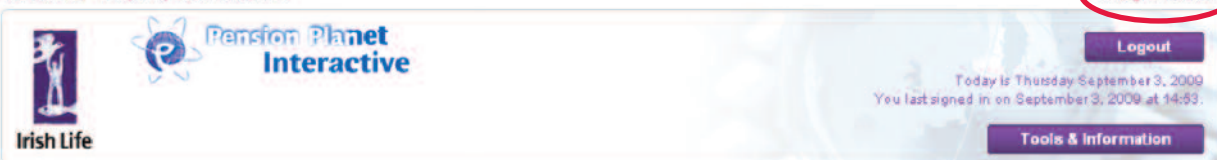
Then enter your User ID and email address, together with an answer to one of the security questions.

**STEP 3**

You will then receive an email with a new registration password which you need to change within 7 days.



[Contact Us](#) • [Frequently Asked Questions](#)



If you are logged on to Pension Planet Interactive you can access the 'Change Password' link at the top right corner of the screen.



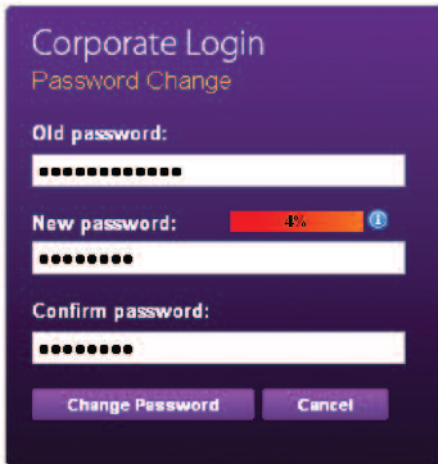
**WARNING:** You should not disclose your user ID or password to anybody, please keep them safe. Irish Life will never send letters or emails requesting your Pension Planet Interactive login details.

# How to change your password

## Password Strength Meter

Pension Planet Interactive applies password standards to ensure that user's passwords are secure. Any time you change your password, Pension Planet Interactive will show you a password strength meter to indicate how secure your new password is.

Insecure passwords are indicated by a red bar on the meter. Partially secure passwords are indicated with an amber bar, more secure passwords are illustrated by a green bar.



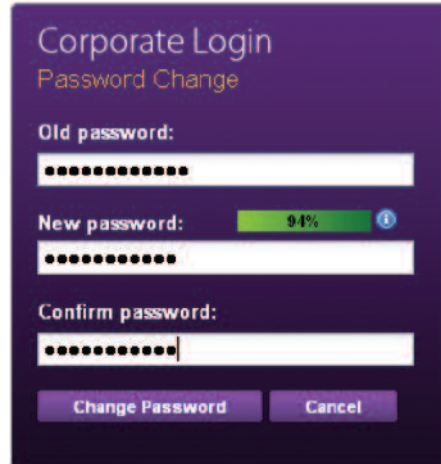
Corporate Login  
Password Change

Old password:  
[Redacted]

New password: 4% ⓘ  
[Redacted]

Confirm password:  
[Redacted]

Change Password Cancel



Corporate Login  
Password Change

Old password:  
[Redacted]

New password: 94% ⓘ  
[Redacted]

Confirm password:  
[Redacted]

Change Password Cancel

When you are choosing your password it must be at least 8 characters long. Also you cannot use a previous Pension Planet Interactive password again. To help you create a very secure password please see the following guidelines:

### Recommended

- Use a mix of upper case and lower case characters
- Use a mixture of numbers, letters and symbols
- Use symbols such as @, \*, + etc.

### Never

- Repeat the same character in your password eg: 'aaaa' or 'ababab'
- Use sequential characters in your password such as '1234' or 'abcd'



**NOTE:** Your new password needs to be at least 10% secure on the password meter to be accepted by Pension Planet Interactive.

# User administration function



The user management function (Super User) allows Financial Advisers and Pension Administrators to change the users within their group:

- Add and edit user profiles
- Re-set passwords and registration
- Disable users no longer working in the organisation

The Super User access is a simple and quick method to help you manage the security of your user group. The user management function (super user) will be held by one or two users within each group.

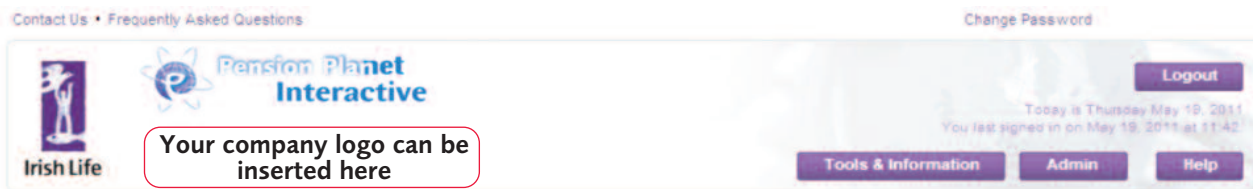
If you would like to know more about this function please contact Irish Life Corporate Business for further details.

# Branding options



We offer the option to brand pages within Pension Planet Interactive which relate to your schemes with your company logo. Your company logo will then be shown to anybody (financial advisor, employer, trustee and members) who has access to your schemes.

If you would like to find out more about this branding opportunity please contact Irish Life Corporate Business.



**WARNING:** You should not disclose your user ID or password to anybody, please keep them safe. Irish Life will never send letters or emails requesting your Pension Planet Interactive login details.



### Contact us

phone: 01 704 1845  
fax: 01 704 1905  
e-mail: [pensionplanet@irishlife.ie](mailto:pensionplanet@irishlife.ie)  
website: [www.pensionplanetinteractive.ie](http://www.pensionplanetinteractive.ie)  
write to: Irish Life Corporate Business, Lower Abbey Street, Dublin 1



Irish Life