



# PENSION SEASON NEWSLETTER

OCTOBER 2020



*Dear Broker,*

I hope you are all keeping well in these strange times that we are living in. Our approach in the early days of Covid-19 to support you and your business was to help you engage with your clients remotely. This included providing video conference packages, tips on the digital sales process & providing relevant campaign support materials. We also made improvements to speed up your business issuing and paying you quicker by partnering with a number of E-Signature providers, making our application forms editable & accepting client's instructions where possible.

It's hard to believe that we are in the last few months of 2020 and in the run down to Christmas. As ever our role is to continue to support you over the coming weeks with a particular focus in the following areas:



## GROW REVENUE

- By Reviewing, Advising & Protecting your clients



## INVESTMENT CONFIDENCE

- Solutions to help your clients investment journey



## EASE OF DOING BUSINESS

- Delivering administration efficiency and paying commission quicker



## STRENGTH OF IRISH LIFE

- Peace of mind when placing your business

We provide further information on these areas in the newsletter and also have a dedicated Pension Season section on our B-line website which we hope you find useful for all your pension, investment and protection business.



Throughout the newsletter you'll see this icon linking you directly to content



# GROW REVENUE BY REVIEWING, ADVISING & PROTECTING YOUR CLIENTS



## PENSION TERM ASSURANCE

Protect your pension clients before they reach their retirement age with a Pension Life insurance plan

- Cover your client for their whole journey with our market leading whole of life conversion option.
- The government helps contribute by up to as much as 40% of the cost of the life cover premium.
- We pay up to 180% commission on pension Life insurance

## RETIREMENT PLANNING

Review your clients to ensure they are on course to reach their retirement goal

- A retirement review today could help your client to get or stay invested which has proven to be the most effective strategy over time.
- The government provides support through income tax relief by up to as much as 40% of the pension premium.
- We pay up to 30% commission on Pension AP premiums in the first 7 years of the plan whilst providing clients with value adding rates of 100% allocation with a base AMC of 1%

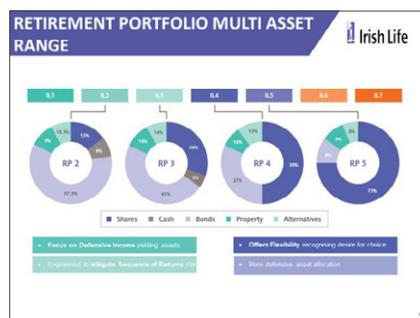
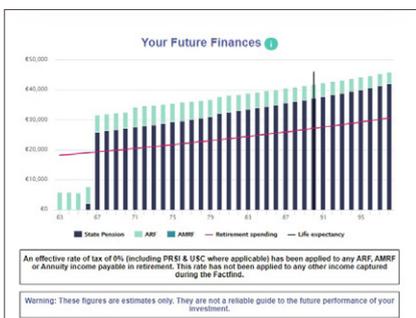
To access a full suite of sales flyers, please click on the following link:

[Pension Season](#)

## POINT OF RETIREMENT AND BEYOND

Advising your clients in their retirement

- By building a personalised client retirement cashflow which will help visualise what their income and spending levels will be in retirement
- By utilising access to bespoke retirement portfolio funds which allow you tailor your client's income drawdown to the investment strategy you have put in place for them.
- By drastically reducing your back office workload for new clients in conducting your annual review with them



For more information see our dedicated page: [Myretirement-pathfinder](#)



# INVESTMENT CONFIDENCE SOLUTIONS TO HELP YOUR CLIENTS INVESTMENT JOURNEY



## MULTI ASSET PORTFOLIO FUNDS (MAPS)

Our MAPs range of funds help Pension investors achieve their retirement goals

- MAPs is designed to give customers confidence by delivering both returns in line with expected ranges and a smoother journey
- Strategies within the funds are diversified over 6,000 different investment vehicles across 5 funds
- Over 83,500 individual customers have trusted Irish Life to take care of over €4.9bn of funds

**IRISH LIFE MAPS**  
HELPING YOU ACHIEVE YOUR FINANCIAL GOALS

The Irish Life Asset Multi-Fund (IMAF) is a range of 5 multi-asset investment portfolios designed to help you achieve your financial goals.

**WHY INVEST IN IRISH LIFE MAPS**

As a customer of our products, we have a strong focus on helping you achieve your financial goals. Our Multi-Asset Portfolio Funds (MAPs) are designed to help you achieve your financial goals by providing a diversified portfolio of investments that are designed to help you achieve your financial goals.

7 years of growth | €15 bn in assets under management | 75,000 customers | 8 of the top 10 globally managed funds | 6 of the top 10 globally managed funds

**WHY CUSTOMERS TRUST IN MAPS**

Our Multi-Asset Portfolio Funds (MAPs) are designed to help you achieve your financial goals by providing a diversified portfolio of investments that are designed to help you achieve your financial goals.

Click to Link



## RETIREMENT PORTFOLIO FUNDS (REPS)

Our 4 new REPS funds are specifically built for unique and specific needs of retirees

- A range of multi asset funds with a strong focus on reducing the risk of poor returns, particularly in early retirement
- Focus on defensive income generating assets to help give greater stability
- Greater diversification using traditional and non-traditional assets
- Balancing risk with providing returns through retirement

**b|line**

**Retirement Portfolios - REPS**

Retirement Portfolio Funds (REPS) are Irish Life's new fund range which have been developed to meet the needs of investors in retirement. The range of funds have been specifically designed by Irish Life Investment Managers (ILIM) to address the unique challenges investors face in retirement and are available on Irish Life Assurance Approved Retirement Funds (ARF) plans.

Click to Link



## AMUNDI:

Europe's largest asset manager

- Over 1.6 bn in assets under management, over 4,500 employees
- A pioneer in Responsible Investing with more than €320 billion of funds invested in Responsible Investments.
- 7 funds to provide investors/customers greater choice

**b|line**

**Introducing Amundi**

Headquartered in Paris, Amundi is Europe's largest asset manager by assets under management (AUM) and ranks in the top 10 globally managing €3,592 billion of assets across six main regions.

Amundi's staff of 13,000 employees are based in 37 countries, and clients with innovative solutions for their retirement plans.

Click to Link

For more information on the fund range available to clients, click here to visit our [Fund Centre](#)



# EASE OF DOING BUSINESS DELIVERING ADMINISTRATION EFFICIENCY AND PAYING COMMISSION QUICKER



## MyQuotes – OUR NEW QUOTATION SYSTEM

- Simple and easy to navigate and allows a quote to be run on a Target Premium, Target Find or Target Pension basis
- Allows you provide your clients with professional reports which you can co-brand with your own logo quickly and simply.
- Solves key pain such as commission profiles, company pension funding limits.
- Streamlines your business – Pre-populates to Online Submission so no rekeying of data and errors for a positive client experience.



## REMOTE WORKING

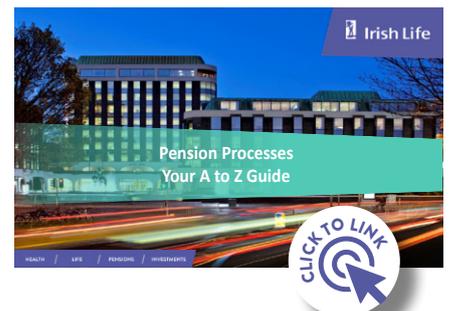
We've created a dedicated page to helping you work remotely including

- Engaging your clients remotely video: Dermot Gaskin chats to Donal Cronin, Director of Carr Communications [click here to view video](#)
- Information on the various video conferencing options and useful tips and videos
- We've updated our application forms to an editable pdf format and have a panel of seven eSignature providers that we work all of which you can find in our [PDF Repository](#)



## PENSIONS TECHNICAL HUB

- Our [2020 Tax Deadline Document](#) & [Advisers Guides to Pensions](#) will help provide the right advice and answers to your clients.
- Our pensions [Process A – Z Guide](#) & [Pension Transfer Pathfinder](#) will help find the right forms to speed up your transactions.
- For all other pension supports including product and technical information see <https://www.blinc.ie/pensions>





# STRENGTH OF IRISH LIFE

## PEACE OF MIND WHEN PLACING YOUR BUSINESS



More people in Ireland choose Irish Life for their Pension than anyone else



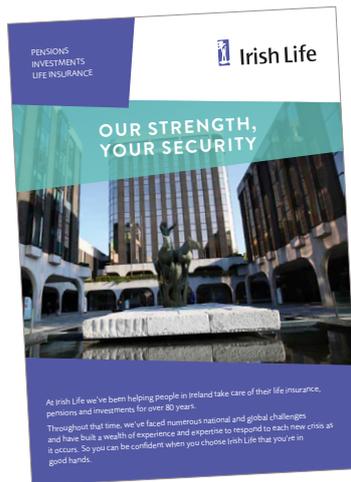
Helping people in Ireland plan for their retirements for over **80 YEARS**



We take care of over **1 MILLION** customers & over **404,000** pre-retirement pension customers



Rated AA by Fitch for **FINANCIAL STRENGTH** – meaning that we are secure with very strong capital reserves



*\*Based on market share as at June 2019. Source: Irish Life.*

On behalf of everyone in Irish Life thanks for your continued support in 2020 and we look forward to helping you over the coming months so that we can achieve our mutual goals.

Your Irish Life Account Manager and local Sales Support team are here to help you with all your queries. We also have a dedicated pension, protection and investment support team available whose details are overleaf.



Best Regards,

**Richard Lavelle,**  
Head of Brokerage Proposition

# YOUR DEDICATED SUPPORT TEAM

## PENSIONS:



**Kenny Mellor**

Senior Pension Product Manager

**M:** 087 681 7251

**E:** [Kenny.mellor@irishlife.ie](mailto:Kenny.mellor@irishlife.ie)



**Maurice Cuffe**

Retirement Development Manager

**M:** 087 7989760

**E:** [Maurice.cuffe@irishlife.ie](mailto:Maurice.cuffe@irishlife.ie)



**Ian Moran**

Pension Product Manager

**M:** 087 987 5022

**E:** [Ian.Moran@irishlife.ie](mailto:Ian.Moran@irishlife.ie)



**Kevin Fitzsimons**

Pension Development Manager

**M:** 087 224 6427

**E:** [kevin.fitzsimons@irishlife.ie](mailto:kevin.fitzsimons@irishlife.ie)



**Patrick O'Shea**

Manager Pension Advisory Services

**M:** 087 344 0573

**E:** [patrick.oshea@irishlife.ie](mailto:patrick.oshea@irishlife.ie)



**Marie Ann Reidy**

Senior Technical Specialist

**M:** 087 387 2555

**E:** [MarieAnn.Reidy@irishlife.ie](mailto:MarieAnn.Reidy@irishlife.ie)

## INVESTMENTS:



**Peter Rice**

Investment Proposition Manager

**M:** 087 988 8561

**E:** [Peter.Rice@irishlife.ie](mailto:Peter.Rice@irishlife.ie)

## PROTECTION:



**Kate Connor**

Protection Development Manager

**M:** 087 285 7880

**E:** [Katherine.connor@irishlife.ie](mailto:Katherine.connor@irishlife.ie)



**Caitriona Gaffney**

Manager Life Advisory Services

**M:** 087 396 4908

**E:** [caitriona.gaffney@irishlife.ie](mailto:caitriona.gaffney@irishlife.ie)

