



LOOKING FOR A NEW WAY TO SAVE FOR YOUR FUTURE?



If you are worried your pension fund will reach the Standard Fund Threshold, then you may want to consider alternative ways to save for your retirement.

The Standard Fund Threshold (SFT) is the maximum pension fund a customer is allowed at retirement and is currently €2,000,000 (effective from 1 January 2014). If your retirement fund is higher than this when you retire, all funds over the threshold will be taxed at 40% before retirement benefits are paid.

PINNACLE

Pinnacle, a unit linked life insurance regular investment plan from Irish Life, is a great way to help build up a lump sum for your future. Look at the amount you could build up in Pinnacle by investing €7,500 on day 1, and saving €1,000 a month in year 1 (with the payments increasing by 5% each year to take into account inflation). All payments stated are net of the 1% government levy. The Key Information Documents for this product are available to view at any time on www.irishlife.ie/key-information-documents.

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

Years	Total amount invested	Estimated value
5	€73,808	€78,227
10	€158,435	€175,386
15	€266,443	€307,422

The returns shown are after tax is deducted at a rate of 41%. We have assumed a rate of return of 4.25% each year, in the Multi Asset Portfolio 4 Fund. These returns are for illustrative purposes only and are not guaranteed.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

why choose PINNACLE

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).
- ✓ The total estimated fund charge each year 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.
- ✓ We will reduce the fund charge for the entire plan every year for the duration of the plan if, after the 1% Government levy:
 - A lump sum top up of €7,500 or;
 - A number of lump sum top ups which add up to €7,500 or more are added at any stage before the first anniversary date of the plan. If your regular payments are €999.99 (or less) each month, we will reduce your fund charge by 0.25% a year. If your regular payments are €1,000 (or more) each month, we will reduce your fund charge by 0.5% a year.

FLEXIBILITY

- ✓ You can start a Pinnacle plan with a minimum regular payment of €250 a month. You can increase or reduce your payments, take a payment holiday, or even stop and restart your regular payments at any time with no withdrawal charges after 5 years.
- ✓ Unlike a pension, where you will not have access to your funds until you retire, 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 5/5/5/3/1%.

GREAT FUND CHOICE

- ✓ Pinnacle offers a choice of funds brought to you by world class investment managers including Irish Life Investment Managers, Fidelity, Setanta, and Davy.

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

For more information - talk to your Financial Broker today.

