September 2010

Irish Life

Frequently Asked Questions

Irish Life's execution-only online trading platform

Online Execution-Only Account

Frequently Asked Questions

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Introduction

This user guide covers typical scenarios which may arise when you are using the Online Execution-Only Account for online trading. It provides step by step instructions on how to use the web solution to complete the requested action as well as a number of standard Frequently Asked Questions (FAQs).

This guide can be used in conjunction with a separate Online Execution-Only Account user guide.

For more information on our execution-only trading service please see "Your Guide to your Self-Invested Fund".

Please note that as the amount invested in the Online Execution-Only Account will be part of your pension all assets will be owned by Irish Life Assurance plc (Irish Life) and any restrictions that apply to the pension plan will apply to this account also (including in relation to permitted assets – see FAQ V). The taxation treatment of investments will be in the context of Irish Life being the owner of the assets.

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

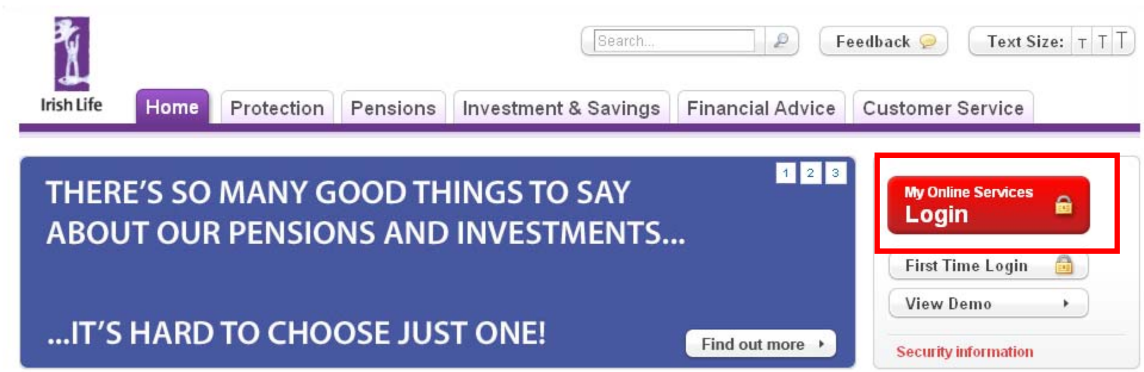
The value of your investment may be affected by changes in currency exchange rates.

Please note Irish Life will not be held liable for any acts, errors or omissions of our third party service providers or any other third party.

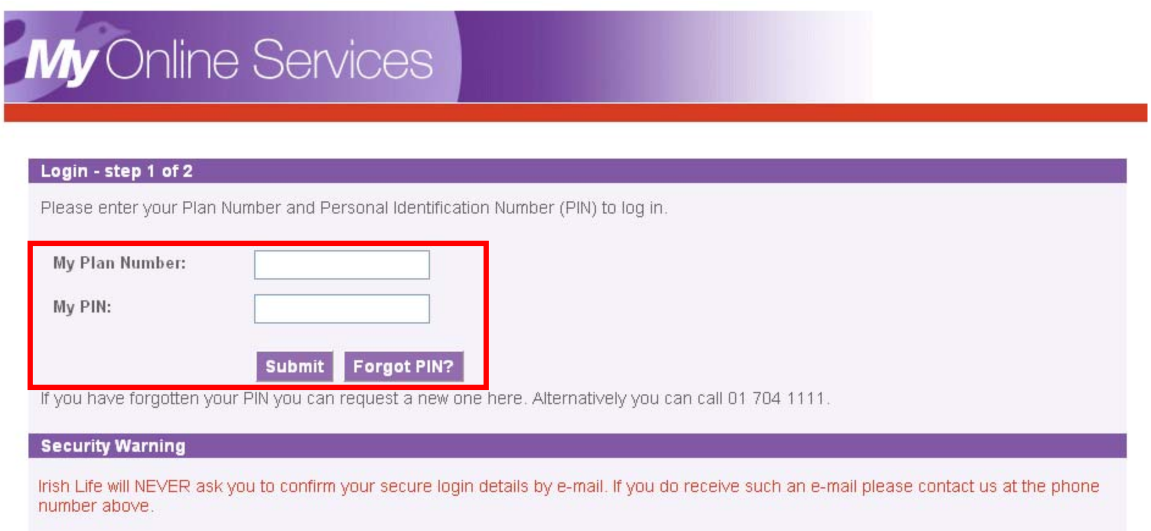
Frequently Asked Questions

1. How do I log onto my Online Execution-Only Account?

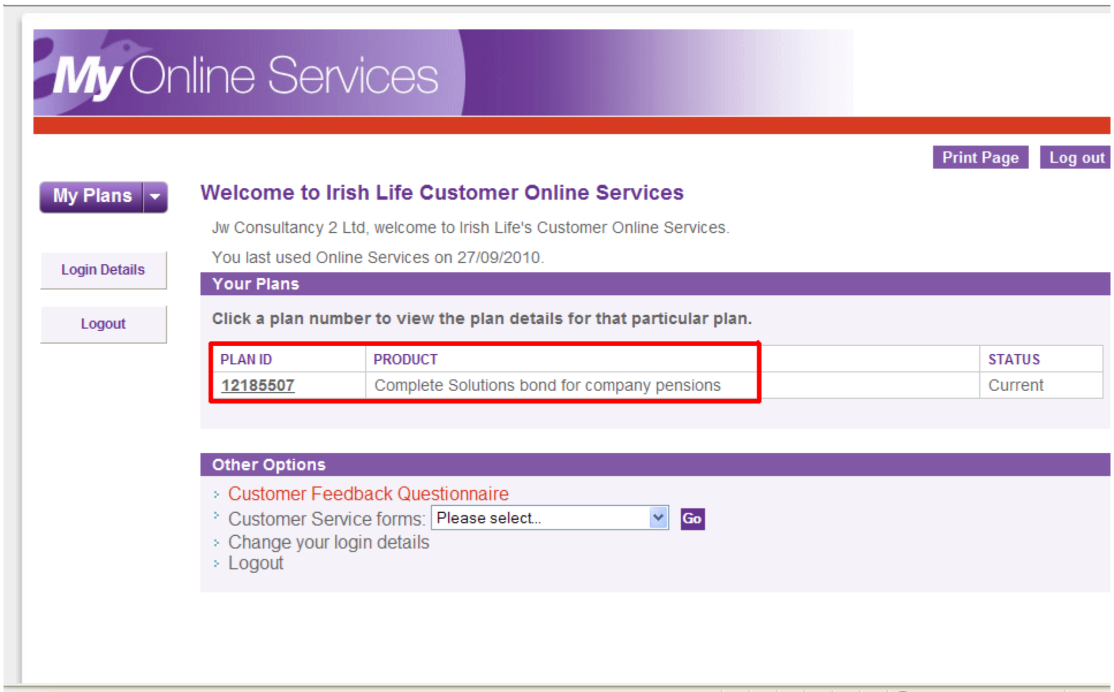
You can access your Execution-Only Online Account (Online Account) via the Irish Life homepage using your Irish Life Policy number and Online Services PIN Number. The policy number will be sent to via email, while the pin number will be sent by SMS to the mobile number provided.



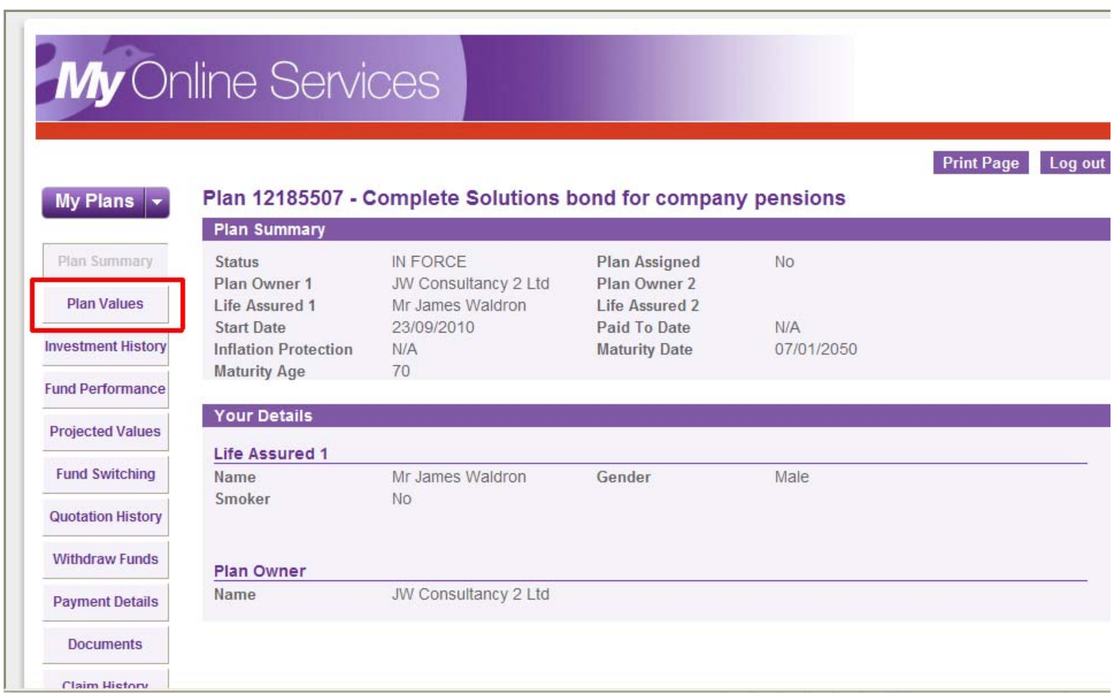
To access the account please click onto the Online Services Login as highlighted. Then enter the Irish Life Policy Number and PIN number as highlighted below and click submit



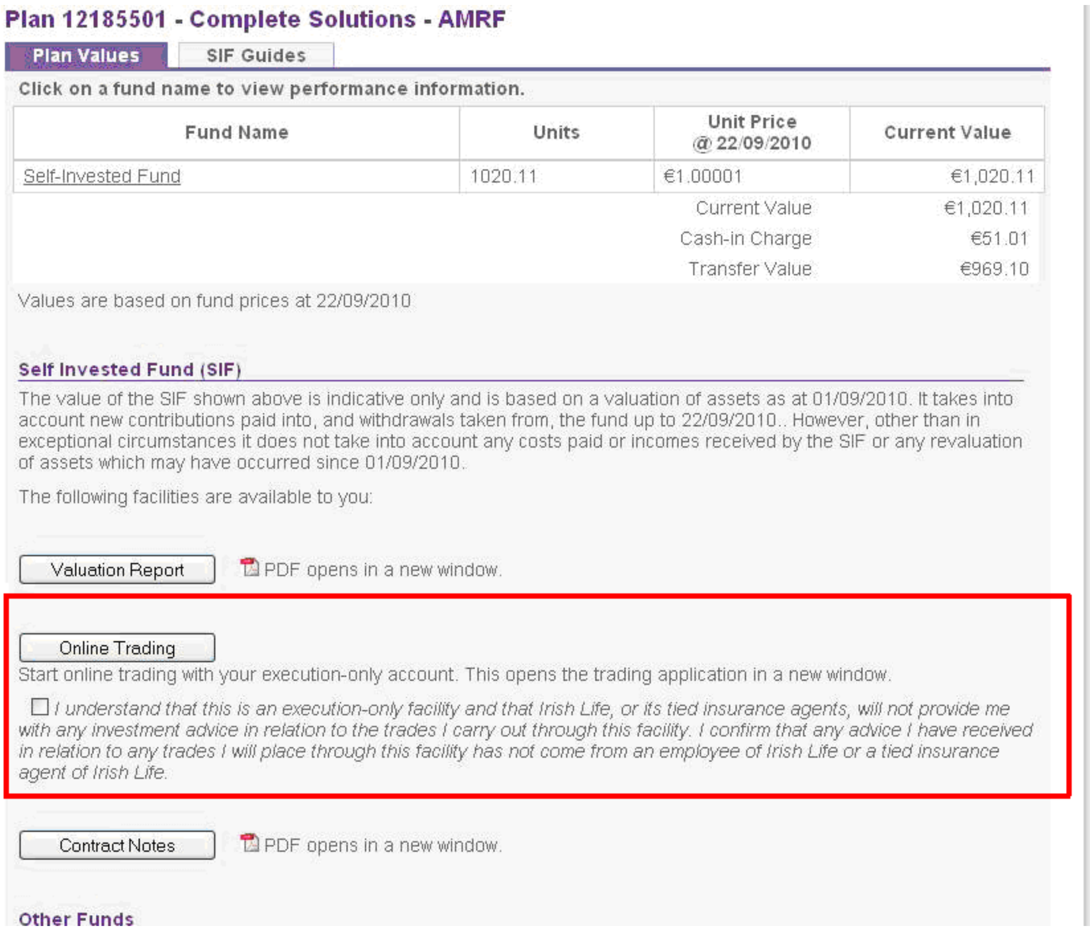
Please click on the plan into which you wish to access -



From the menus on the left of the page click on ‘Plan Values’ as highlighted below –

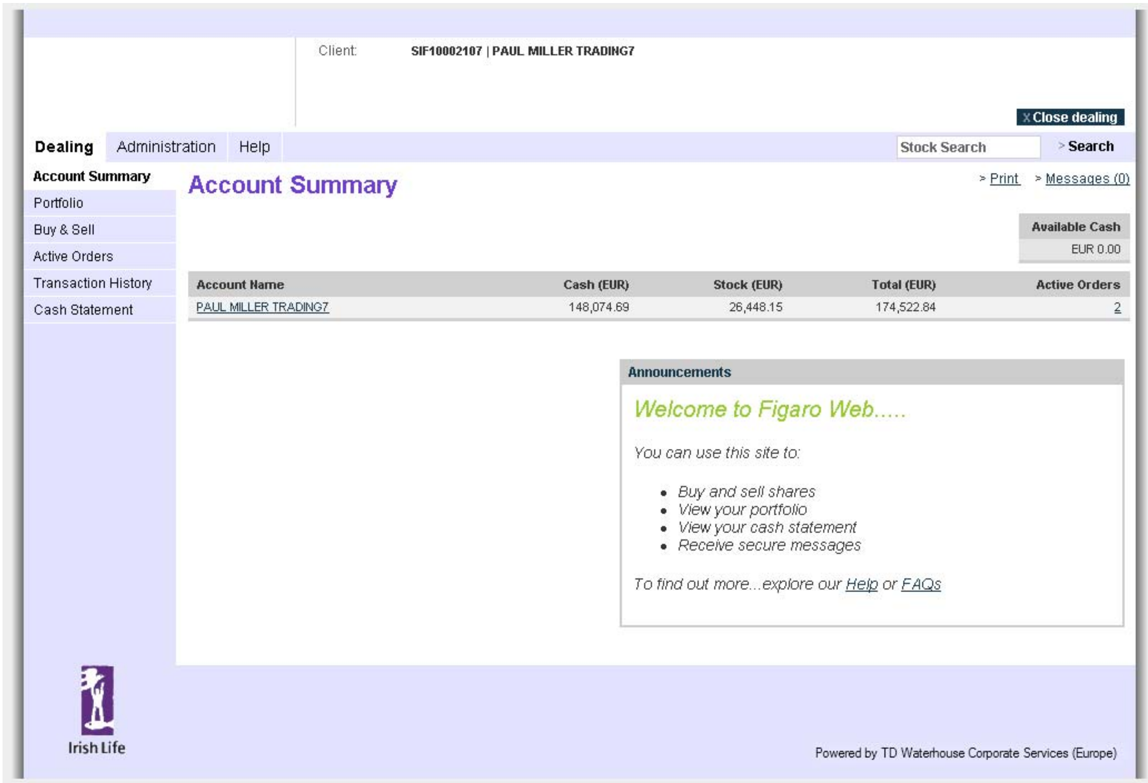


The screen overleaf is then shown.



At the bottom of the page (as highlighted) is the link through to the Online Account. As this system utilises a single sign on validation system there will be no need to re-enter any log on details. You only need to click on 'Online Trading' and the online account will pop up in a new window as below.

Please note a full valuation of your overall Self-Invested Fund (including the valuation of your Online Execution-Only Account assets and any other assets in your portfolio eg deposits) is available by clicking on the "Valuation Report" button.



1. If I have difficulties using the Online trading service, who do I contact?

If you phone the telephone support service on FREEPHONE 1800 800 090, we will be able to assist you. Please ensure you have your Self-Invested Fund online account number (this will be notified to you when you open an account) to hand. For security reasons you will be asked a number of questions to verify your identity before you can discuss your account over the phone.

2. If I have a query in relation to my pension plan, who do I contact?

Pension Policy queries can be resolved by calling our Self-Invested Customer Services Team on (01) 704 1831 or by emailing us at selfinvestedteam@irishlife.ie.

3. How do I change my login details e.g. password?

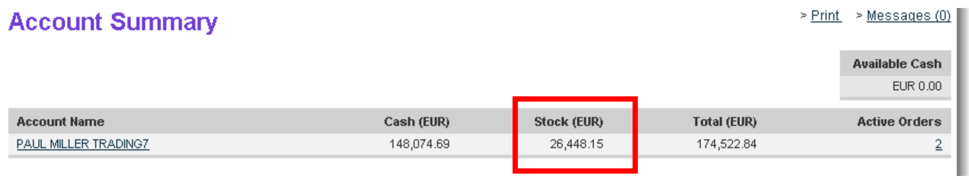
You can change your details by calling our Self-Invested Fund Customer Services Team on (01) 704 1831 or by emailing us at selfinvestedteam@irishlife.ie.

4. How do I change my contact details, e.g. email address?

You can change your contact details by calling our Self-Invested Fund Customer Services Team on (01) 704 1831 or by emailing us at selfinvestedteam@irishlife.ie.

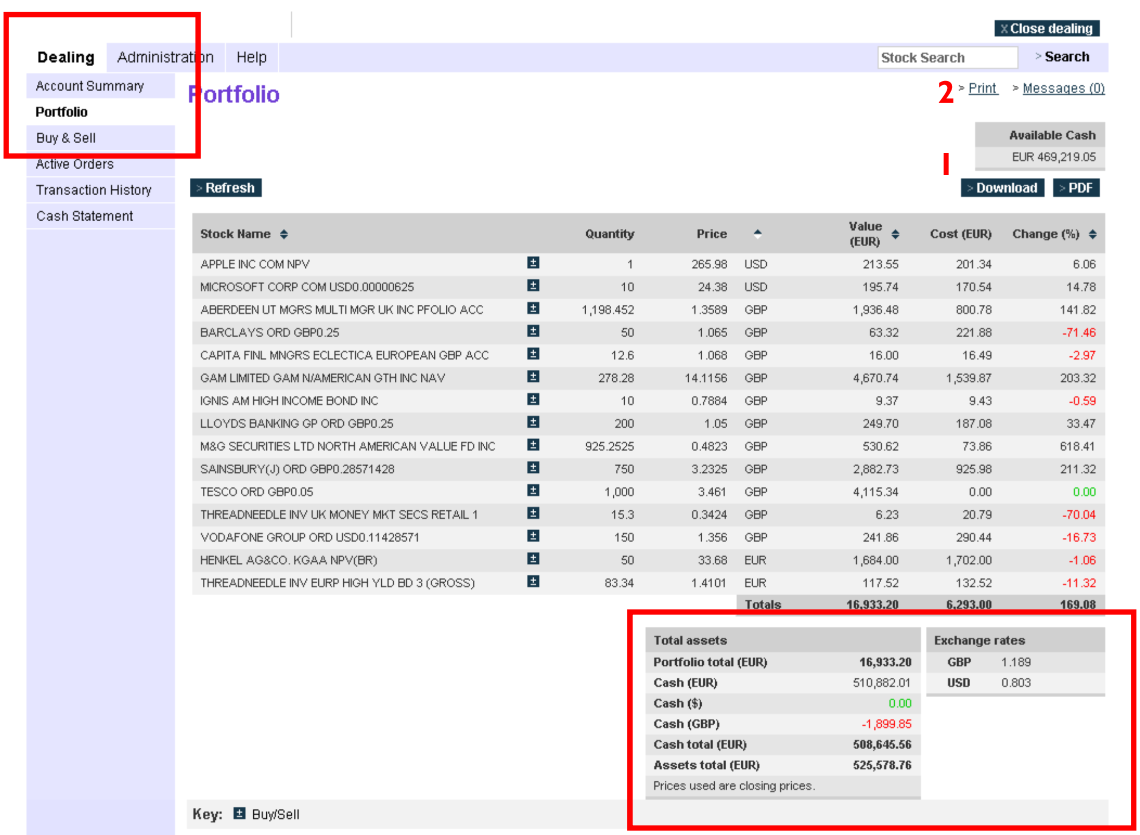
II. How much is my portfolio worth?

The customer portfolio information is displayed on the initial account summary screen –



Account Name	Cash (EUR)	Stock (EUR)	Total (EUR)	Active Orders
PAUL MILLER TRADING7	148,074.69	26,448.15	174,522.84	2

This page includes the total portfolio value including holdings of cash and stock. The breakdown of the stock holdings and underlying values is also accessible within the Portfolio sub page of the Dealing menu –



Stock Name		Quantity	Price		Value (EUR)	Cost (EUR)	Change (%)
APPLE INC COM NPV		1	265.98	USD	213.55	201.34	6.06
MICROSOFT CORP COM USD0.00000625		10	24.38	USD	195.74	170.54	14.78
ABERDEEN UT MGRS MULTI MGR UK INC PFOLIO ACC		1,198.452	1.3589	GBP	1,936.48	800.78	141.82
BARCLAYS ORD GBP0.25		50	1.065	GBP	63.32	221.88	-71.46
CAPITA FINL MNGRS ECLECTICA EUROPEAN GBP ACC		12.6	1.068	GBP	16.00	16.49	-2.97
GAM LIMITED GAM N/AMERICAN GTH INC NAV		278.28	14.1156	GBP	4,670.74	1,539.87	203.32
IGNIS AM HIGH INCOME BOND INC		10	0.7884	GBP	9.37	9.43	-0.59
LLOYDS BANKING GP ORD GBP0.25		200	1.05	GBP	249.70	187.08	33.47
M&G SECURITIES LTD NORTH AMERICAN VALUE FD INC		925.2525	0.4823	GBP	530.62	73.86	618.41
SAINSBURY(J) ORD GBP0.28571428		750	3.2325	GBP	2,882.73	925.98	211.32
TESCO ORD GBP0.05		1,000	3.461	GBP	4,115.34	0.00	0.00
THREADNEEDLE INV UK MONEY MKT SECS RETAIL 1		15.3	0.3424	GBP	6.23	20.79	-70.04
VODAFONE GROUP ORD USD0.11428571		150	1.356	GBP	241.86	290.44	-16.73
HENKEL AG&CO. KGAA NPV(BR)		50	33.68	EUR	1,684.00	1,702.00	-1.06
THREADNEEDLE INV EURP HIGH YLD BD 3 (GROSS)		83.34	1.4101	EUR	117.52	132.52	-11.32
				Totals	16,933.20	6,293.00	169.08

Total assets	
Portfolio total (EUR)	16,933.20
Cash (EUR)	510,882.01
Cash ($)	0.00
Cash (GBP)	-1,899.85
Cash total (EUR)	508,645.56
Assets total (EUR)	525,578.76
Prices used are closing prices.	

Exchange rates	
GBP	1.189
USD	0.803

This information can be downloaded as a CSV file or PDF (**1**), or can be printed directly to a printer (**2**).

1. How often is my Online Execution-Only Account valued?

Your online execution-only portfolio is valued every day using either 15 minute delayed prices (for Irish and UK stocks) or the previous day's closing price (other investments).

2. *Why is there a difference between the valuation of my online account on the portfolio page of my Online Execution-Only Account (see above) and the value listed on my SIF Valuation Report (see the" How do I log onto my Online Execution-Only Account?" FAQ)?*

There may be a difference between the valuation of your Online Execution-Only Account per the portfolio page above and per the value listed on your Self-Invested Fund valuation report. This is due to the fact that the values in the Self-Invested Fund Valuation Report will be based on overnight values and may be a number of days behind the Online Execution-Only Account values.

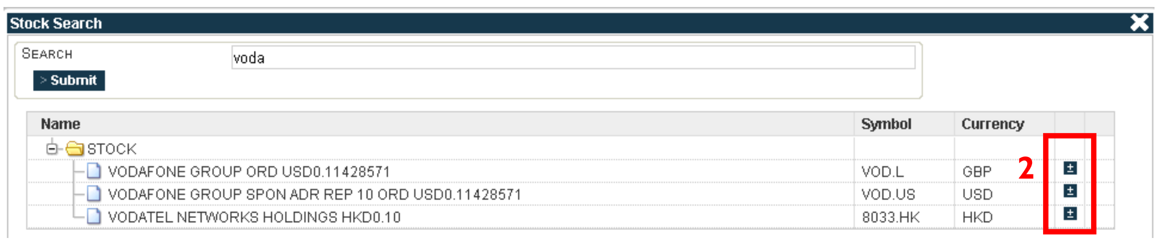
3. *What FX rate is my portfolio valued at?*

Your portfolio and account summary is valued at the previous day's closing FX spot rate while available cash is converted using a more current house rate.

III. How do I find a stock in my Online Execution-Only Account?

To search for a particular stock there is a stock search field on all of the main screens on the Online Execution-Only Account. To search for a stock in the Online Execution-Only Account you can enter the name of the stock/fund you want to search for. You need to enter at least two letters to search for a stock.

The returned values of all matching stocks are then displayed on the Stock Search window (please see the example of Vodafone below) –



The online account recognises SEDOL numbers (Stock Exchange Daily Official List 7 digit identifiers) or EPIC codes (Exchange Price Input Computer) and these will appear in the symbol field.

A stock is selected for trading by clicking on the trade icon to the right of the stock symbol and the stock's symbol, either SEDOL or EPIC code, populates the Buy & Sell screen.

Note that you can alternatively click on the search button without entering any values.

This brings up a blank search window into which you can then type the requested values and click on submit –

1. *What types of securities are allowed through the service?*

Shares and government bonds listed on recognised exchanges and approx 2,000 pre-approved collectives (e.g. funds) are available for investment. The recognised exchanges include exchanges in the following markets:

- USA
- United Kingdom
- Hong Kong
- Japan
- Ireland
- Some other EU member states
- Canada
- Switzerland

For a full list of the pre-approved collective investments (funds and ETFs) please see the "List of approved funds" on the My Online Services section of the Irish Life website.

Some shares will be quoted on a number of stock exchanges. The stock search engine will display of all the listings for these shares (Some listings may not be displayed if they are not deemed to be as liquid as other markets. These stocks can be traded by entering the identifier directly). As a result it is important that you select the correct exchange.

You will be able to recognise the exchange a stock is listed on by the end of the symbol for the stock. Each exchange has a unique EPIC code e.g.:
.I for ISEQ
.L for LSE
.F for Frankfurt
.US for NASDAQ
.N for NYSE

For a full list of exchanges and EPIC codes please see the document "Approved Exchanges and Identification Codes" on the My Online Services section of the Irish Life website.

2. *What assets are not permissible through the service?*

Stocks or government bonds not listed on one of the available markets (as set out above) or collective investments not on the pre-approved list are not permitted for investment through the Online Execution-Only Account. There are also some specific asset exclusions including Irish Life and Permanent shares and debt instruments. Inadmissible assets are not available on the Stock Search. For more details please refer to "Your guide to your Self-Invested Fund" available on My Online Services on the Irish Life website.

3. *What will happen if I try to trade a stock which is not permissible?*

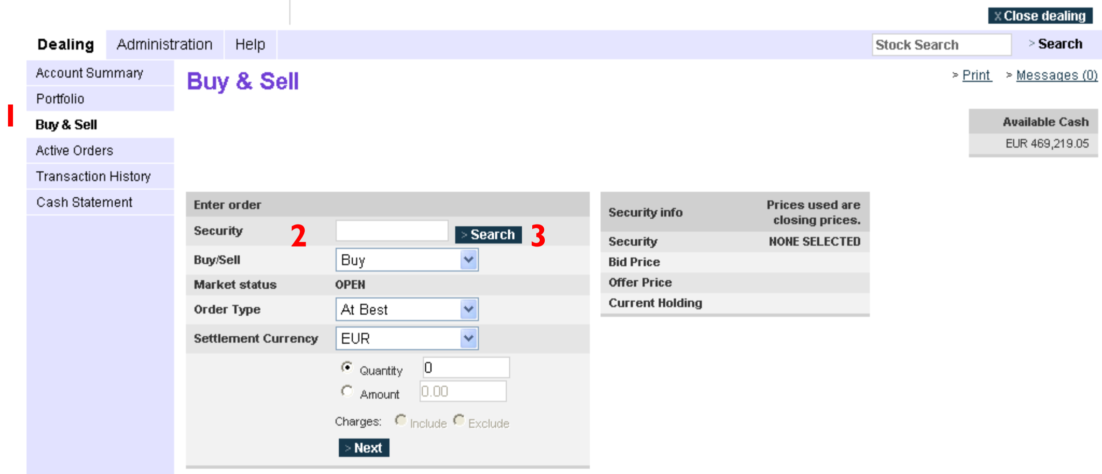
If you have a SEDOL or EPIC for an inadmissible stock and you attempt to place an order for that stock then an error message will be displayed and you will not be able to place the order.

- **This security has not been recognised. Please check the security and try again, or for further assistance contact the Telephone Support Team on 1800 800 090**

IV. How do I find stock prices in my Online Execution-Only Account?

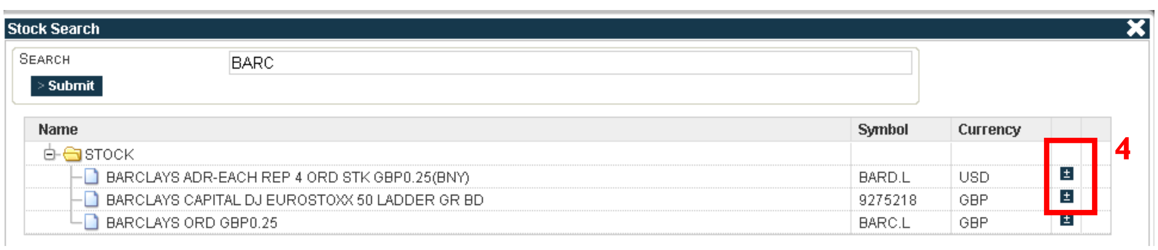
1. How do I find the previous day's closing price/15 minute delayed prices of any given stock?

You should click on the Buy/Sell sub tab of the Dealing menu –

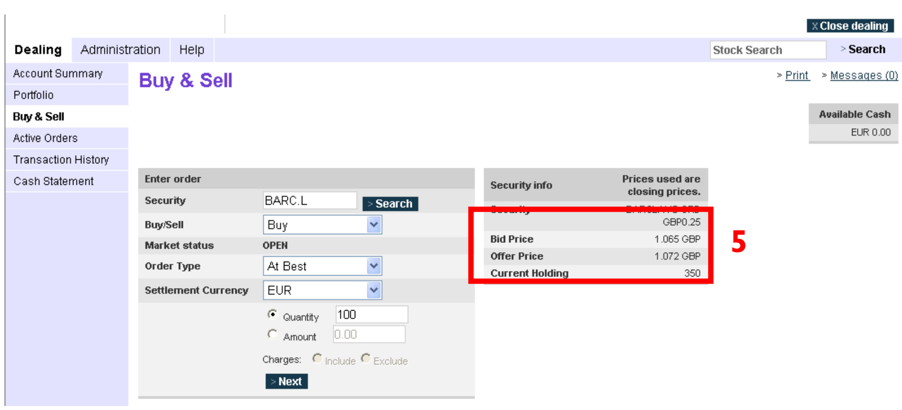


The system recognises SEDOL numbers (Stock Exchange Daily Official List 7 digit identifiers) or EPIC codes (Exchange Price Input Computer). If you know the SEDOL or EPIC code, you can enter these identifiers in the security field.

If you do not know the stock's SEDOL or EPIC code you can find the relevant identifier by searching for the stock in the Stock Search engine using the stock's name.



When you find the stock that you wish to gain a quote for, click on the highlighted button above (±) to pull the information back into the Buy & Sell screen.

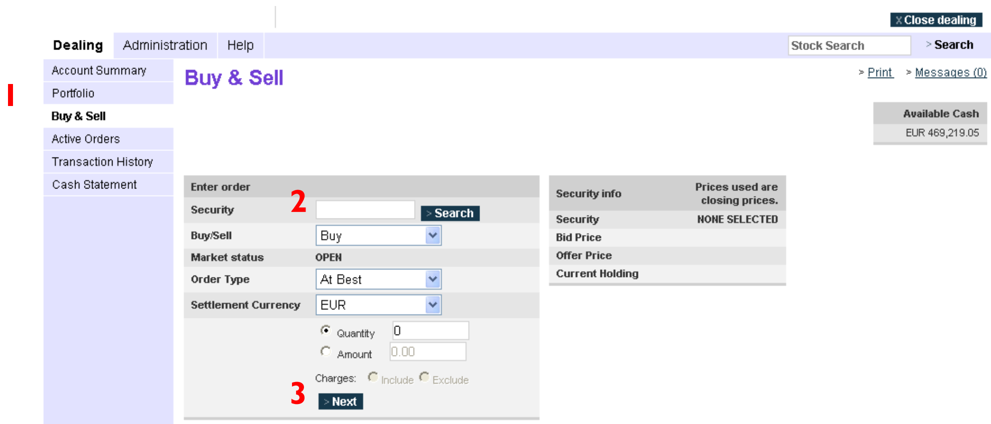


An indicative price is then displayed for viewing. This may be a previous night's closing price or a 15 minute delayed price (Irish and UK stocks).

2. How do I find the real-time price of a UK or Irish stock?

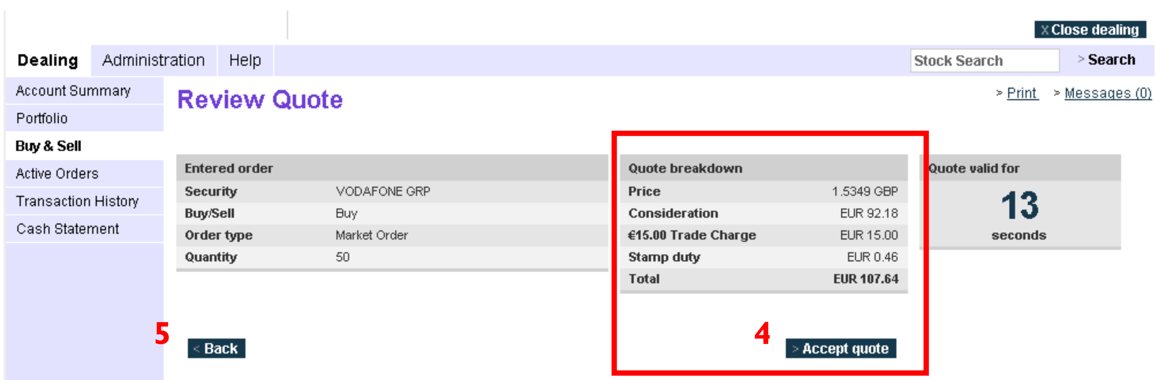
The Online Execution-Only Account will only provide a real-time price for UK and most Irish stocks and these are only available on the Review Quote screen prior to trading.

You should click on the Buy/Sell sub tab of the Dealing menu –



The system recognises SEDOL numbers (Stock Exchange Daily Official List 7 digit identifiers) or EPIC codes (Exchange Price Input Computer). You should enter one of these identifiers in the security field.

You should then place an indicative amount in the quantity field and then click the Next button.

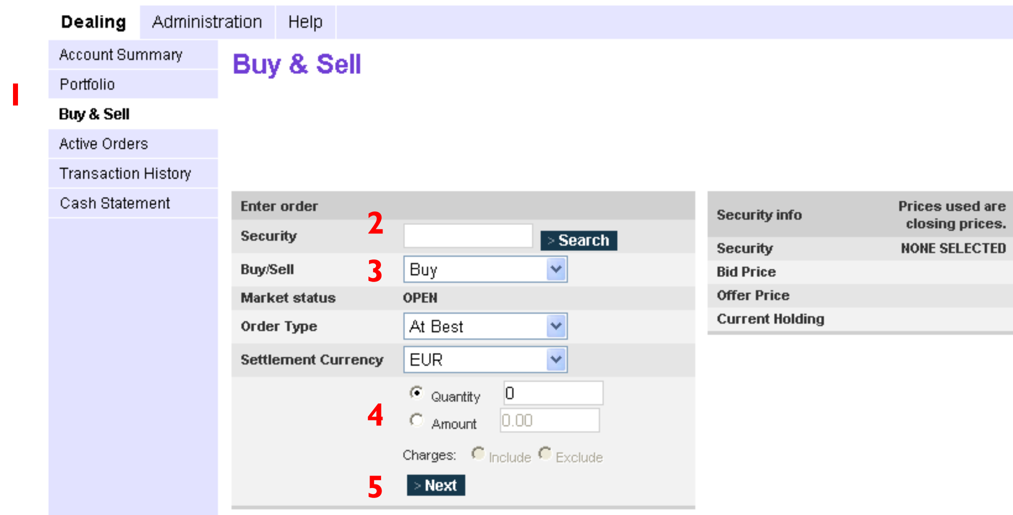


The above quote indicates the price of the selected stock. Note – you **SHOULD NOT** click the Accept Quote button as this will execute the trade and is irreversible. Only click accept if you want to place the trade.

Using the Back button you can then go back to choose additional stocks for price quotes or dealing instructions.

V. How can I place a deal to buy/sell?

You should click on the Buy/Sell sub tab of the Dealing menu –

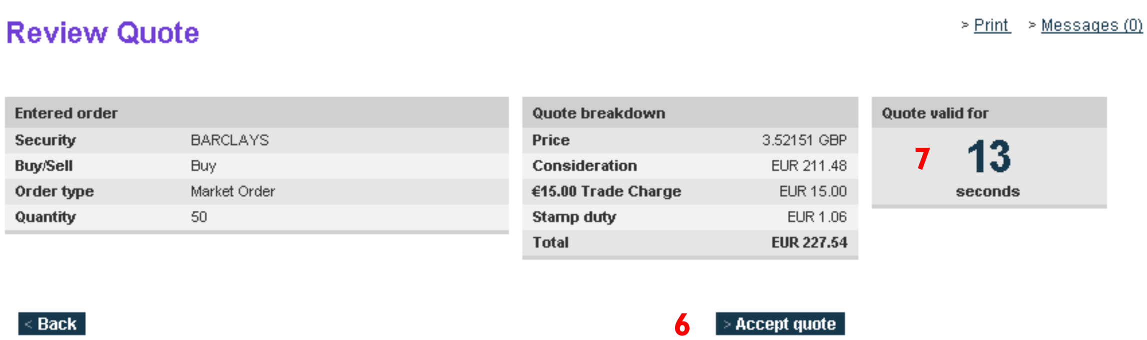


The system recognises SEDOL numbers (Stock Exchange Daily Official List 7 digit identifiers) or EPIC codes (Exchange Price Input Computer). You should enter one of these identifiers in the security field (as indicated above the identifier can also be obtained by using the stock search facility).

You should then indicate whether you wish to buy or sell and the order type (at best or limit order).

You then indicate a quantity of stock or amount of cash to transact with. Note that should this be a raise or invest order then you will then have the choice to include or exclude charges against the values input.

Click Next to get quote. If there is a real-time price available – in the case of UK and most Irish stocks – the following Review Quote screen will be presented.



If there is no real-time price available – in the case of non-UK and Irish stocks and for funds, the Review Order screen will quote an indicative price.

Click Accept quote or Submit order to execute the trade against the details input.

Where there is a real-time price, the quote will be valid for 15 seconds. The timer on the right of the page counts this down. Should this expire then a new quote will be picked up and displayed.

1. What is the cost per trade?

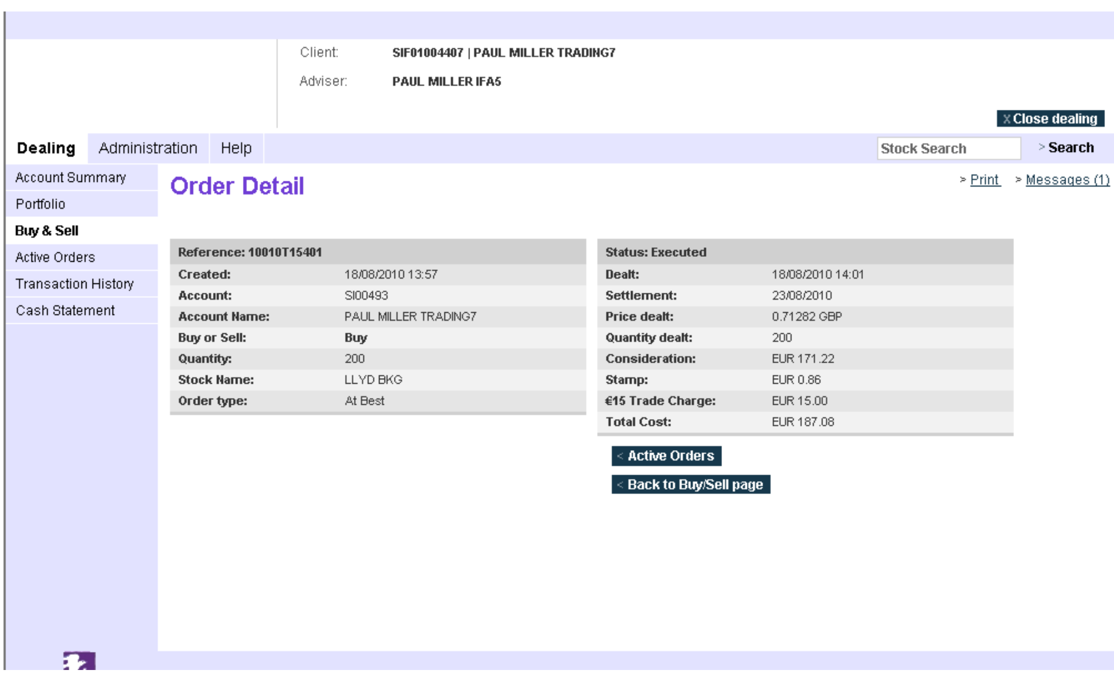
The cost of trading online is **€15** per trade for Irish and UK stocks and certain collective investments. There may be other charges – please see your plan's terms and conditions for further details.

2. Will I be able to trade online at any time of the day?

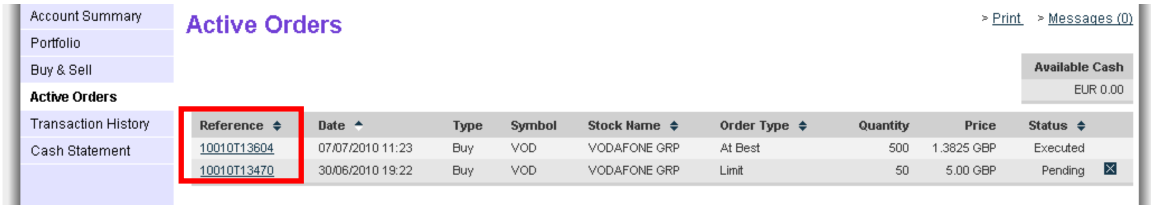
Yes, you will be able to go online at any time of the day and activate your account. However you will only be able to trade during markets hours. Outside of these hours, you can place a limit order trade but it can only be acted upon once the market you wish to trade in opens.

3. Where can I view my trade confirmation?

If the order is successfully placed then a trade confirmation is generated and displayed.



You can also review the details of an order from the Active Orders screen, the Transaction History screen and the Cash Statement screen by selecting the contract reference number.



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

4. How do I view how much cash I have available to trade with?

An available cash balance is displayed on the top right hand side of each page. For a buy order you must have enough available cash for the purchase. When a buy order is executed available cash reduces automatically to reflect the trade – even in the case of a limit order.

For a sell order you must have enough stock for the sale. When a sell order is executed the available cash only increases when the order is contracted & posted. As a result there is a timing difference between the order being executed and available cash being updated.

5. How do I increase the cash balance in my account?

You can either transfer funds from another fund that you may be investing in within your plan, sell some of your existing holdings within your Self-Invested fund or make a further cash injection by way of pension contribution. To help you process either of these options, please contact our Self-Invested Fund Customer Services Team on (01) 704 1831 or by emailing us at selfinvestedteam@irishlife.ie.

6. Can I settle from my own bank account or by credit card?

We do not accept credit card payments or direct debits on this account. All funds must be cleared in your SIF account before they will be made available.

7. Can I run an overdraft on my Online Execution-Only account?

No, overdrafts are not permitted. You are not allowed to trade unless you have adequate funds. The only exception to this is the case of corporate actions where there can often be tight deadlines involved in responding to and funding an event. If you go into an overdraft position for any reason on your Online Execution-Only Account, we will endeavour to transfer funds from your Liquidity Account to cancel the overdraft. If you go into overdraft on your online account or in your liquidity account for any reason, overdraft charges may apply. Please see "Your Guide to your Self-Invested Fund" for further details.

8. What currencies does the Online Execution-Only Account support?

There are three settlement currencies on the online account . The default currency is Euro (EUR) and the portfolio is valued in Euro. Trades can also be settled in US Dollars (USD) and Sterling (GBP). You can choose any one of these settlement currencies from the drop down menu on the Buy & Sell screen.

You may receive a dividend in a currency that is not one of the three settlement currencies. Cash holdings in currencies, other than the settlement currencies, are displayed in the Cash Statement screen by selecting that currency from the currency drop down menu. The total cash amount in each currency is also displayed on the Portfolio screen.

As noted in point 7 above, you will be able to trade as long as you have adequate available cash across all currencies. This may mean that you go into an overdraft in one particular currency. It is our aim to ensure that such overdrafts will be settled between the currencies each evening. If there is any overdraft in your online trading account for any reason we will endeavour to fund this from your liquidity account at the end of each day. Overdraft interest may be charged on overdrafts. Please see "Your Guide to your Self-Invested Fund" for more details on currencies and overdrafts.

9. What FX rate is used in the Online Execution-Only Account to convert back to Euro?

The FX rate used on the Portfolio and Account Summary screen is the previous day's closing FX spot rate. The Available Balance uses a more current house rate, as do transactions at the time of execution.

10. What are the settlement periods?

Transactions are generally settled over three working days (T+3) for equities and 4 working days (T+4) for funds. Please see your plan's terms and conditions for more details.

11. How does the Online Execution-Only Account calculate the number of units for a raise and invest order (where you enter an amount for a trade rather than the quantity of stock?

In the case of a buy order when you enter an amount of money to purchase an asset the system calculates to the nearest whole number of stock less than or equal to the amount entered for the trade (ie the consideration for the trade should not be more than the amount you have entered for the trade). If you have selected including charges this trade amount will include any charges on the trade. If you have selected excluding charges any charges for the trade will be added to the amount entered for the trade.

In the case of a sell order when you enter an amount of money that is to be generated from the sale the system calculates to the nearest whole number of stock greater than or equal to the amount entered (ie the amount received from the sale should not be less than the amount you have entered for the trade). If you have selected including charges any charges will be added to the amount entered for the trade to ensure the net sale proceeds equal the amount entered. If you select excluding charges the net amount you receive will be the amount entered for the trade less any charges.

12. How long will it take orders to execute?

Where there is a real-time price available and you accept the quote, these trades execute immediately and will display at status Executed in the Active Orders screen.

If there is no real-time price available and you submit the order, this order will go onto a dealer queue for manual execution. Until the order is dealt, it will display as pending in the Active Orders screen. These orders should generally execute within 10 minutes for equity trades. Fund orders my take a number of days to execute (see FAQ below on funds).

Real-time prices are only available for equities on the LSE and for most equities on the ISEQ.

13. Are Fund orders different to equity orders?

Funds are traded with a particular Fund Manager or through a fund platform called CoFunds. Funds are not traded on an exchange like equities and will take longer to execute than for equities. Funds also typically take longer to settle (when the trade is completed and both the stock/funds and the consideration for the trade have been transferred) than equities. In certain circumstances fund orders may potentially not be executed and fail. This may occur for example if a Fund Manager closes a fund to new business and the order is not accepted. It is important that you monitor the progress of any fund orders until they are settled.

You can only sell a fund after it has been settled (this is different to equities).

14. If I make a mistake can I cancel the order?

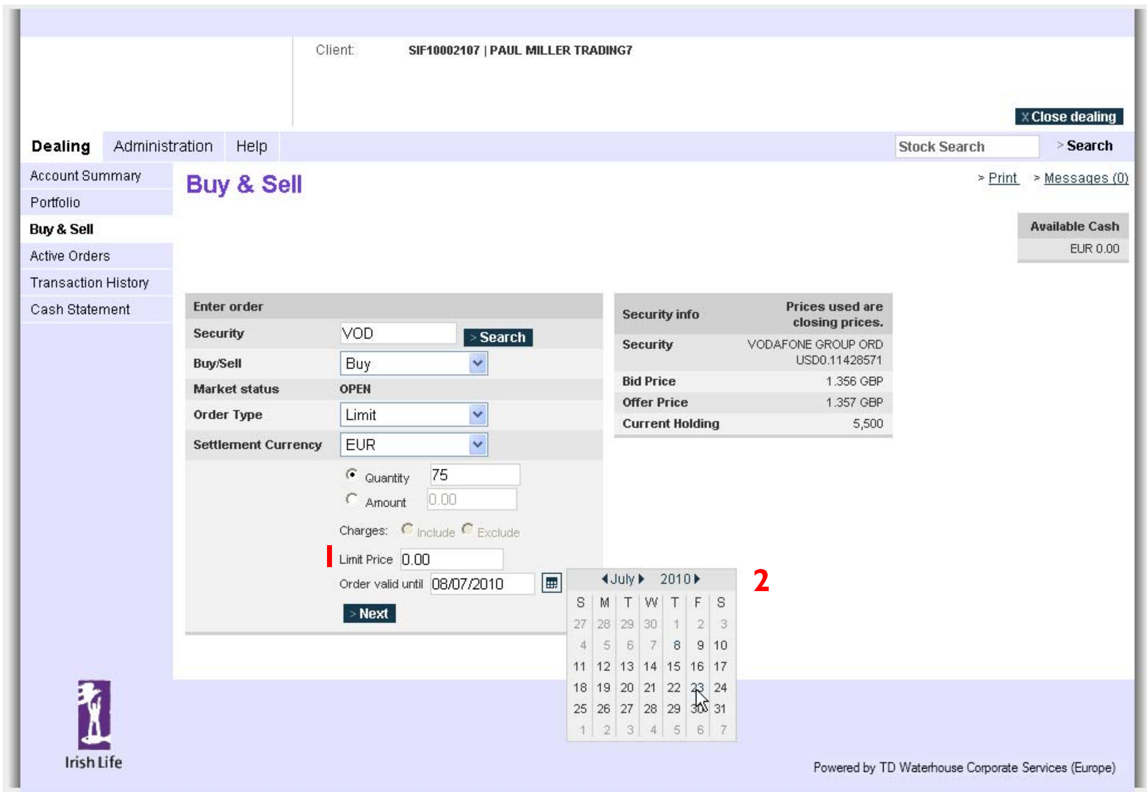
An order may be cancelled if that order has a cancel icon to the right of the transaction status. This icon is only displayed at Pending status in the Active Orders screen. Pending orders without the icon cannot be cancelled as they are in the process of being dealt. The cancel option is not available for any other trade state. Please note that not every trade goes to Pending status before being executed.

In all cases, before any order is committed you will be presented with a Review Quote / Order screen from which you may either go back and amend the order or place the order. Unfortunately, if you make a mistake and place an order incorrectly, it is very difficult to change a bargain in the market. In the unlikely event of a system error please contact us immediately so that we can investigate the matter and correct it.

VI. How do limit orders work in my Online Execution-Only Account?

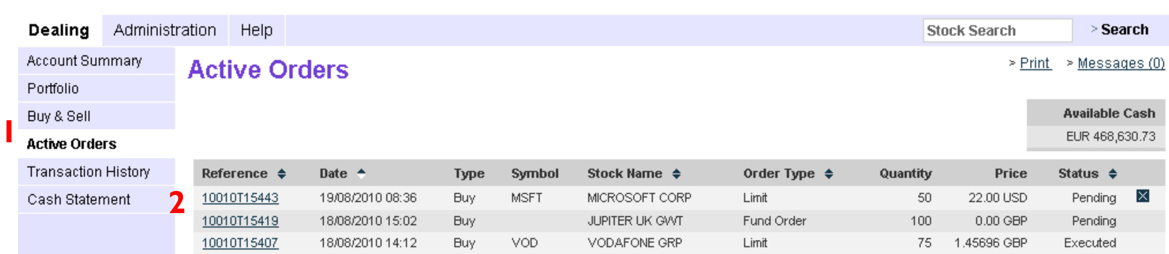
1. What is a limit order?

A limit order is an instruction to buy or sell assets either below or above 1 a specified price; 2 within a specified time frame – both of which must be selected by you as part of the transaction.



2. How do I view my active limit orders?

The Active Orders page is accessed through the Dealing menu and includes the details of all incomplete limit orders

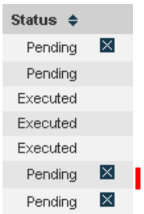


All orders can be clicked on and the details viewed, dependent on the status of the bargain.

3. *How do I change the limit on my order?*

You can only change a limit order if it as at Pending status with a cancel icon (☒).

These can be identified within the far right hand column of the page and will be accompanied by a small 'x' symbol alongside it.



Limit orders can not be changed within the original bargain. They need to be cancelled and replaced with a new request. If an order is at status 'Pending' then it may be cancelled from either the Active Orders page or the Order Detail popup by clicking on the cancel icon (☒).

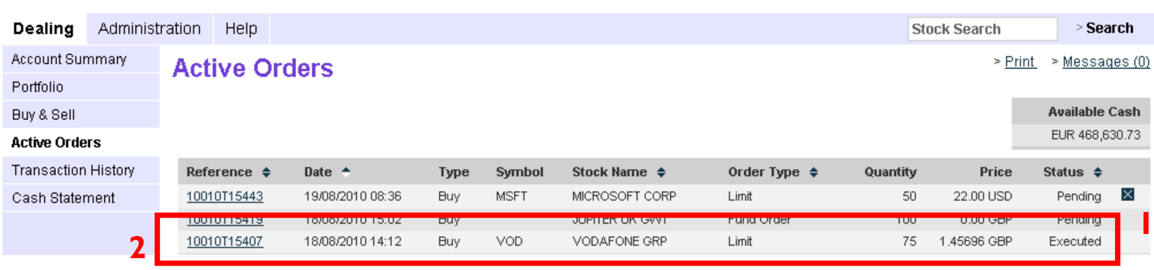
This will display a dialog box requesting that you confirm the cancellation:

The order will be cancelled immediately and the status will go to 'Cancelled'.

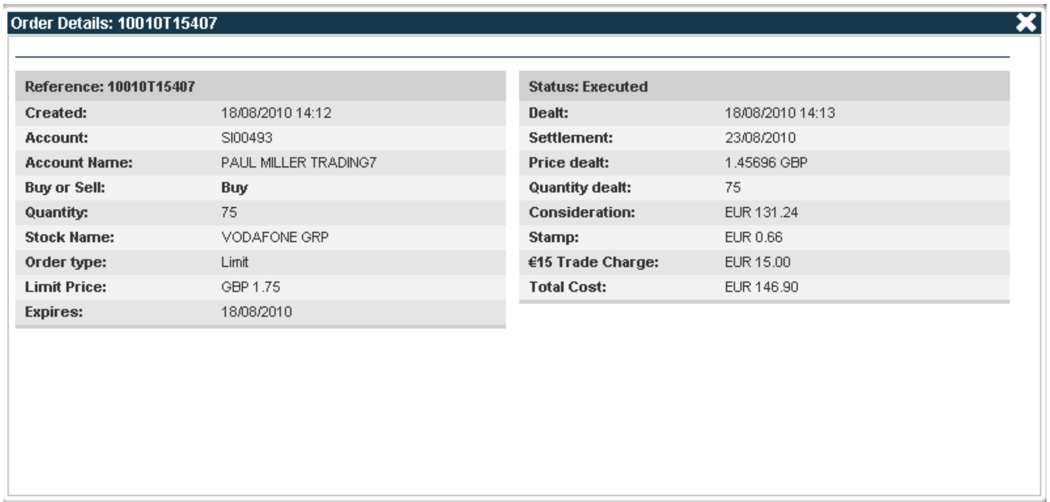
A new order can then be entered as required.

4. *Where can I see that my limit has been reached and executed?*

Limit orders, when executed, are retained on the active orders tab, until settlement has been reached.



If the order has been dealt then details of the charges applied are shown by clicking on the bargain reference:

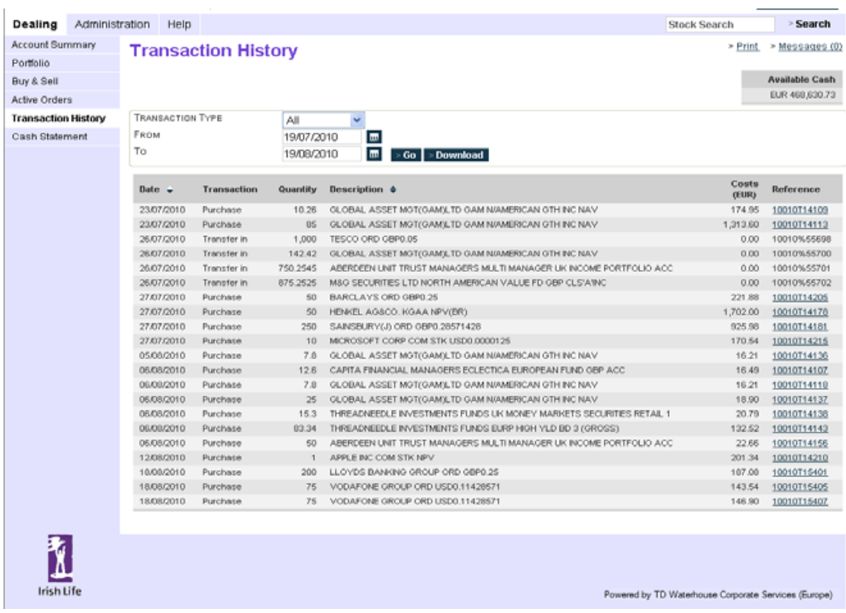


Order Details: 10010T15407

Reference: 10010T15407		Status: Executed	
Created:	18/08/2010 14:12	Dealt:	18/08/2010 14:13
Account:	SI00493	Settlement:	23/08/2010
Account Name:	PAUL MILLER TRADING7	Price dealt:	1.45696 GBP
Buy or Sell:	Buy	Quantity dealt:	75
Quantity:	75	Consideration:	EUR 131.24
Stock Name:	VODAFONE GRP	Stamp:	EUR 0.66
Order type:	Limit	€15 Trade Charge:	EUR 15.00
Limit Price:	GBP 1.75	Total Cost:	EUR 146.90
Expires:	18/08/2010		

Post settlement, a bargain reference can be accessed via the Transaction History page. Search criterion for the Transaction History page includes Acquisitions, Disposals and dates.

3



Dealing Administration Help Stock Search > Search

Account Summary
Portfolio
Buy & Sell
Active Orders
Transaction History
Cash Statement

Transaction History

> Print > Messages (0)

Available Cash
EUR 468,630.73

Transaction Type All
From 19/07/2010
To 19/08/2010 > Go > Download

Date	Transaction	Quantity	Description	Costs (EUR)	Reference
23/07/2010	Purchase	10.26	GLOBAL ASSET MGT(GAM)LTD GAM N/AMERICAN GTH INC NAV	174.95	10010T14109
23/07/2010	Purchase	85	GLOBAL ASSET MGT(GAM)LTD GAM N/AMERICAN GTH INC NAV	1,313.60	10010T14113
26/07/2010	Transfer in	1,000	TESCO ORD GBP0.05	0.00	10010%55698
26/07/2010	Transfer in	142.42	GLOBAL ASSET MGT(GAM)LTD GAM N/AMERICAN GTH INC NAV	0.00	10010%55700
26/07/2010	Transfer in	750.2545	ABERDEEN UNIT TRUST MANAGERS MULTI MANAGER UK INCOME PORTFOLIO ACC	0.00	10010%55701
26/07/2010	Transfer in	875.2525	M&G SECURITIES LTD NORTH AMERICAN VALUE FD GBP CLS'A'INC	0.00	10010%55702
27/07/2010	Purchase	50	BARCLAYS ORD GBP0.25	221.88	10010T14205
27/07/2010	Purchase	50	HENKEL AG&CO. KGAA NPV(BR)	1,702.00	10010T14178
27/07/2010	Purchase	250	SAINSBURY(J) ORD GBP0.28571428	925.98	10010T14181
27/07/2010	Purchase	10	MICROSOFT CORP COM STK USD0.0000125	170.54	10010T14215
05/08/2010	Purchase	7.8	GLOBAL ASSET MGT(GAM)LTD GAM N/AMERICAN GTH INC NAV	16.21	10010T14136
06/08/2010	Purchase	12.6	CAPITA FINANCIAL MANAGERS ECLECTICA EUROPEAN FUND GBP ACC	16.49	10010T14107
06/08/2010	Purchase	7.8	GLOBAL ASSET MGT(GAM)LTD GAM N/AMERICAN GTH INC NAV	16.21	10010T14110
06/08/2010	Purchase	25	GLOBAL ASSET MGT(GAM)LTD GAM N/AMERICAN GTH INC NAV	18.90	10010T14137
06/08/2010	Purchase	15.3	THREADNEEDLE INVESTMENTS FUNDS UK MONEY MARKETS SECURITIES RETAIL 1	20.79	10010T14138
06/08/2010	Purchase	83.34	THREADNEEDLE INVESTMENTS FUNDS EURP HIGH YLD BD 3 (GROSS)	132.52	10010T14143
06/08/2010	Purchase	50	ABERDEEN UNIT TRUST MANAGERS MULTI MANAGER UK INCOME PORTFOLIO ACC	22.66	10010T14156
12/08/2010	Purchase	1	APPLE INC COM STK NPV	201.34	10010T14210
18/08/2010	Purchase	200	LLOYDS BANKING GROUP ORD GBP0.25	107.08	10010T15401
18/08/2010	Purchase	75	VODAFONE GROUP ORD USD0.11428571	143.54	10010T15405
18/08/2010	Purchase	75	VODAFONE GROUP ORD USD0.11428571	146.90	10010T15407

Irish Life

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5. What happens if my limit order is not reached?

If a limit order lapses on expiry date, you will receive a secure message in your Online Account to this effect. You will also receive an email notification advising you of this secure message. The limit order will be expired and will not be visible on the Active Orders or Transaction History screens.

Please note – you will not receive a notification if a limit order is successfully executed.

6. How long can a limit order be set for?

A limit order can be set for up to 90 days and the expiry date must be a valid working day.

7. Can I place a limit order for funds?

No, limit orders cannot be placed for funds.

For more information on our execution-only trading service please see "Your Guide to Your Self-Invested Fund".

VII. Does my Online Execution-Only Account manage corporate actions?

1. *What is a corporate action?*

A corporate action is an event initiated by a public company that affects the assets issued by the company, for example dividend payments, rights issues, stock splits. We can facilitate corporate actions with a financial impact on your account.

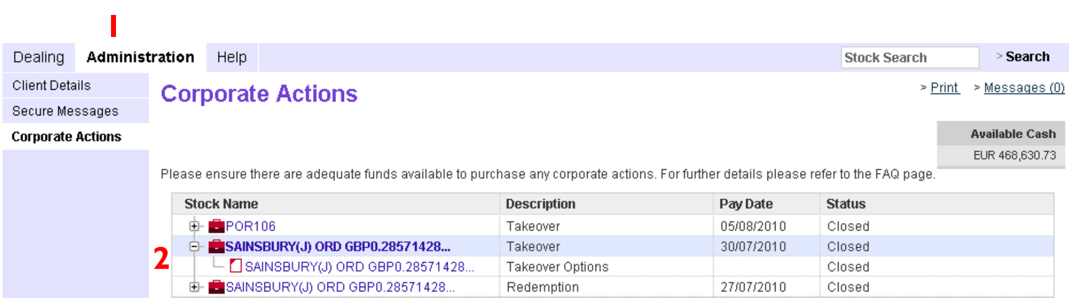
2. *How do I know if I have a corporate action?*

You will receive a secure message on your account indicating that you have a corporate event impacting one of your stock holdings. You will receive an email notification asking you to log onto your online account where you will be able to view the secure message. You may access your secure messages through the Administration menu:

To view a secure message double click on the message line. However, this is not the area where you log your response to a corporate action; it is just a note that action is required.

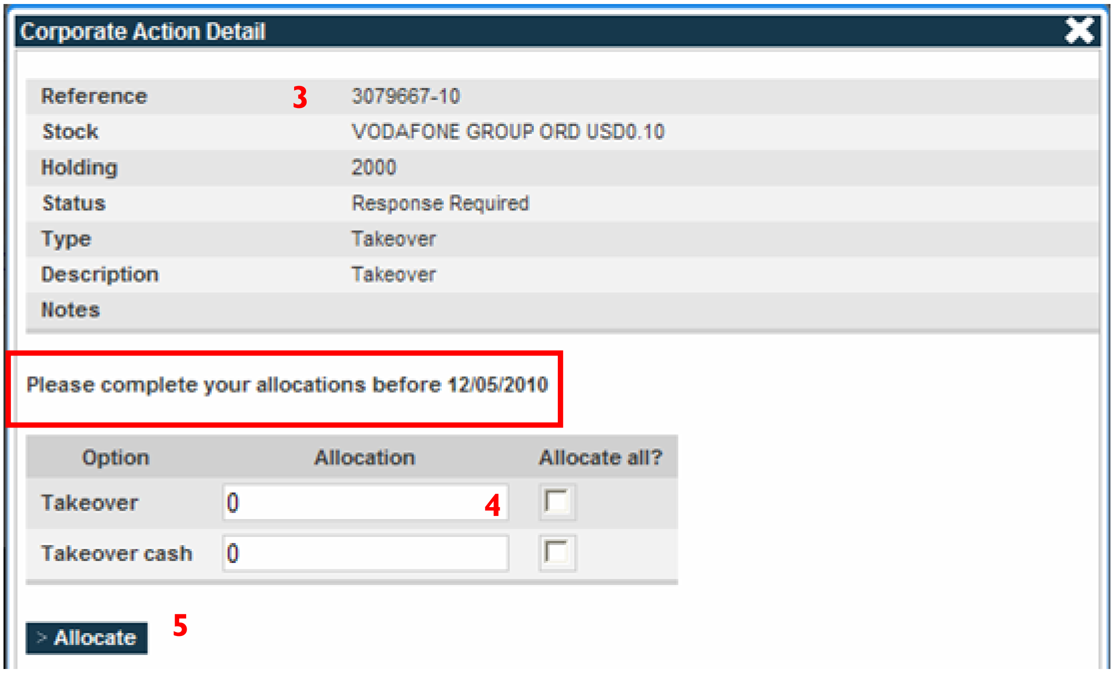
3. *How do I make an election against a corporate event?*

You may view any corporate actions that relate to their policy through the corporate actions page. This is accessed through the Administration menu.



Clicking on one of the actions expands the action to show the options.

Clicking on the expanded event pops up a window for your election on the corporate action.



You then type in the number against the separate options, or check the Allocate all button to assign 100% of their holding into the chosen option.

Upon completion of the action you then click the Allocate button. Note that the event can be re-entered through the life of the event up to the allocation date (displayed in the middle of the screen as shown above).

3. If I receive an email from your service advising that I have a secure message, what should I do?

You should log into your online trading account and view the messages button at the top right hand side and action appropriately.

VIII. I don’t want to use an online service.

We have a telephone service available where you can trade over the phone and will receive paper confirmations. You can also elect to receive notification of corporate actions by post.

1. What is the telephone number to trade using your telephone services?

The telephone support service number is FREEPHONE 1800 800 090. Please have your Self-Invested Fund online account number available. For security reasons you will be asked a number of questions to verify your identity before you can discuss or trade on your account over the phone.

2. What hours is your telephone service available from?

07.30 to 21.00 – Monday to Friday
09.00 to 15.00 – Saturdays

3. What is the cost of trading through your Telephone Services?

The cost of trading on the telephone is **€30** per trade for UK and Irish stocks and for certain collective investments. There may be other charges – please see your plan’s terms and conditions for more details.

IX. Other Service FAQs

1. What are the Minimum System requirements needed to run the Online Execution-Only Account?

The Online Execution-Only Account has been designed to allow clients access the trading pages of the Internet service on all recent web browsers as displayed in the table below –

Browser	Running On
Firefox 3.0	Windows
Firefox 3.6	Windows
Chrome 4.0	Windows
IE 8.0	Windows
IE 7.0	Windows
Safari 4.0	Mac O/S

Please note that should you be running an older browser version there may be some layout issues.

Operating System

- All PC systems must be Windows XP or above
- All Mac systems must be OS 8.5 or above

Minimum requirements for all systems (PC and Mac)

- **Processor:** 200 Mhz processor (or higher)
- **Memory:** 32 megabytes of RAM (or more)
- **Connection:** 56 Kbps modem (or faster e.g cable)

For more information on our execution-only trading service please see "Your Guide to your Self-Invested Fund".

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ILA 8245 (NPI 09-10)