



QUILTER CHEVIOT INVESTMENT MANAGEMENT

TAKE CONTROL OF YOUR PENSION

IRISH LIFE'S SELF-INVESTED FUND PUTS YOU IN CONTROL OF THE INVESTMENT DECISIONS FOR YOUR PENSION.

The Self-Invested Fund (SIF) has a unique investment option for customers and their Financial Brokers who want a personalised investment management service. We have partnered with Quilter Cheviot Investment Management to make this service available to you.

Customers will have a dedicated investment manager offering a high level of personal attention. The investment manager will work with you and your Financial Broker to create and manage an investment portfolio that is tailored to your individual requirements.



QUILTER CHEVIOT
INVESTMENT MANAGEMENT

WHO IS QUILTER CHEVIOT?

Quilter Cheviot, part of Old Mutual Wealth, has built a strong reputation over several hundred years as a respected firm of investment managers. Quilter Cheviot focuses on creating and managing bespoke portfolios for private clients, professional intermediaries, charities, trusts and pension funds. Throughout their history, their standards and values have remained consistent. Their impartial approach, high standards of personal service, drive to build and preserve the wealth of their clients and a belief in the importance of a robust yet innovative investment process have remained unchanged.



SETTING UP AN ACCOUNT

STEP 1

Meet with your Financial Broker to discuss your needs

STEP 2

Set up a pension with Irish Life and request a Quilter Cheviot account

STEP 3

Quilter Cheviot meets with you and your Financial Broker to set out the investment mandate and complete account opening documentation

STEP 4

Quilter Cheviot acts within the investment mandate providing regular updates to you and your Financial Broker

CONTROL. CHOICE. FLEXIBILITY.

WHAT ELSE DO YOU NEED TO KNOW?

The Self-Invested Fund is available on a selection of Irish Life pension products.

A minimum initial investment of €250,000 is required to open an account.

You can open an account at the start of a plan or add it to your plan at a later date.



QUILTER CHEVIOT CHARGES

Option 1	An annual flat charge of 0.85% of the portfolio value. There is no Quilter Cheviot charge on transactions if this option is chosen.
Option 2	An annual charge of 0.50% of the value of the portfolio plus a 0.50% charge on all transactions on the portfolio.
Note	These charges are base Quilter Cheviot Investment Management charges and other charges may apply. For further details please review "Your Guide to the Self-Invested Fund" or speak to your Financial Broker.

For details of Irish Life plan charges please refer to the plan booklet or speak to your Financial Broker.

**TO FIND OUT MORE, PLEASE VISIT WWW.IRISHLIFE.IE/SIF
OR SPEAK TO YOUR FINANCIAL BROKER**

WARNING: If you invest in this fund 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: Investments in this fund may be affected by changes in currency exchange rates.

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

CONTACT US

The Self-Invested Fund has a designated Customer Service team to help you with any queries.

Telephone: 01 704 1832

Email: selfinvestedteam@irishlife.ie

Website: www.irishlife.ie/sif