



Irish Life Self-Invested Fund

Investment Instruction form

This form is required for all investments and transactions in the Self-Invested Fund within the Complete Solutions product range.

For all trades, you must complete Sections 1, 2, 3, 9 AND the Section for the asset you are investing in.

For example, for Tracker Bonds you must complete Sections 1, 2, 3, 9 AND Section 5.

A percentage of your investment will be held in the Liquidity Account. This amount will stay in cash to pay certain charges.

The information in this form is correct as of March 2012 but may change.

Section 1: Policyholder Details

Policy Holder/Member:

Complete Solutions Plan No:

If any of your details change (for example name, address, e-mail address, mobile phone number) please contact the Self-Invested Fund Team with the updated information. Incorrect details will mean you do not receive your trade confirmations or certain other notifications relating to the fund.

Section 2: Source of Investment

Please indicate the source of investment in the table below by ticking the appropriate box.

1 New Complete Solutions plan

Yes No

Please ensure there is a completed Complete Solutions application form attached.

2 Single contribution top-up

Yes No

Please ensure that the single contribution payment is attached.

3 Transfers from other pension plans

Yes No

Please ensure you include a copy of the Irish Life Pension Transfer Value form accompanied with the relevant cheque.

4 Switch from existing fund/s in a Complete Solutions plan

Yes No

Please indicate the plan number. Please complete section below.

Plan number

Name of fund to be switched

Percentage of that fund to be switched to the Self-Invested Fund

 % % %

5 Sale/Maturity of an existing Self-Invested Fund asset/s

Yes No

Please indicate the asset/s that is to be sold/to mature to provide funds for this new investment.

Original asset type	Tick asset you wish to sell/maturing	Details
Deposit maturity (or sale of a monthly rolling deposit/demand deposit)	<input type="checkbox"/>	Fixed Term Deposit Maturity Institution <input type="text"/> Term <input type="text"/>
		One Month Rolling Deposit Institution <input type="text"/>
		Demand Deposit Institution <input type="text"/> Withdrawal Amount <input type="text"/>
Withdrawal of funds from a stockbroker account	<input type="checkbox"/>	Please complete Section 6C to instruct a withdrawal from a stockbroker account
Maturity of a tracker bond	<input type="checkbox"/>	Enter maturing tracker details <input type="text"/>
Sale of other assets	<input type="checkbox"/>	Please complete Section 7B to instruct a sale of other assets

Section 3: Investment Instruction Asset Split Table

Please indicate using a percentage what portion of your investment amount you want to invest in the various asset classes available in the Self-Invested Fund. For example, you may want to place half of the funds in deposits and the remainder between execution-only share trading and other assets. This would be split and marked in the table as 50% for 'Deposits', 25% for 'Execution-only trading' and 25% for 'Other assets'.

Asset class	Percentage	Section to complete if choosing this option	Additional Information
Deposits	<input type="text"/> %	Section 4	Minimum deposit is €20,000.
Tracker Bonds	<input type="text"/> %	Section 5	Minimum Investment is €20,000.
Execution-only Trading Account		Section 6A	The execution-only trading account service is provided to Irish Life through our services provider TD Wealth Institutional.
Discretionary Stockbroker Account	<input type="text"/> %	Section 6B	This service is provided by Quilter. Minimum investment is €250,000
Other assets	<input type="text"/> %	Section 7	
Total investment	<input type="text"/> 100 %		

Section 4: Deposits

Placing funds on deposit

Please ensure that the total percentage investment in deposits selected in the table below equals the total percentage amount indicated in the Investment Instruction Asset Split Table in Section 3.

For example, if you have selected 50% of your investment to be placed on deposit in the Investment Instruction Asset Split Table in Section 3 the total percentage per term in the deposit table below should equal 50%, this may then be split between the various deposit institutions and terms. For example it could be split 30% in a 3 month permanent tsb deposit and 20% in a 9 month EBS deposit.

Institution	12 month	2 year	3 year	5 year	Other term (including Demand Deposit)
Deposit Currency	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
KBC	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
Rabodirect	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
permanent tsb	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
EBS	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
AIB	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
Bank of Ireland	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
Investec	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
Total % per term	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>	<input style="text-align: center; width: 20px; height: 20px; border: 1px solid black;" type="text" value="%"/>
Liquidity Requirement	'Liquidity amounts held are set out in the Self-Invested Fund Guide. For further details you can contact the Self-Invested Fund team'.				

This amount will stay in cash to pay certain charges. For Approved Retirement Funds, there is currently an additional 5% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. If your fund is greater than €2 million you may need to hold 6%. If we do not set these funds aside, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity.

Withdrawing Funds from a 1 month rolling deposit / demand deposit and switching out of the Self-Invested Fund.

If you wish to withdraw the funds from a 1 month rolling deposit account or demand deposit account for the purposes of a switch to another Complete Solutions fund/s please select the box below and complete section 8.

Tick

Withdrawal from 1 month rolling deposit:

Institution

Withdrawal from demand deposit:

To get a detailed explanation of Deposit Accounts offered through Self-Invested Fund, please refer to 'Your guide to the Self-Invested Fund'.

Section 5: Tracker Bonds

Please ensure that the total percentage investment in Tracker Bonds in the table below is the same as the amount selected in the Investment Instruction Asset Split Table in Section 3.

For example, if you have selected 80% of your investment to be invested in Tracker Bonds in the Investment Instruction Asset Split Table in Section 3 the percentage in the table below should equal 80%.

Tick as appropriate	Tracker Bond Provider	Tracker Bond Name (if applicable)	Tracker Bond Option	Percentage Investment
<input type="checkbox"/>	BCP			%
<input type="checkbox"/>	Wealth Options			%
<input type="checkbox"/>	Bloxham			%
<input type="checkbox"/>	Quintas			%
<input type="checkbox"/>	Duggan Asset Mgt			%

The liquidity amount *will be based on the term of the tracker and your plan type. Please contact your authorised investment advisor or the Self-Invested Fund team for more details.

I confirm that I have been provided with, and have read, all of the literature relating to this tracker bond investment and which has been provided to me by my authorised investment advisor or third party product provider. This includes the product booklet, a Key Features Document, and the product's application form as appropriate. I have reviewed and I understand all the charges that will be deducted from the tracker bond investment, including any fees and remuneration paid to the 3rd party product provider and/or distributor and/or authorised investment advisor. **I further understand that such charges, fees and remuneration are in addition to the standard Irish Life charges and remuneration applicable to my pension plans and the Self-Invested Fund.** I confirm that I understand that any investments through the Self-Invested Fund will be owned by Irish Life Assurance plc (Irish Life). All treatments of this investment (including tax treatments) will be in the context of Irish Life as the asset owner. In particular, investments in tracker bonds will not be covered under the Deposit Guarantee Scheme as the trackers are owned by Irish Life Assurance plc.

I have read and understand the tracker bond declaration above

Signature:

Print name

Date / /

* This amount will stay in cash to pay certain charges. For Approved Retirement Funds, there is currently an additional 5% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. If your fund is greater than €2 million you may need to hold 6%. If we do not set these funds aside, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity.

Tracker Bond Account

We facilitate investments in tracker bonds with a number of providers based on customer requests. For details on the tracker bonds that we facilitate through the Self-Invested Fund, please contact your authorised investment advisor.

Section 6: Stockbroker Accounts

To open a new share trading account OR to invest in an existing account

Execution-Only Trading Account

Discretionary Stockbroker Account

Please use this section to open any one of the above accounts or to make further investments in existing accounts.

In all cases, please ensure that the total percentage investment shown in the tables below are the same as the amount selected for that account in the Investment Instruction Asset Split Table in Section 3.

For example, if you have selected 80% of your investment to be invested in the execution-only trading account in the Investment Instruction Asset Split Table in Section 3 the percentage in the table below for the execution-only trading account should equal 80%.

Section 6A: Execution-only Trading Account

Mobile Phone No:

Email address:

Mother's Maiden Name:

Authorised Investment Advisor email address:

Stockbroker Account type	Stockbroker name	Percentage Investment
	<input type="text" value="**TD Wealth Institutional"/>	<input style="width: 50px;" type="text" value="%"/>
*Liquidity		<input style="width: 50px;" type="text" value="3%"/>

* This amount will stay in cash to pay certain charges. For Approved Retirement Funds, there is currently an additional 5% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. If your fund is greater than €2 million you may need to hold 6%. If we do not set these funds aside, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity.

** The execution-only trading account service is provided to Irish Life through our services provider TD Wealth Institutional. TD Wealth Institutional is a trading name of TDWCS LLP which is authorised and regulated by the Financial Services Authority (FSA).

Section 6B: Discretionary Stockbroker Accounts

Stockbroker Account type	Stockbroker name	Liquidity Requirement*	Percentage Investment
Discretionary Stockbroker Account	<input type="text" value="Quilter"/>	<input style="width: 50px;" type="text" value="3%"/>	<input style="width: 50px;" type="text" value="%"/>

* This amount will stay in cash to pay certain charges. For Approved Retirement Funds, there is currently an additional 5% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. If your fund is greater than €2 million you may need to hold 6%. If we do not set these funds aside, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity. Further documentation will be required by your Stockbroker to open an account. Please contact your Stockbroker or your authorised investment advisor.

Section 6C: Withdrawals from a Stockbroker Account

Please use this section for any withdrawal of existing Self-Invested Fund cash out of the Stockbroker Account.

Account Type	Service Provider	Tick as appropriate
Execution-only Trading Account	<input type="text" value="'TD Wealth Institutional"/>	<input type="checkbox"/>
Discretionary Stockbroker Account	<input type="text" value="Quilter"/>	<input type="checkbox"/>
Please indicate the amount of cash you want to transfer out of the Stockbroker Account	€ <input style="width: 100px;" type="text"/>	

Note: For Discretionary Stockbroker Accounts, you should instruct your service provider to liquidate shares to ensure that sufficient cash is available for the withdrawal. For Execution-Only Accounts, you should liquidate investments as required through the online service or telephone service to ensure that sufficient cash is available for the withdrawal. The funds withdrawn from any of the stockbroker accounts will sit in cash until we receive further instruction from you.

Section 7: Instructions in relation to Other Assets

At our discretion, Irish Life may facilitate investments in other assets (other than deposits, stockbroker accounts and tracker bonds with a number of providers). In these instances, we will review the asset to determine if it is allowable. Please contact the Self-Invested Fund team with any queries on 'other assets'.

If we agree to facilitate an asset, please provide the details in this section.

Please provide as much information as you can in relation to the asset you want to invest in, in the tables on the next page. If funds are received at the same time as a request to assess an asset, the funds will remain in the liquidity account until the asset is approved and the funds can be invested. If the asset is not accepted, the funds are still governed by pension rules and may have to remain invested in a pension plan. Therefore, we would always recommend that any asset reviews are completed before sending in any funds for investment.

Section 7A: Buying other asset types

Please ensure the total percentage investment in other assets in this table is the same as the percentage indicated in the Investment Instruction Asset Split Table in Section 3.

For example, if you have selected 25% of your investment to be placed in Other Assets in the Investment Instruction Asset Split Table in Section 3 the percentage in the table below should equal 25%.

Percentage to be invested in 'other assets'	<input type="text"/> %
Full Asset Name	<input type="text"/>
Asset Currency	<input type="text"/>
ISIN (where applicable)	<input type="text"/>
*Liquidity Requirement	<input type="text"/>
Amount to be advised based on asset type for each asset purchase	

* This amount will stay in cash to pay certain charges. For Approved Retirement Funds, there is currently an additional 5% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. If your fund is greater than €2 million you may need to hold 6%. If we do not set these funds aside, this could lead to an overdraft situation and we may charge overdraft interest rates as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity.

Additional Information (Where possible, please provide a copy of the Prospectus)

Section 7B: Selling other asset types

Sell – please indicate number of instruments to be sold	<input type="text"/>
Asset Name	<input type="text"/>
Asset Currency	<input type="text"/>
ISIN (where applicable)	<input type="text"/>

Additional Information

Note:

Any other assets must be permitted assets under the Self-Invested Fund, which may include any investment quoted on a recognised exchange such as stocks, shares and Government bonds. It also includes UCITS, OEICs, SICAVs, unit trusts and other pooled investments that are EU regulated and available to retail investors.

Section 8: Switching out of a Self-Invested Fund

Please use this section to switch the funds out of the Self-Invested Fund to other funds available under your Complete Solutions Plan.

Amount to be switched from the Self-Invested Fund €

Fund/s to switch to:

Fund Name	Amount to be Invested
<input type="text"/>	<input type="text"/> €
<input type="text"/>	<input type="text"/> €
<input type="text"/>	<input type="text"/> €

Note: If you need to sell assets in the Self-Invested Fund to switch to another fund/s, please ensure the relevant asset section is completed in this form. For example, if you want to withdraw funds from a stockbroker account to switch to another fund please ensure that 'withdrawal from a stockbroker account' in Section 6 is completed. Note that any sale of any asset may cause a delay in switches out of the Self-Invested Fund.

Section 9: Declaration

1. I confirm that I have received and have read Irish Life's "Your guide to the Self-Invested Fund" and that I understand the information contained therein.
2. I understand and accept that any instructions which I give Irish Life Assurance plc (Irish Life) on this form and any transaction Irish Life carries out based on this form are subject to the terms and conditions of my Complete Solutions Plan and to the terms and conditions which apply to the Self-Invested Fund.
3. I understand and accept that I am responsible for all investment decisions and transactions which I will instruct Irish Life (or any parties acting for Irish Life) on from the Self-Invested Fund and that Irish Life will not be responsible in any way for such decisions or transactions. **Irish Life will not be held liable for any acts / errors or omissions of their third party service providers or any other third party.**
4. I understand and accept that the types and levels of risk which may attach to the Self-Invested Fund will vary and could be very significant depending on the investment decisions which I instruct Irish Life to transact on the fund, and that it is my responsibility to ensure that I have sought and obtained any advice required in relation to such investments and to be satisfied as to their suitability for the pension scheme (if applicable), my requirements, and my attitude to risk.
5. I understand and accept that Irish Life will act on investment instructions contained on this form without further enquiry. I further understand that Irish Life reserves, at its absolute discretion, the right to reject any investment transactions which are received from me and that in so doing Irish Life is not in anyway assessing the suitability of such instructions for me and is acting only to ensure that Irish life complies with legislative and/or other general administrative or practical limitations which Irish Life applies to such funds. Irish Life will not assess the merits or otherwise of the investments or their suitability for me and I should satisfy myself that I have obtained suitable investment advice in relation to the instructions I have asked Irish Life to carry out.
6. I understand and accept that the charges and expenses incurred within the Self-Invested Fund are not fixed and can vary depending on the investment instructions which I give to Irish Life and on the third parties which may be required to carry out such instructions.
7. I understand and accept that monies I have instructed to be invested in the Self-Invested Fund and monies from the sale of assets within the Self-Invested Fund will be held in a liquidity account until I give further investment instructions, including any additional information required to execute these instructions. The liquidity account does not have a guaranteed rate of interest. I understand and accept that a minimum cash amount must be held in the Self-Invested Fund's liquidity account at all times and that this minimum amount varies depending on the assets being purchased within the Self-Invested Fund, the type of plan I have and the charges required to be paid from the liquidity account. I acknowledge that it is my responsibility to ensure sufficient cash is held in the liquidity account at all times. I understand that if sufficient cash is not available to pay certain charges, income payments and possible minimum withdrawal amounts, the account may go into overdraft, resulting in overdraft interest rates being charged.
8. I understand and accept that in this form I am instructing Irish Life to carry out an investment transaction and that I am subject to and am acting within the delegated authority Irish Life have given to me under the Complete Solutions plan Terms and Conditions. For company pension plans I confirm that the trustee agrees that I, as member, may give instructions directly to Irish Life regarding the Self-Invested Fund. All transactions will be applied in accordance with my instructions to the Self-Invested Fund that Irish Life have linked to the plan (as indicated on this form). Instructions to buy and sell investments/assets relate to investments/ assets owned by Irish Life, the valuation of which is linked to the individual Self-Invested Fund allocated to my plan.
9. I further understand that for Stockbroker Services, I have been given delegated authority to pass instructions directly to service providers currently on the panel. I agree to act at all times within the restrictions imposed on this delegated authority by Irish Life.
10. I understand and accept that all cash flows/payments arising from any instructions which I give to Irish Life on this form must be passed directly to (or from) Irish Life to (or from) the relevant third party to the transaction and will constitute a transaction on the plan. I further understand and accept that **all payments to purchase investments/ assets must be made payable to Irish Life** and I must not send any payments directly or make any payment instrument payable to a stockbroker or to other third parties. Such payments will be returned and cannot be processed under the plan and Irish Life will not be responsible for any loss or delays caused by such payments not being processed.
11. I understand and accept that **all payments arising from the sale of any investment or asset must be made payable to Irish Life** and sent directly by the relevant third party to Irish Life. In the event that any third party sends any payment in error to me or mistakes any payment instrument payable to me, I agree to return the payment immediately to the relevant third party.
12. I understand that Irish Life are not responsible for any advice received from a third party and that Irish Life do not do any due diligence on third parties or on the assets I request to invest in.
13. I understand that for one-member Company Pension schemes, the scheme rules must allow for member discretion to give investment instructions. If your scheme is through Irish Life, the trustee may be required to endorse the scheme rules to this effect.
14. I understand that Irish Life accepts instructions from the member under Company Pension plans; the plan owners under personal pensions, Approved Retirement Funds, Approved Minimum Retirement Funds and Personal Retirement Bond plans; and the trustee under Investment only plans linked to self-administered pension schemes.
15. I understand and accept all risks in connection with faxed instructions including the risk of transmission errors and the authority of the sender.
16. I understand that online trades and telephone executed trades will be placed by the life assured / member and that Trustee instructions are only accepted for Investment-Only plans.
17. I declare that the information given on this form is correct and I wish to proceed as instructed above.

Name PLEASE PRINT IN CAPITAL LETTERS

Signature

Plan holder / Member Name (Block Capitals) (Trustee for Investment-Only plans)

Date

/ /

Contact us

Self-Invested Fund Team e-mail:
Website:

selfinvestedteam@irishlife.ie
www.irishlife.ie

Phone us

Self-Invested Fund Customer Service
Irish Life Customer Service

01-704-1831
01-704-1010
(Queries about Irish Life funds other than Self-Invested Fund)

Execution-only trading account telephone service

1800-800-090

Self-Invested Team Fax:
Write to us

01 704 1988
Irish Life Assurance plc, Lower Abbey Street, Dublin 1.



Lower Abbey Street Dublin 1 Ireland
T: 01 704 2000 F: 01 704 1900