

# 5.35% AER fixed over 5 years now available from EBS

Open until 29/02/2012 when it will be reviewed.

## ARFs – More funds on Deposit:

- The interest payments take care of imputed distribution requirements from year 2 onwards, which reduces the requirement to hold this in liquidity upfront.
- The balance is placed with EBS and attracts the 5.35% p.a. rate.

## Pre-retirement/AMRFs –Enhance returns by re-investing the Interest Payments:

- Interest is payable into the pension plan annually. This allows the client to manage these payments and switch them either onto another deposit rate or into another fund within the Complete Solutions plan. This gives the client the possibility to enhance the gross return over 5 years.
- This provides a combination of a high yielding 5 year fixed term deposit, with access to a portion of the funds during the term without incurring breakage fees.

## Liquidity requirements

- The amount placed on Deposit depends on the liquidity required upfront (which in turn depends on factors such as FMC and Imputed Distribution in year 1).
- The amount held on liquidity and the amount put on deposit depends on contract type. The percentages below will apply to the net pension contribution being invested in the EBS 5 year deposit offering.

	Liquidity	On Deposit
pre-retirement	1.60%	98.40%
ARF1	11.25%	88.75%
ARF2	10.00%	90.00%
AMRF1	1.25%	98.75%
AMRF2	1.00%	99.00%

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