


Self-Invested Fund

Pension

Self-Invested

Snapshot	Objective		To give investors control and choice over the specific assets their pension or ARF fund invests in
	Style		Self Managed
	Size		Individual fund per client. Minimum €50,000
	Asset Mix		Self selected property; mortgages; equities; deposits, gilts and other funds
	Number of Stocks		Varies
	Volatility/Risk		High risk

A Self-Invested Fund can be added to a client's Complete Solutions pension plan or ARF at any time which allows them choose the assets their fund is invested in.

Objective

- The aim of the fund is to allow customers take personal control over the investment decisions and asset selection within a part of, or all of, their pension or ARF fund.

Operation

- The Self-Invested Fund option is available to Complete Solutions customers. When a customer wants to avail of the fund Irish Life will set up an individual Self-Invested Fund and add it to their Complete Solutions plan.
- The customer can instruct Irish Life to use his or her Self-Invested Fund to buy or sell specific assets provided they are allowable under Irish Life's allowable assets policy.
- Irish Life maintains a panel of partners such as stockbrokers, lenders, deposit takers, solicitors and property managers whom the customer can instruct Irish Life to use in respect of their fund.
- All assets of the fund are held by Irish Life who administer the fund and provide valuations and accounts. Irish Life does not provide advice on the suitability, or otherwise, of the specific assets selected. It is the investor's responsibility to seek appropriate investment advice in respect of each asset.
- Certain assets can incur high up-front charges which are not made uniformly during the plan term and this may impact on the value in the early years. They may not get back the amount invested. The customer should read our booklet 'Your guide to your Complete Solutions Self-Invested Fund' for further details.

Highlights



- The Self-Invested Funds innovation is that, as it is available on our main product platforms, it combines the full service and fund choice benefits of a company or personal pension plan with the investment freedom of a self administered scheme.

*Asset Mix

The customer can choose from the following:

- Property – individually selected commercial or residential property in Ireland or the UK
- Mortgages – through a panel of approved lenders (not allowed on ARFs)
- Deposit accounts – with a panel of approved deposit takers
- Publically quoted stocks, shares and Government bonds
- Regulated collective instruments such as unit trusts

Full details of our asset allowability rules are available on request.

Warning: Past performance is not a reliable guide to future performance. The value of your investments may go down as well as up. This fund may be affected by changes in currency exchange rates.

*Asset allocation is subject to change. Information correct as at 1 January 2009. Irish Life Assurance plc and Irish Life Investment Managers are regulated by the Financial Regulator.