

PENSIONS  
**INVESTMENTS**  
LIFE INSURANCE



**Irish Life**

# PINNACLE

REGULAR INVESTING TO HELP REACH NEW HEIGHTS



Everyone wants to make sure they have a bright future, and saving regularly is a great way to help make sure that your future needs are taken care of. Whether you are saving for education fees, planning for retirement, or for future financial security, regular investing could be the answer.

## ADVANTAGES OF REGULARLY INVESTING

---

Choosing when and where to invest your money can be difficult. However, over the long-term, investing in shares can consistently give better rewards.

By saving on a regular basis, you are buying units in your chosen funds at different prices every time you make a payment. Just like anything else you buy, the lower the price the more you can buy. Over the long-term regular savers could benefit because they could buy more units in the times when the market falls. Similarly fewer units are bought when fund prices are higher.

You will see in the example below, that as the value of the fund falls in year 2 you get the advantage of buying units when the prices are low (so you can buy 133 units). However in year 3, you will see that when the unit price rises you buy fewer units (in this example you can buy 80).

Year	Multi-Asset Portfolio Fund 4 Fund price	Your Regular Monthly Payments	Units bought each month	Total units bought that year
1	€1.00	€100	100	1,200
2	€0.75	€100	133	1,600
3	€1.25	€100	80	960

*(This is an example only and is not an accurate indication of actual or future performance).*

## DID YOU KNOW?

---

*The yearly cost for students who live away from home is €11,000 (that's €44,000 for 4 years).*

- (Source: DIT Student Cost of Living Guide 2015/16)

*The Budget 2014 reduced the Standard Fund Threshold for Pensions from €2,300,000 to €2,000,000.*

# FOUR GREAT REASONS TO CHOOSE PINNACLE

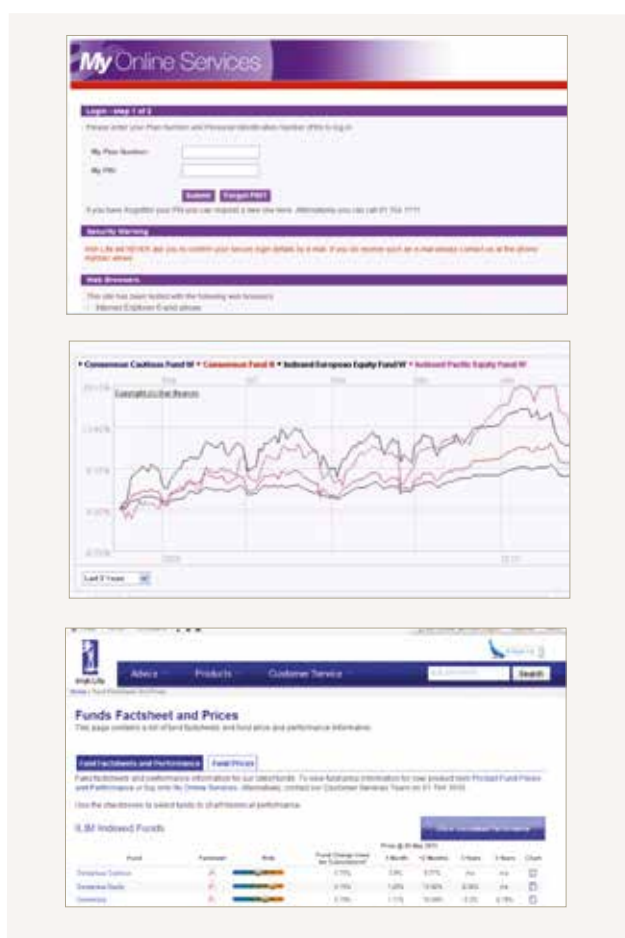
## 1 PAYMENT FLEXIBILITY

With Pinnacle, you are in control. You can:

- save for as long as you like - 5 years or more is recommended.
- increase or reduce your payments (minimum payment is €250 a month, maximum payment is €10,000 a month). You can also invest lump sums of €650 up to a maximum of €25,000.
- take a payment holiday, or
- even stop and restart your regular payments at any time.

## 2 EXCEPTIONAL RANGE OF ONLINE SERVICES

Log on to our online services on [www.irishlife.ie](http://www.irishlife.ie) and you can keep track of your investment or switch your funds free of charge at a time that suits you.



## 3 WORLD CLASS RANGE OF FUNDS

We offer a wide range of top quality funds brought to you by a selection of investment managers including Irish Life Investment Managers, Setanta, Fidelity, and Davy – and you can switch your funds free of charge. Our funds range from lower to higher-risk. You can see the full list of funds in your Fund Guide booklet. The Key Information Documents for this product are available to view at any time on [www.irishlife.ie/key-information-documents](http://www.irishlife.ie/key-information-documents).

## 4 VALUE FOR MONEY

- ✓ Bonus allocation. We will invest a minimum of 101% of your investment amount (your premium less the government levy). There is currently a 1% government levy on all life insurance payments. Any amount we invest in excess of your investment amount is considered as profit earned by you and so is subject to tax (where exit tax is applicable).
- ✓ No fund switching costs.
- ✓ The total estimated fund charge is 1.25% (but can increase depending on the fund you select - the Fund Guide booklet will give you full details). A yearly plan charge of up to 0.25% may apply.
- ✓ If you invest a lump sum of €7,500 or more into your plan at any time before the first anniversary of your plan and if your regular payments are €1,000 (or more) each month, we will reduce the fund charge on your entire plan by 0.5% (from the date it is invested). If your regular payments are €999.99 (or less) each month, we will reduce the fund charge by 0.25%.
- ✓ You can decide to withdraw some of your investment at any time with no withdrawal charges after 5 years. The early withdrawal charges in years 1 to 5 are 5% (years 1-3), 3% (year 4) and 1% (year 5).

**Warning: If you invest in this product you may lose some or all of the money you invest.**

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

# WHY IRISH LIFE?

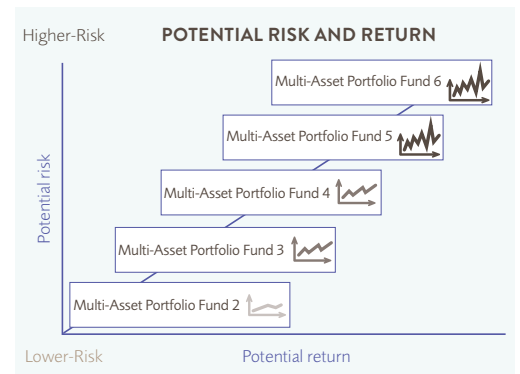
## 1 MULTI-ASSET PORTFOLIO FUNDS

There are five Multi-Asset Portfolio Funds, each targeting a different level of risk. Irish Life Investment Managers (ILIM) monitor, review and manage each of the five funds to this risk level. A financial review will help determine which fund suits you.

### What do the Multi-Asset Portfolio funds invest in?

As the name suggests, the Multi-Asset Portfolio Funds invest in a wide range of assets. Investing in a range of assets increases the diversification of each Multi-Asset Portfolio Fund. We recommend that you spread out your investment across different asset classes by not putting all your 'eggs in one basket' and these funds allow you to do just that. Investing in a wide range of assets and asset classes helps to reduce the volatility of the fund, which is a measure of the extent the fund value moves up and down.

We outline and explain the assets that are available in these funds below. The split across each of the asset classes affects the Irish Life risk rating of your fund. ILIM will continually monitor and review these assets and may change them over time. Each of the five funds will invest in different mixes of the range of assets described below. For the actual Multi-Asset Portfolio Fund mix, see the latest factsheets at [www.irishlife.ie](http://www.irishlife.ie).



Cash & Bonds	Shares	Alternatives Managed By External Managers	Other Assets
<ul style="list-style-type: none"><li>• Cash.</li><li>• Government Bonds.</li><li>• Corporate Bonds.</li><li>• High-yield bonds.</li></ul>	<ul style="list-style-type: none"><li>• Global Shares.</li><li>• Low-volatility global shares.</li><li>• Option* strategy.</li></ul>	<p>Part of each Multi-Asset Portfolio Fund invests in a dynamic blend of specialist alternative funds managed by asset managers other than ILIM.</p> <p>Underlying investments are across a range of traditional and alternative asset classes.</p>	<p>Each of the Multi-Asset Portfolio Funds have some investment in property funds. As markets change and new opportunities arise ILIM may invest in other assets.</p>

\* An option is the right, but not the obligation, to buy or sell an asset at a specific price on an agreed date in the future. The seller of the option receives a sum of money from the buyer.

## 2 RISK-MANAGEMENT STRATEGIES

Each of the Irish Life Multi-Asset Portfolio Funds use a diversified range of risk-management strategies. These aim to reduce the level of ups and downs the fund may experience. Risk-management strategies will be reviewed regularly by ILIM and may be changed where ILIM see opportunities to help optimise the performance of each of the funds in terms of achieving their long-term risk and performance objectives. Please read your product booklet and separate Fund Guide for full details.

## 3 IRELAND'S NO 1 INVESTMENT MANAGER

Our investment managers are world class. Taking care of over €60 billion of assets for thousands of people across Ireland, they understand the investment needs of people in Ireland and have designed the Multi-Asset Portfolio Funds (MAPS) and Dynamic Share to Cash model, so you are getting the benefit of their expertise.

## 4 CHOSEN BY INDEPENDENT BROKERS

Irish Life were voted Top Life Company by the Professional Insurance Brokers Association (PIBA) in 2011 and also by the Irish Brokers Association (IBA) in 2010, 2011, 2012, 2013, 2014 and 2015.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

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

**Warning: This product may be affected by changes in currency exchange rates.**

Information correct as of November 2017. Full details are included in the Pinnacle product booklet, separate Fund Guide booklet and terms and conditions which you should read in full before you complete an application. In the interest of customer service, we will record and monitor calls.