PENSIONS
INVESTMENTS
LIFE INSURANCE

ADDITIONAL VOLUNTARY CONTRIBUTIONS AND YOUR PERSONAL RETIREMENT SAVINGS ACCOUNT

A GUIDE FOR MEMBERS OF OCCUPATIONAL PENSION SCHEMES

ABOUT US

Established in Ireland in 1939, Irish Life is Ireland's leading life and pensions company. Since July 2013 we have been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

We are committed to delivering innovative products backed by the highest standards of customer service and, as part of Great-West Lifeco, have access to experience and expertise on a global scale, allowing us to continuously enhance our leading range of products and services.

Information correct as of April 2019. For latest information, please see www.irishlife.ie.

We are the leading choice in Ireland for life and pensions, based on market share in 2018.

CONTENTS

All information including the terms and conditions of your plan will be provided in English.

The information and figures quoted in this booklet are correct as at April 2019 but may change.

SECTION 1

INTRODUCTION

This booklet will give you details of the benefits available with Additional Voluntary Contributions and PRSAs. It is designed as a guide that allows us to explain this to you in short and simple terms.

Most people know that to get the most out of your retirement you need to plan for it. People are living longer and healthier lives which means that for many people, retirement is simply the start of a new and exciting chapter in their lives. A time to enjoy the fruits of a lifetime's work. A time to wind down and relax without the hassle and stress of work, or a time to take on new challenges. But the retirement you want won't just happen.

To encourage people to save for retirement, the Government provides significant tax relief on PRSA pension plans.

Where eligible, you can claim income tax relief on your contributions and tax-free investment returns. You may also be able to take a retirement lump sum on retirement - some or all of this may be tax-free. Pension income in retirement is subject to income tax, the Universal Social Charge (USC), PRSI (if this applies) and any other taxes or government levies on withdrawal.

Most people are entitled to a pension from the State. But this is designed to help you avoid poverty rather than open up your retirement options. If you are a member of a pension scheme at work, you are likely to be in a much better situation. But what sort of retirement will your company pension give you? You can't just assume that because you are in a pension scheme at work you don't have to think about your pension.

Many company pension schemes provide lower benefits than the maximum allowed, with some significantly lower.

Because the Revenue Commissioners recognise this, they give generous income tax relief (up to certain limits) to encourage members of company pension schemes to top-up their pension benefits.

You can increase these benefits by making additional voluntary contributions (AVCs). With PRSAs, it is possible to pay AVCs into a separate pension plan from your main scheme. It is an important decision which you need to consider carefully and should be based on a full understanding of all options.

SECTION 2

WHAT ARE PRSAs?

PRSAs are 'Personal Retirement Savings Accounts'. They are a contract between you and a PRSA provider, such as us at Irish Life. PRSAs make it easier to save for retirement because they offer value for money, flexibility and convenience. Whether you are an employee, self-employed or in between jobs, a PRSA helps you save for retirement. And if your employment status changes or you move to a new employer, you may be able to bring your PRSA with you.

If you are in a pension scheme at work and want to boost your benefits under that scheme, you can either pay into your main scheme at work or to a PRSA. These contributions become known as AVCs.

If you decide to pay AVCs into a PRSA and if you leave your employer's pension scheme in the future, it is possible to continue making contributions into your PRSA. If you don't join another employer sponsored pension scheme at work, these would be considered PRSA contributions rather than AVCs. Doing this may involve you changing the way you make your contributions.

For more details on PRSAs, ask us for a copy of our booklet.

SECTION 3

YOUR PENSION BENEFITS EXPLAINED

YOUR PENSION BENEFITS AT WORK

It is important that you are fully clear about the retirement benefits your occupational pension scheme at work is likely to provide. Pension schemes can provide significantly different benefits for different employees.

There are two types of occupational pension schemes. You should find out from your employer what type of scheme you are a member of.

It could be either:

1. a defined benefit scheme; or
2. a defined contribution scheme.

1. DEFINED BENEFIT PENSION SCHEME

If your pension scheme aims to provide a set level of pension and/or retirement lump sum at retirement based on your salary and service with the company, you are probably a member of a defined benefit scheme.

If you are a member of a defined benefit, public sector or semi-state pension scheme, paying into a PRSA with AVCs may not be the most appropriate option. You should speak to your employer or trustee who can tell you what AVC options are available to you.

2. DEFINED CONTRIBUTION PENSION SCHEME

If your pension depends on how much is paid into the scheme and the performance of the fund which these contributions are invested in, you are probably a member of a defined contribution scheme. These are the most common types of pension scheme. If you have a PRSA already and your employer is paying into it, this is not treated as an occupational pension scheme. You will not be able to pay AVCs, you can however pay ordinary PRSA contributions. Please see your product guide for more information.

WHAT PENSION BENEFITS WILL I RECEIVE FROM MY EMPLOYER'S SCHEME?

How to find out your current pension benefits

To find out exactly how much pension you will receive from your main scheme when you retire, you should contact your employer or the trustee of the pension scheme.

- For all members of defined-contribution schemes and most defined-benefits schemes, the scheme trustee must send you a pension benefit statement every year giving details of your pension benefits.
- If you are a member of a superannuation scheme (in other words, a pension scheme for a government organisation), you will have to ask your employer for information on your existing scheme.

DO YOU HAVE ANY PREVIOUS PENSION BENEFITS?

You will also need to gather information on other pension arrangements you had in the past with previous employers or when you were self-employed (if this applies). Benefits under these plans will also be included in assessing whether there is a need for you to pay AVCs.

Under an occupational pension scheme, you are allowed the following benefits when you retire, based on your years of service in that scheme.

1. FUNDING FOR MAXIMUM PENSION BENEFIT

The table below shows the maximum pension benefit you can fund for at your normal retirement age (based on at least 10 years' service).

Maximum pension when you retire	66.67% of final salary (index linked when you retire)
Maximum pension for your spouse or registered civil partner if you die during retirement	100% of pension above (index linked)
You must have 10 years service at your normal retirement age to retire with these benefits. If your service is less, it will reduce these benefits.	

Or

2. FUNDING FOR MAXIMUM RETIREMENT LUMP SUM AND REDUCED BENEFIT

The table below and across the page shows the maximum retirement lump sum and reduced pension that you can fund for when you reach your normal retirement age (based on at least 20 years service)

Maximum retirement lump sum	150% of final salary
You must have at least 20 years service to get the maximum retirement lump sum.	

And

Maximum pension when you retire	Reduced pension of about 50% of your final salary (index linked when you retire)
Maximum pension for your spouse or registered civil partner if you die during retirement	100% of reduced pension above (index linked)

The maximum reduced pension will depend on current annuity rates. It could be higher than 50%.

The maximum benefits allowed will be reduced if:

- your service is less than 10 years for the maximum pension or less than 20 years for the maximum retirement lumpsum; or
- you take early retirement.

Also, all other pension benefits will be taken into account. So, if you have any other pension plans, you will need to give us the details of these plans.

Not all schemes provide the maximum benefits. In most schemes, there is a shortfall. You can help fill this gap by paying AVCs.

When checking what pension you will receive when you retire, we have to take account of all your pension plans. If you have previous pension arrangements, we will add these to your main pension at work to make sure that you don't go over the maximum benefits outlined.

SECTION 4

DO I NEED TO PAY AVCs AND WHICH TYPE OF AVC ARRANGEMENT IS MOST SUITABLE?

DO I NEED TO PAY AVCs?

Before looking at the AVC arrangements which may be available to you, you should assess whether you actually need to pay them. Are your current retirement benefits enough for your retirement or do you need to add to these benefits by paying AVCs?

To assess your retirement needs, you should find out what you will be entitled to when you retire. This includes benefits from your current employment and also any pension benefits you may have built up from previous employments. Based on the information you provide, your financial adviser will assess the benefits you have under your main scheme and from other pension plans you may have. If there is a shortfall and you would like more pension benefits, your financial adviser may recommend that you pay AVCs. This assessment should be done before you start an AVC plan. You should give your financial adviser information on all your pension arrangements to help make an accurate assessment.

WHICH TYPE OF AVC ARRANGEMENT IS MOST SUITABLE FOR ME?

There are three possible options available to you.

1. **'Purchase notional service' option (also referred to as 'added years' or 'buy-back').**

   Some defined-benefit pension schemes, particularly in the public and semi-state sectors, can allow you to buy pension benefits for years of non-membership. This option is often referred to as 'purchase notional service' option or 'purchase of added years' or 'buy-back' option.

- Buying 'notional service' or 'added years' is best if your main aim is to provide you with a retirement income' Under this option any extra benefits bought are guaranteed. You cannot get a similar guarantee by paying contributions to a separate AVC arrangement.
- The cost of this option depends on the number of years you want to buy as well as other factors such as your age. Your employer will tell you what you have to pay.
- If your main aim is to make the most of your retirement lump sum when you retire, or to take advantage of the flexibility of an Approved Retirement Fund (ARF) arrangement, a separate AVC arrangement, either through your employer or separately through a PRSA, may be appropriate.

2. Employer's own AVC arrangement

Your employer must set up an AVC scheme, linked to the main pension scheme at work. If this is not available, your employer must allow you access to a Standard PRSA AVC. These schemes are usually on a defined-contribution basis, where your pension AVC benefit when you retire depends on what you pay, the charges taken and the performance of the fund you have chosen. Pension benefits are not guaranteed and could fall and rise in value.

Before you decide to invest, you should make sure that you get information from your employer about the AVC options available to you through your main scheme.

3. A personal AVC arrangement through a PRSA

If you do not want to pay AVCs into your employer's AVC scheme arrangement, you can pay AVCs into a PRSA with a PRSA Provider. This is separate to your employer's main scheme at work.

Contributions are paid on a defined-contribution basis, where your AVC benefit when you retire depends on what you pay, the charges taken and the performance of the fund you choose to invest in.

Pension benefits are not guaranteed and could fall or rise in value.

If you are a member of a defined benefit, public sector or semi-state pension scheme paying into a PRSA with AVCs may not be the most appropriate option. You should speak to your employer or trustee who can tell you what AVC options are available to you.

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

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

Warning: If you invest in this product you will not have any access to your money until age 60 and/or you retire.

DIFFERENCES BETWEEN EACH OPTION FOR MEMBERS OF DEFINED CONTRIBUTION SCHEMES

To help you understand the differences between the various AVC options, we have compared these options under different headings. For anyone in a defined benefit scheme you should speak to your employer or trustee.

	1. Your employer's AVC arrangement	2. A personal AVC arrangement through a PRSA
What is this option?	You have the option to pay additional voluntary contributions into an AVC arrangement set up by your employer	You have the option to pay additional voluntary contributions into a PRSA with us, which is separate to your main pension scheme at work.
Are your pension benefits guaranteed?	If your AVC is on a defined-contribution basis, your pension benefits are not guaranteed and will depend on the contributions you pay, the charges taken and how the funds have performed over the term to retirement. Fund values can fall as well as rise. You should ask your employer for confirmation of this.	Your pension benefits when you retire are not guaranteed and will depend on the contributions you pay, the charges taken and how the funds have performed over the term until you retire. Fund values can fall as well as rise.
What pension benefits can I take?	When you retire, you can decide to take the AVC fund in the following ways: 1. Use it to make up any retirement lump sum shortfall you may have under your main scheme. 2. Buy an annuity (to add to any shortfall under your main scheme). 3. Continue investing in an approved retirement fund, or approved minimum retirement fund.	When you retire, you can decide to take the AVC fund in the following ways: 1. Use it to make up any retirement lump sum shortfall you may have under your main scheme. 2. Buy an annuity (to add to any shortfall under your main scheme). 3. Continue investing in your PRSA up to age 75 or in an approved retirement fund (ARF), or approved minimum retirement fund (AMRF).
What are the charges?	You should ask your employer what the charges are. You can then compare those charges to the charges you would pay in taking out a PRSA.	The charges you will have to pay if you pay AVCs into an Irish Life PRSA are shown in your PRSA booklet. Contact your financial adviser for more information.

	1. Your employer's AVC arrangement	2. A personal AVC arrangement through a PRSA
What investment fund options are there?	You will generally be offered a choice of funds to invest in. You should ask your employer for a list of these funds. In some AVC arrangements, the trustee makes the decision on which funds to invest in.	The fund choice under a PRSA contract varies from provider to provider. Our PRSA offers a wide range of fund options available to you.
Are there any associated benefits linked to the scheme?	You need to ask your employer whether this option includes any associated benefits such as extra life cover.	Associated benefits such as life cover are not available under PRSA.
Can I move the AVC scheme?	If you leave your job, you must stop contributions into your main scheme AVC. If you join a new employer who offers a company pension scheme, you will have to start a new AVC plan with that scheme. If you join a new employer who does not offer a company pension scheme, or if you become self-employed, you will need to take out a PRSA or a personal pension plan so you can continue making pension contributions.	If you leave your job, you can continue paying into this PRSA (you may need to change how you pay these contributions). Whether the new payments are AVCs or 'ordinary' contributions, depends on your new employment status. • If you join a new employer who offers a company pension scheme, the contributions will be AVCs. • If you join a new employer who does not offer a company pension scheme, or if you become self-employed, the contributions will be classed as 'ordinary' PRSA contributions.
Privacy	Paying AVCs into your employer's AVC arrangements will involve getting your employer's permission.	Paying AVCs into a PRSA does not involve getting your employer's permission. However if deductions are to be made from your salary, you would need your employer's agreement.
How are AVC contributions paid?	AVCs are generally taken from your salary in which case you will receive immediate income tax relief.	AVCs can be taken from your own personal bank account. You will need to apply to your Inspector of Taxes for income tax relief. If your employer agrees, you can have your AVCs taken directly from your salary in which case you will receive immediate income tax relief.

SUMMARY

Before you start paying AVCs, you should first understand the type of occupational pension scheme you have in at work, the benefits it provides and any AVC options your employer provides. You should find out the charges associated with your employer's schemes and the investment options available under it.

You should look at the advantages and disadvantages of using the main scheme AVC options or a separate PRSA plan for your AVCs under the nine headings we have outlined above.

HERE IS A LIST OF IMPORTANT QUESTIONS YOU CAN ASK BEFORE DECIDING TO PAY AVCs

1. Do I have the 'purchase of notional service' option? (See note 1 below).
2. Are the pension benefits from my AVC guaranteed?
3. What is the cost to take out the plan and the other charges (for example, fund charges)?
4. What funds can I invest in?
5. How do I pay my AVCs?
6. How do I claim income tax relief?
7. Can I pay lump sums?
8. What pension benefits will be available when I retire?

NOTE 1

Most public-sector employees who are members of a pension scheme at work have the option to buy pension benefits for years that they weren't a member of that scheme. Your employer will be able to tell you how much this will cost.

This can be a very valuable option as the benefits are guaranteed when you retire.

AVCs - YOUR QUESTIONS ANSWERED

HOW WILL I KNOW IF I NEED TO PAY AVCs?

Your financial adviser will assess the benefits that you have said are available under your main scheme and from other pension plans you may have. If there is a shortfall and you feel you need more pension benefits, your financial adviser will recommend that you pay AVCs. You must do this assessment before you start an AVC plan. You should give your financial adviser as much information on all your pension arrangements as possible to help give an accurate assessment.

WHAT ARE THE ADVANTAGES OF STARTING AN AVC NOW?

Leaving this decision until later in your life will inevitably lower the pension benefits you will have when you retire. To show the effect of this kind of delay, we have compared the estimated pension income if you start paying now, to the income which would be available if you began making payments 10 years later.

If you start paying €200 a month now and you have 30 years to go until you retire, the estimated pension benefit would be €3,167 (in today's terms). If you delay starting by 10 years and only begin to pay the equivalent of €200 a month with only 20 years to go until you retire, the estimated pension benefit would be €2,027 a year (in today's terms). Your potential pension benefit would reduce by 36%.

So the earlier you start a pension scheme, the better.

For the above figures we have assumed a growth rate of 5% a year, which is not guaranteed and an inflation rate of 2.5% per year. The actual growth rate achieved may be higher or lower than this. We have assumed that your contribution increases by 2.5% each year and that the pension income you will receive in retirement will increase by 1.5% each year. We have assumed 5% allocation charge on contributions and a 1% fund management charge per year. We have used an annuity rate of 3.76% for a 35 year old retiring in 30 years' time, and 3.89% for a 45 year old retiring in 20 years' time. All figures are examples only and are not guaranteed.

Actual retirement benefits may be higher or lower than illustrated above.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.

WHAT ARE THE TAX BENEFITS OF MAKING AVCs?

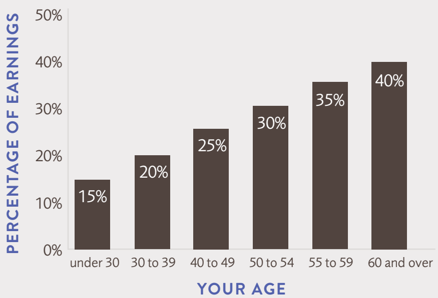
There are three tax benefits to paying AVCs. You should be aware that your pension income when you retire (after taking your retirement lump sum) will be taxed at your marginal rate. The USC, PRSI (if applicable) and any other taxes or government levies due at that time will also be deducted.

1. Income tax relief on contributions

You will generally get income tax relief at your marginal rate on any pension contributions you make. This includes any contributions you are making into your employer's main scheme. Income tax relief is not guaranteed. To be eligible to claim income tax relief on your AVC contributions your income must be taxable under Schedule E and you must be a member of your employer's occupational pension scheme.

The amount of income tax relief available depends on the total contribution you are making into any pension scheme, as a percentage of your earnings. Earnings are defined as salary including overtime, bonuses and benefits-in-kind (a perk that does not take the form of salary).

This graph shows the maximum contribution you can make, as a percentage of your earnings, for which you can claim income tax relief.



Currently income tax relief is not available on net relevant earnings which are more than €115,000, and include contributions to other approved pension arrangements, such as retirement annuity contracts, PRSAs and occupational pension schemes.

If you are an employee in the public sector, the additional superannuation contribution does not count towards your tax-relief limit. So for example, a person aged 42 can make pension contributions of up to 25% of their gross earnings and receive income tax relief. This 25% limit will not be reduced by the additional superannuation contribution amount they are paying.

You are entitled to income tax relief on your AVC contributions within the limits described above. How income tax relief is granted depends on how you pay your AVCs. The table below describes this.

	AVCs taken by your employer from your salary	AVCs paid through your own back account
Employee income tax relief	Immediate	You must apply to your local Inspector of Taxes to have your tax credits adjusted to reflect your pension contributions.
Can AVCs go over tax-relief limits?	No	Yes, you can carry forward the relief on the excess to future tax years as long as you are with the same employer.
Can income tax relief on AVCs be backdated?	No	Yes, if you haven't already claimed full income tax relief on your pension contributions in the previous tax year and you are with the same employer.

2. Growth

We invest your contributions (less any contributions charge) in a fund where any growth achieved will not be taxed. Sometimes the fund you have chosen may have to pay tax on some of the assets held outside of Ireland depending on the tax rules of the country. Pension payments paid in retirement are subject to income tax and other levies.

3. Retirement lump sum

When you retire, you can take part of your pension fund as a retirement lump sum. You may be able to take some or all of this retirement lump sum tax-free. The maximum lump sum an individual can receive tax free from all sources is €200,000. Any lump sums greater than €200,000 will be subject to tax.

WHEN AND HOW CAN I TAKE AVC BENEFITS?

Usually you have to take your AVC benefits at the same time as the benefits from your main scheme. An exception to this is where you have been using a PRSA for your AVCs but your last contribution before you retired was an ordinary contribution (for example, as a self-employed person). Then your PRSA benefits will not be linked to your main scheme and you do not have to take them at the same time. In either event you may be able to take part of your fund as a retirement lump sum. You can either leave the rest of the fund invested or use it to buy an annuity (that is a guaranteed income for life).

RETIREMENT LUMP SUM?

Main scheme AVC plans or PRSAs where your last contribution was an AVC.

The amount of your fund you can take as a retirement lump sum will depend on the rules of your company pension plan. This will depend on your circumstances and how long you have been working for the company. The maximum retirement lump sum allowed is 1 $^{1}/_{2}$ times (150%) your final earnings. If you have less than 20 years service when you retire, or if you retire before your normal retirement age the maximum retirement lump sum is reduced.

If you are allowed 150% of your final earnings as a retirement lump sum and your company pension gives you 100%, you can use your AVC to make up the other 50%. The overall maximum would still apply.

The trustees of your company pension scheme will tell you the maximum retirement lump sum you can take based on your salary and service.

If you are in a defined contribution occupational pension scheme you may instead have the option to take 25% of your retirement fund as a retirement lump sum. If you choose this option, you can also take 25% of the fund built up with your AVCs as a retirement lump sum.

PRSAs where your last contribution was not an AVC.

You may take 25% of the fund in your PRSA as a retirement lump sum.

What to do with the rest of the fund after taking the retirement lump sum

In all cases you have the following options with the rest of the fund. These include the option to:

1. buy a pension for life, as well as the pension from your main scheme; or
2. leave your fund invested in your PRSA until age 75;
3. move your fund into an Approved Retirement Fund or Approved Minimum Retirement Fund; or
4. take your fund as taxable cash sum, subject to meeting certain conditions.

Restrictions apply depending on which option you choose. You will also have to pay income tax and levies on any pension or withdrawal you make.

You will find more details on these options in your PRSA product booklet.

PLEASE REMEMBER

For tax purposes, the maximum pension fund you can have is €2,000,000 from all sources. If you have pension funds over this amount we will have to deduct additional tax. You should speak to your financial adviser. The maximum retirement lump sum you can receive tax free is €200,000. Retirement lump sums between €200,000 and €500,000 will be subject to standard rate income tax (currently 20%). Any retirement lump sum greater than €500,000 will be taxed at your marginal rate. The Universal Social Charge, PRSI (if applicable) and any other taxes or government levies will also be deducted.

WHAT IF I DECIDE TO PAY AVCs TO AN IRISH LIFE PRSA?

We will ask you to confirm that you are a member of a defined contribution occupational pension scheme and that you have considered the benefits of paying your AVCs into the main scheme or into a PRSA.

We must make sure that:

a) you do not go over the maximum pension benefits allowed; and

b) your AVC contributions do not go over the maximum limits shown above throughout the term of your plan.

We will do this before you take out a PRSA, when you increase your contributions, if you change employer and when you take your retirement benefits.

What we need to know

We need details of your current pension scheme at work, as well as any other existing pension plans you may have.

- a copy of your most recent pension benefit statement;
- the contributions you are currently paying into pension plans;
- more information will be needed if you leave your pension scheme at work or change jobs; and
- an update from you if your salary changes significantly.

REFUNDING CONTRIBUTIONS?

Once you have decided to take out a PRSA, you will have 30 days from the date you receive your statement of reasonable projection to cancel the plan. We will refund any regular contributions you have made. We will return any single contributions less any fall in value due to market conditions. We will return any transfers received less any fall in value due to market conditions. After the 30 days are over, you do not have the option to cancel your plan and get a refund if the plan is not suitable.

All tax and other regulatory details are in line with our understanding in April 2019. These may change in the future.

Note: You cannot pay AVCs into your Irish Life PRSA AVC if you are a member of a defined benefit occupational pension scheme.

WHO SHOULD I TALK TO IF I HAVE A COMPLAINT?

If you believe that you have suffered a financial loss as a result of poor administration of your PRSA or if there is a dispute of fact or law, you should contact our Customer Service team. As a PRSA provider, we must set up an 'Internal Disputes Resolution' procedure. You can ask us for a copy of this at any time. After writing to us with your complaint, we will make a decision on it and let you know. If you are unhappy with this decision, under Part XI of the Pensions Act, 1990 as amended you can take your complaint to the Financial Services and Pensions Ombudsman at the following address.

The Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2

Phone: 01 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

The Financial Services and Pensions Ombudsman will investigate the matter for you. Both you and we can appeal their decision to the High Court. For more information on your rights, please contact the Ombudsman's office.

If you have any other type of complaint, please contact our Customer Service team. We will review your complaint and let you know the outcome. If you are not satisfied with this, we will let you know where you can go to process your complaint further.

The Financial Services and Pensions Ombudsman does not investigate every customer complaint. They will tell you if your complaint is one that another office needs to deal with. The other body who may deal with your complaint is the Pensions Authority. Our Customer Service team can let you know which regulator is most suitable for your complaint. However, the decision as to which office will deal with your complaint lies only with that office.

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