

# Pension Planet Interactive User Guide for Members



Irish Life Corporate Business

## A new world of pensions online!



Log on now!

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



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

## STEP 1

### Get a Registration Code

If you are a new member of the pension plan you will have received your Registration Code. You may have received your registration code by email, SMS or letter from Irish Life.

Alternatively, log onto [www.pensionplanetinteractive.ie](http://www.pensionplanetinteractive.ie) and request a Registration Code through the Member Log In screen. You will need to enter your member number and date of birth. Your code will be issued in the post.

## STEP 2

### Registration

Once you have your Registration Code log on to [www.pensionplanetinteractive.ie](http://www.pensionplanetinteractive.ie). Enter your Registration Code, date of birth, as well as your email address and/or your mobile phone number. We will immediately send you a User Name and your password.

## STEP 3

### Set your password

You can now log in. Enter your User Name and password. You will be asked to set up 3 security questions for future reference and you can then change your password. Finally, you must accept the Terms & Conditions.

For future logins you will need to remember your User Name and the new password you generated.

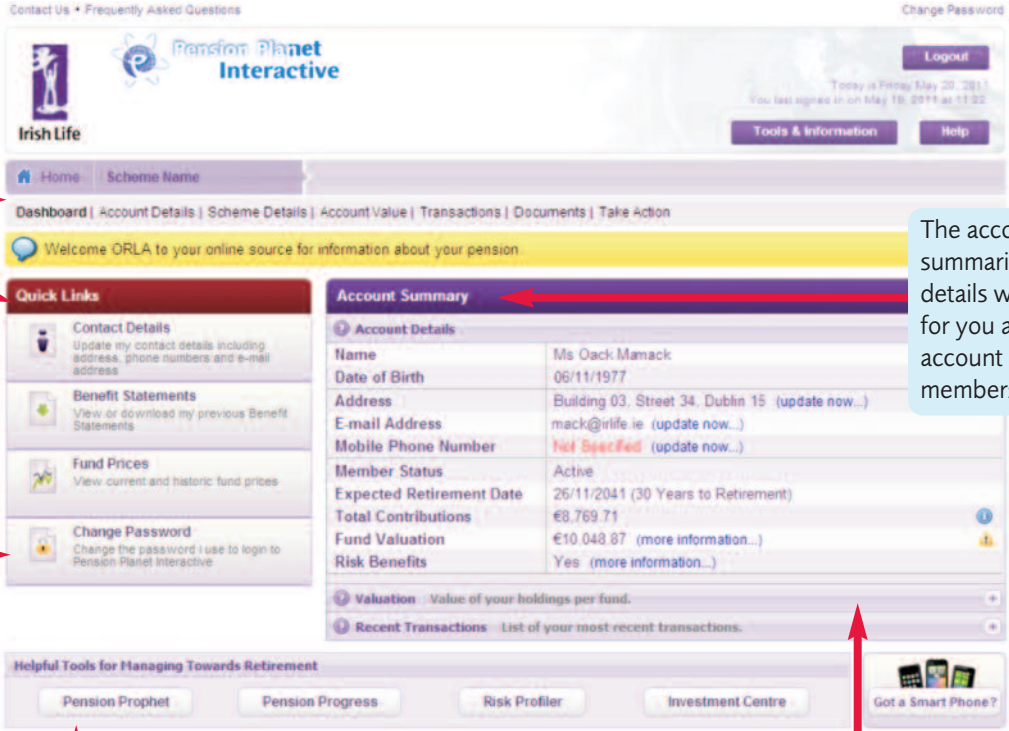


**WARNING:** You should not disclose your User Name or password to anybody, please keep them safe. Irish Life will never send letters or emails requesting your Pension Planet Interactive login details.

# An overview of your pension scheme details

Welcome to Pension Planet Interactive!

The first screen you see when you access the system shows you an overview of important details of your pension plan and provides links to further information.



The screenshot shows the Pension Planet Interactive dashboard for a user named ORLA. The dashboard includes a navigation bar with links like Home, Scheme Name, and Dashboard. A 'Quick Links' section offers options for Contact Details, Benefit Statements, Fund Prices, and Change Password. The 'Account Summary' section displays personal and financial details. At the bottom, there are 'Helpful Tools for Managing Towards Retirement' including Pension Prophet, Pension Progress, Risk Profiler, and Investment Centre.

Use the navigation bar or the quick links to access further details about your account, scheme, transactions, documents and investment funds.

Click here if you wish to change your password.

The account summary summarises the contact details we currently hold for you as well as the account details and membership status.

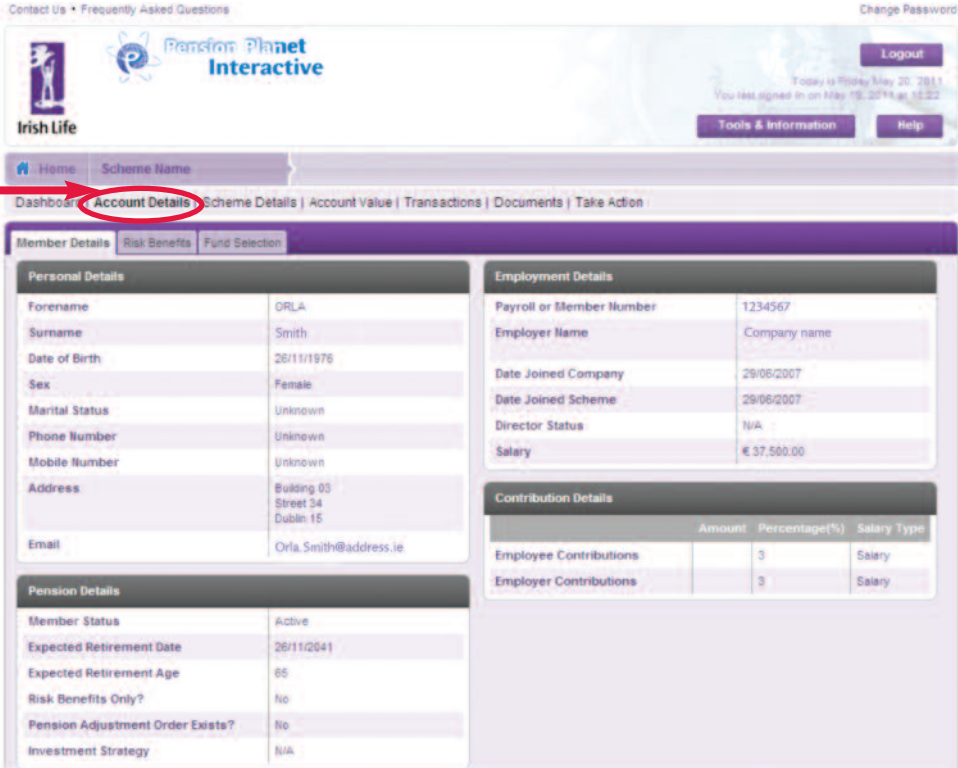
Click here to see details of your valuations and transactions.

Pension Planet Interactive also provides a wide range of other great retirement planning tools and a comprehensive Investment Centre to keep you up to date with investment funds and market developments.

Account Summary	
Account Details	
Name	Ms Oack Mamack
Date of Birth	06/11/1977
Address	Building 03, Street 34, Dublin 15 (update now...)
E-mail Address	mack@irife.ie (update now...)
Mobile Phone Number	Not Specified (update now...)
Member Status	Active
Expected Retirement Date	26/11/2041 (30 Years to Retirement)
Total Contributions	€8,769.71
Fund Valuation	€10,048.87 (more information...)
Risk Benefits	Yes (more information...)

# Account Details

In the section called "Account Details" you find information relating to your personal details, your pension details, employment and contributions.



Account Details

Personal Details	
Forename	ORLA
Surname	Smith
Date of Birth	26/11/1976
Sex	Female
Marital Status	Unknown
Phone Number	Unknown
Mobile Number	Unknown
Address	Building 63 Street 34 Dublin 15
Email	Orla.Smith@address.ie

Employment Details	
Payroll or Member Number	1234567
Employer Name	Company name
Date Joined Company	29/06/2007
Date Joined Scheme	29/06/2007
Director Status	N/A
Salary	€ 37,500.00

Contribution Details			
	Amount	Percentage(%)	Salary Type
Employee Contributions		3	Salary
Employer Contributions		3	Salary

Pension Details	
Member Status	Active
Expected Retirement Date	26/11/2041
Expected Retirement Age	66
Risk Benefits Only?	No
Pension Adjustment Order Exists?	No
Investment Strategy	N/A

Risk Benefits  
If applicable to your scheme, you can also view the risk benefits you are covered for in your scheme.



Risk Benefits

Benefit Type	Benefit Amount	Annual Cost	Payment Type
Death in Service by Invoice	€112,500	€30.45	Invoiced
Premium Protection Plan by Invoice	€2,341	€10.07	Invoiced
Salary Protection Plan by Invoice	€3,502	€27.04	Invoiced

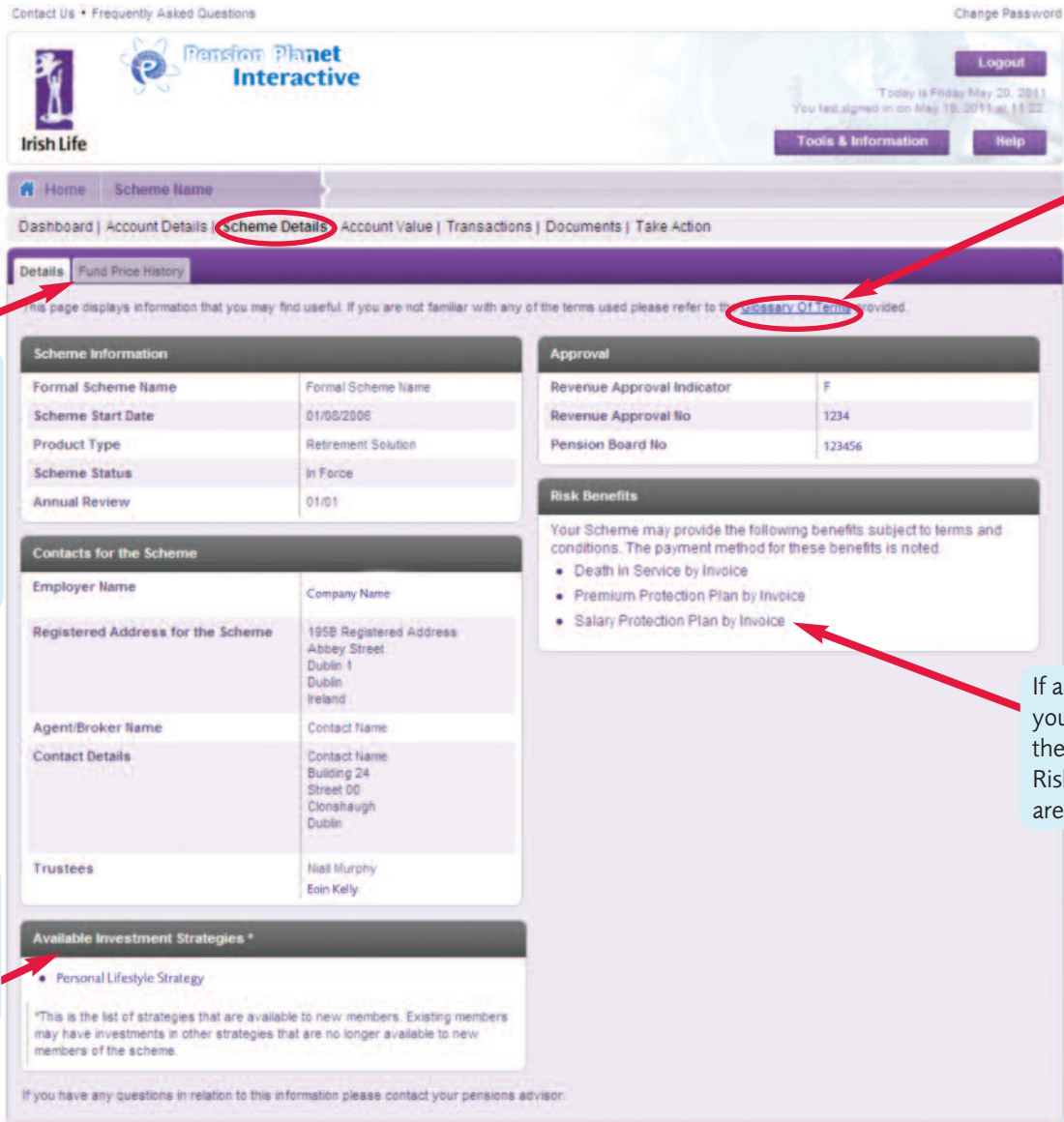
Fund Selection  
The section "Fund Selection" tells you which funds you are currently invested in.



Fund Selection

Contribution Type	Fund/Strategy	Allocation
Employee Contributions	Consensus Fund	100
Employer Contributions	Consensus Fund	100

# Scheme Details



Contact Us | Frequently Asked Questions Change Password

Irish Life Logout

Today is Friday May 20, 2011  
You last signed in on May 19, 2011 at 11:22

Tools & Information Help

Home | Scheme Name

Dashboard | Account Details | **Scheme Details** | Account Value | Transactions | Documents | Take Action

Details | Fund Price History

This page displays information that you may find useful. If you are not familiar with any of the terms used please refer to the **Glossary of Terms** provided.

Scheme Information	
Formal Scheme Name	Formal Scheme Name
Scheme Start Date	01/05/2006
Product Type	Retirement Solution
Scheme Status	In Force
Annual Review	01/01

Approval	
Revenue Approval Indicator	F
Revenue Approval No	1234
Pension Board No	123456

Contacts for the Scheme	
Employer Name	Company Name
Registered Address for the Scheme	195B Registered Address Abbey Street Dublin 1 Dublin Ireland
Agent/Broker Name	Contact Name
Contact Details	Contact Name Building 24 Street 00 Clonsillaugh Dublin
Trustees	Niall Murphy Eoin Kelly

Available Investment Strategies *	
<ul style="list-style-type: none"> <li>Personal Lifestyle Strategy</li> </ul>	

\*This is the list of strategies that are available to new members. Existing members may have investments in other strategies that are no longer available to new members of the scheme.

If you have any questions in relation to this information please contact your pensions advisor.

Help!  
We have developed a "Glossary of Terms" to help you with the terms used in Pension Planet Interactive

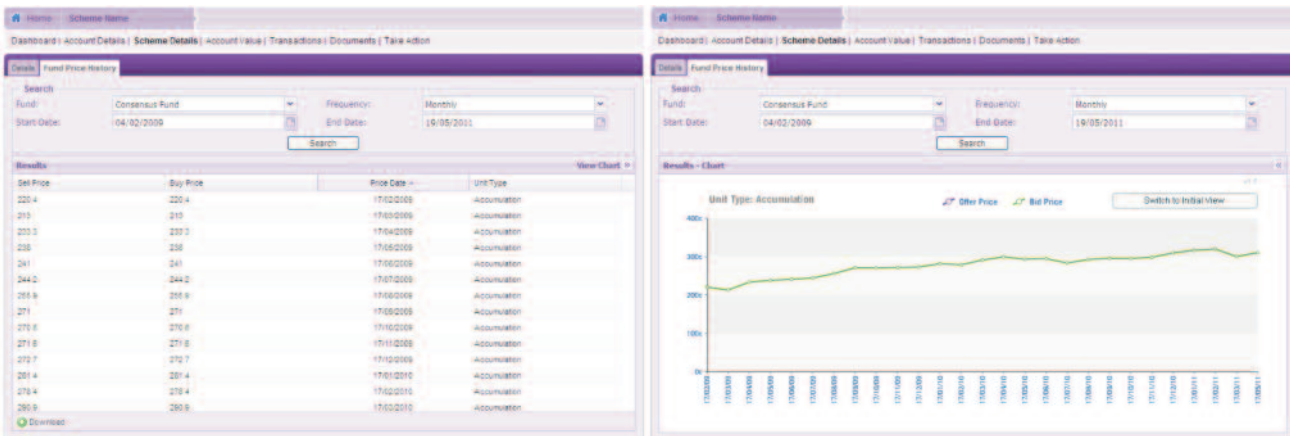
To see how investment funds available in your scheme have performed in the past, check the "Fund Price History".

If your scheme offers an investment strategy, it is listed here.

If applicable to your scheme, the options for Risk Benefits are listed here.

## Fund Price History

In the Fund Price History you can select a fund and a date range to view the development of the fund price over time. You can view the fund performance in a table of prices or in a graph.



Dashboard | Account Details | Scheme Details | Account Value | Transactions | Documents | Take Action

Details | Fund Price History

Search

Fund: Consensus Fund Frequency: Monthly

Start Date: 04/02/2009 End Date: 19/05/2011

Sell Price	Buy Price	Price Date	Unit Type
222.4	220.4	17/02/2009	Accumulation
219.0	219.0	17/03/2009	Accumulation
220.3	220.3	17/04/2009	Accumulation
220.0	220.0	17/05/2009	Accumulation
241.0	241.0	17/06/2009	Accumulation
244.0	244.0	17/07/2009	Accumulation
266.9	266.9	17/08/2009	Accumulation
271.0	271.0	17/09/2009	Accumulation
270.6	270.6	17/10/2009	Accumulation
271.6	271.6	17/11/2009	Accumulation
272.7	272.7	17/12/2009	Accumulation
281.4	281.4	17/01/2010	Accumulation
278.4	278.4	17/02/2010	Accumulation
280.9	280.9	17/03/2010	Accumulation

Results - Chart

Unit Type: Accumulation

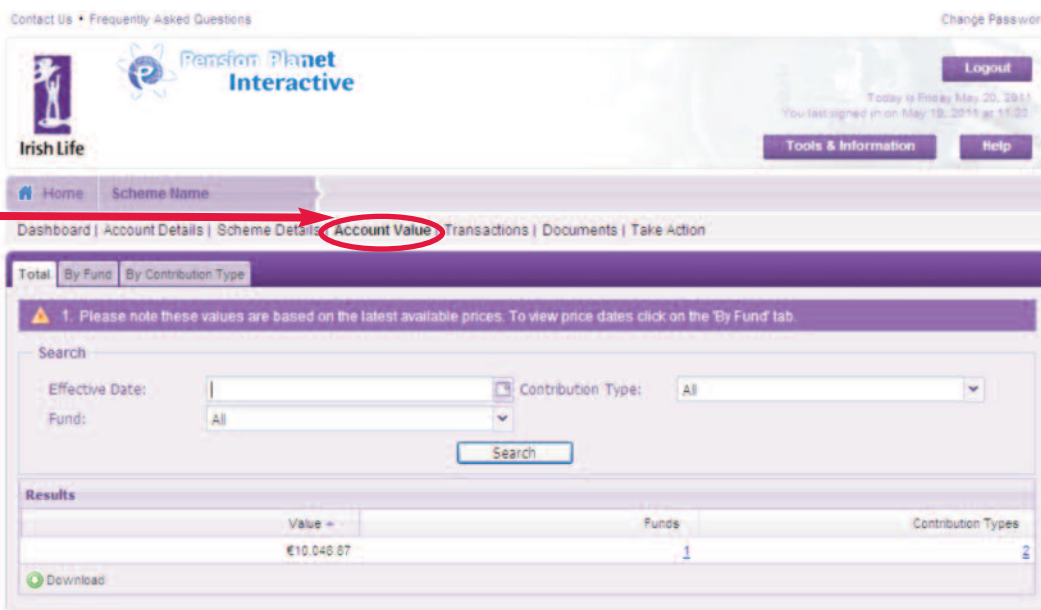
Offer Price Bid Price

Switch to Initial View

# Account Value

View your account value here for the current date or a date in the past. You can also view the values per contribution type or per fund.

Please note these values are based on the latest available prices. To view price dates click on the 'By Fund' tab.



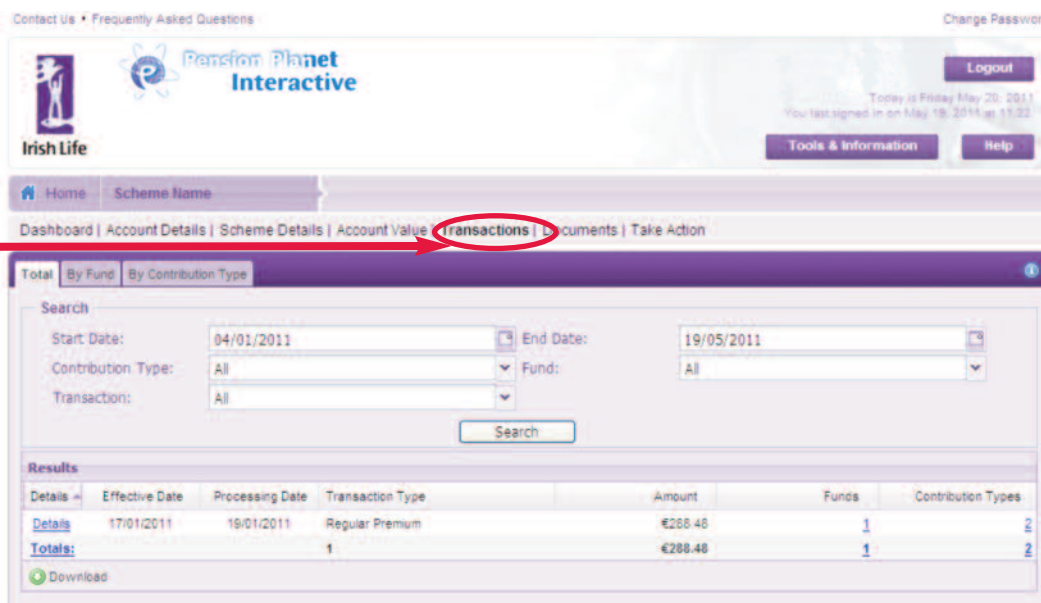
The screenshot shows the 'Account Value' page. A red arrow points to the 'Account Value' link in the navigation menu. The page displays a search form with 'Effective Date' and 'Fund' dropdowns, and a 'Search' button. Below the search form is a table with the following data:

Value	Funds	Contribution Types
€10,046.87	1	

A 'Download' button is located at the bottom left of the results section.

# Transactions

You can view transactions over the last 24 months and filter by contribution types, funds and transaction types.



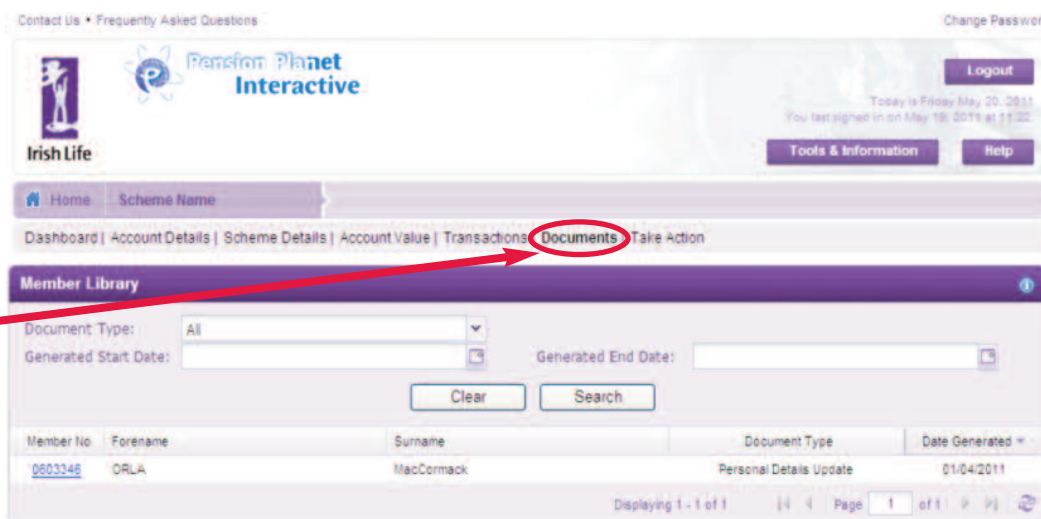
The screenshot shows the 'Transactions' page. A red arrow points to the 'Transactions' link in the navigation menu. The page displays a search form with 'Start Date', 'End Date', 'Contribution Type', 'Fund', and 'Transaction' dropdowns, and a 'Search' button. Below the search form is a table with the following data:

Details	Effective Date	Processing Date	Transaction Type	Amount	Funds	Contribution Types
<a href="#">Details</a>	17/01/2011	19/01/2011	Regular Premium	€288.48	1	2
<b>Totals:</b>			1	€288.48	1	2

A 'Download' button is located at the bottom left of the results section.

# Document Library

The Document Library is one of the great new features in Pension Planet Interactive. It shows your recent benefit statements and correspondence items.



The screenshot shows the 'Document Library' page. A red arrow points to the 'Documents' link in the navigation menu. The page displays a search form with 'Document Type' dropdown, 'Generated Start Date', and 'Generated End Date' fields, and 'Clear' and 'Search' buttons. Below the search form is a table with the following data:

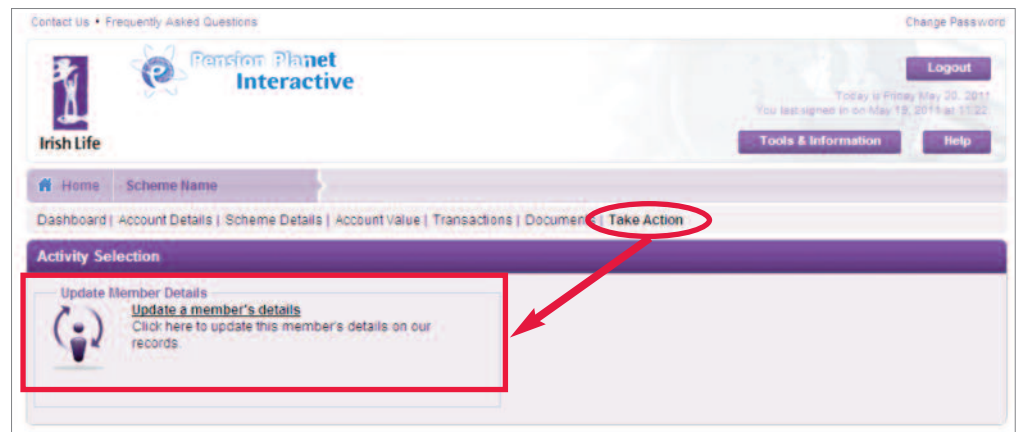
Member No	Forename	Surname	Document Type	Date Generated
<a href="#">060334E</a>	ORLA	MacCormack	Personal Details Update	01/04/2011

At the bottom, it says 'Displaying 1 - 1 of 1' and 'Page 1 of 1'.

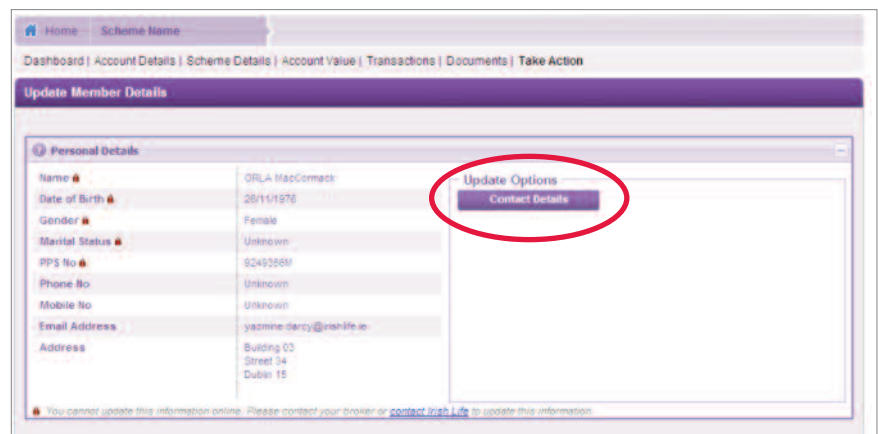
# Updating your contact details

Pension Planet Interactive lets you update your contact details, such as your phone number, mobile number, email address or postal address, directly in the system.

To do so, click on the relevant item in the dashboard screen or go to "Take Action".

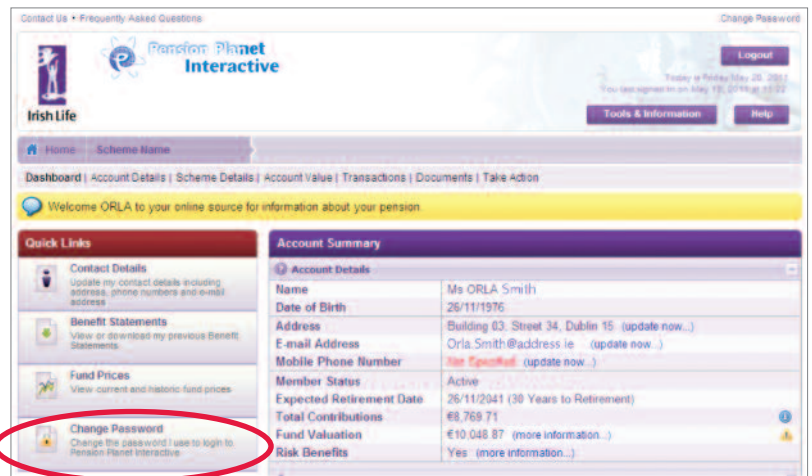


To update your contact details, you will be asked to answer a security question first.



# How to change your password

To change your password click on the quick link in the overview screen or on the link at the top right hand corner of the screen.



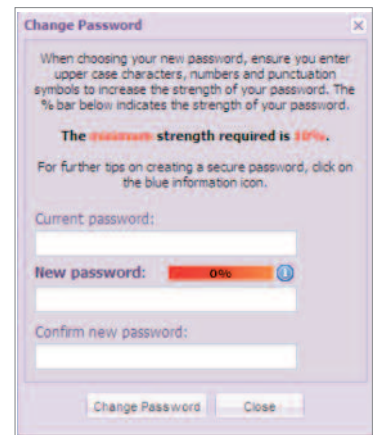
## Pension Planet Interactive password policy

Pension Planet Interactive applies password standards to ensure that user's passwords are secure. Any time you change or reset your password, Pension Planet Interactive will show you a visual 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, with secure passwords illustrated by a green bar.

Your new password needs to be at least 10% secure on the password meter to be accepted by Pension Planet Interactive. If Pension Planet Interactive deems your password insecure, it will not permit you to use it.

You can not use any of your previous passwords again. When you are choosing your password, remember the following guidelines to help you create a very secure password:



### Recommended

- Ensure that your password is at least 8 characters in length
- Use a mix of upper case and lower case characters
- Have a mix of both numbers and letters
- Use symbols such as @, \*, + etc.

### Never

- Repeat the same character in your password e.g.: 'aaaa' or 'ababab'
- Use sequential characters in your password such as '1234' or 'abcd' or '1111'
- Use previous passwords when changing your password
- Choose a password that is based on personal information such as your name, email address or phone number
- Choose a password that is based on your username for accessing the system

The most secure passwords will contain 3 or 4 of each of the following items:

- Uppercase Letters
- Lowercase Letters
- Numbers
- Symbols

Pension Planet Interactive also offers extensive tools and information to keep you up to date with pensions and investments.

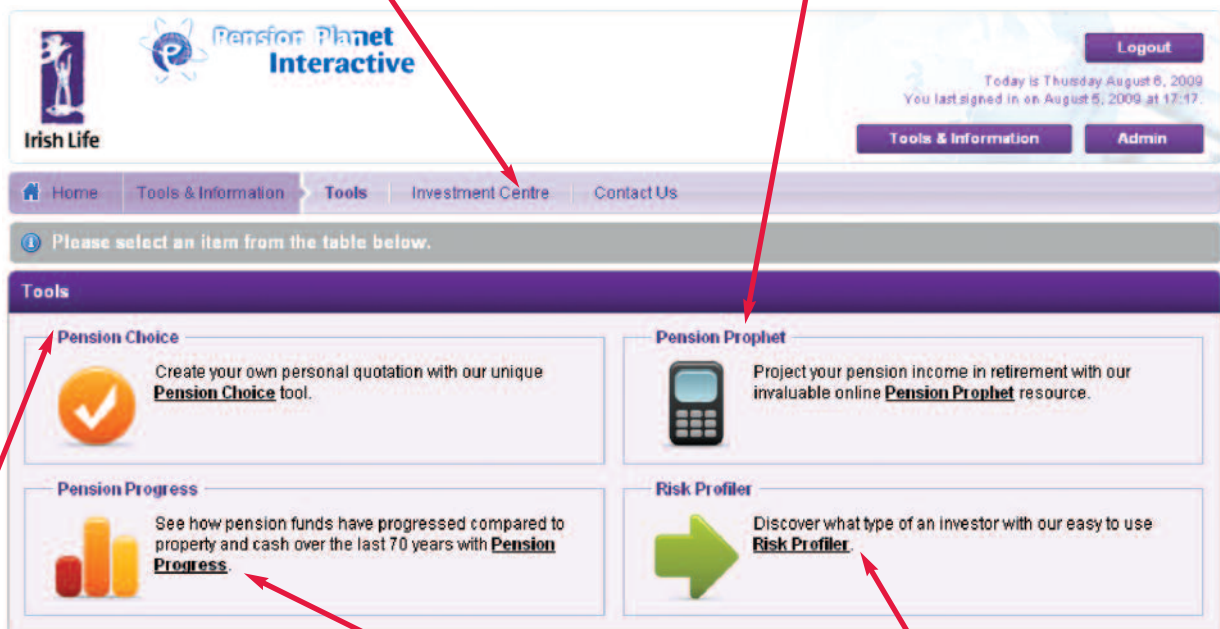
## Investment Centre:

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 you 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.



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## Contact us

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