

This is not a customer document.



A NEW DEAL IN PENSIONS  
Better for you, better for your clients

Lump sum offers available until 31 August 2011

## PENSION LUMP SUMS – WE'VE EXTENDED OUR 2 GREAT SPECIAL OFFERS

Complete Solutions Personal and Company Pensions  
€50,000 plus Single Contributions & External Transfers

**OFFER 1** 105% Allocation @ 1% Total Fund Charge\* (for new CS1 and CS2 only)

**OFFER 2** 103% Allocation @ 0.75% Total Fund Charge (for all Complete Solutions personal and company pensions)

\* Total fund charge is made up of a 0.75% standard fund charge plus a 0.25% plan charge.

### The detail

- Fund charge assumes Consensus Fund
- Offer applies to Single Contributions and external Transfer Values
- Minimum Investment Amount: €50,000
- Minimum Term to NRA: 10 Years
- Maximum NRA: 65
- 105% Deal: Transfer Out charge of 5% applies to fund for first 5 years
- 103% Deal: Transfer Out charge of 3% applies to fund for first 5 years
- Where some or all of your investment is invested in our Self-Invested Fund the allocation rate is reduced by 1%. For example, 104% for offer 1 and 102% for offer 2.

### €50,000 Transfer Value

Example, if you had a €50,000 Transfer Value, here is how it could look for you and your client.

#### OFFER 1 105% Allocation Option

##### Complete Solutions 1

Gross Allocation:	105%
Initial Commission paid	5%
Net Allocation	100%
Transfer Out charge Yrs 1-5	5%
Fund Charge *	1%
Commission Clawback	None

##### Trail Commission

0.25% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund

#### OFFER 2 103% Allocation Option

##### Complete Solutions 1

Gross Allocation:	103%
Initial Commission paid	3%
Net Allocation	100%
Transfer Out charge Yrs 1-5	3%
Fund Charge *	0.75%
Commission Clawback	None

##### Trail Commission

0.25% or 0.5% fund based trail commission can be added by way of an additional plan charge

\* Assuming Consensus Fund

If you require any further information, please contact your Irish Life Account Manager today.



Irish Life

Irish Life Assurance plc is regulated by the Central Bank of Ireland.