

PENSIONS
INVESTMENTS
LIFE INSURANCE



Irish Life

OUR STRENGTH, YOUR SECURITY



At Irish Life we've been helping people in Ireland take care of their life insurance, pensions and investments for over 80 years.

Throughout that time, we've faced numerous national and global challenges and have built a wealth of experience and expertise to respond to each new crisis as it occurs. So you can be confident when you choose Irish Life that you're in good hands.

BUILDING ON OUR STRENGTHS. INVESTING FOR THE FUTURE.

Irish Life was founded in 1939 and is one of Ireland's leading financial services companies.

FINANCIAL STRENGTH

- Irish Life Assurance is currently rated "AA" for Insurer Financial Strength by Fitch Ratings.

RECOGNISED AS THE PENSION LEADERS IN IRELAND

- Pension leaders in Ireland based on market share, July 2019.
- Managing the pensions of the Irish employees of 8 of the 10 biggest Irish companies (ISEQ), and 7 of the 10 biggest U.S companies (S&P500).*

INVESTMENT EXPERTISE

Irish Life Investment Managers (ILIM) is an investment manager for Irish Life Assurance plc.

- Irish Life Investment Managers currently have assets under management of €76.2 billion.
- Award winning investment managers - winner of Investment Manager of the Year in the Irish Pensions Awards five times from 2013 - 2019.
- Winner of Passive Manager of the Year at the 2019 European Pensions Awards.

Source: Irish Life Investment Managers, March 2020.

GROWING TO MEET OUR CUSTOMERS' NEEDS

- A major expansion of our Customer Service Centre in Dundalk in 2019.
- Great customer experience - winner of Best in Financial Services at the 2018 Irish Customer Experience Impact Awards and winner of the Customer Experience Award at the 2019 All Ireland Marketing Awards.

All information above is correct as of March 2020 and is subject to change.

*Sources: Irish Life unless otherwise stated. *Irish Life Investment Managers, March 2020..*

PART OF ONE OF THE WORLD'S LEADING LIFE ASSURANCE ORGANISATIONS

Great-West Lifeco has operations in Canada, the United States and Europe through Great-West Life, Canada Life and Irish Life.

GREAT-WEST
LIFECO INC.



GREAT-WEST LIFECO AND ITS COMPANIES HAVE AROUND

- **\$1.5 trillion in consolidated assets under administration.**
- **31+ million customer relationships.**
- **Over 24,000 employees world-wide.**

This information is correct at at March 2020 and is subject to change.



Please see greatwestlifeco.com and irishlife.ie for current information on Great-West Lifeco inc. and the Irish Life Group.

INSURER AND FINANCIAL STRENGTH RATINGS

Great West Lifeco maintains ratings from five independent ratings companies. These ratings are intended to provide investors with an independent measure of the credit quality of the securities of a corporation and are indicators of the likelihood of payment and the capacity of a corporation to meet its obligations in accordance with the terms of each obligation.

In the first quarter of 2020, the credit ratings for Great West Lifeco and its major operating subsidiaries were unchanged - the "Insurer" and "Insurer Financial Strength" ratings are set out in table below and you can find full details on greatwestlifeco.com. The Company continued to receive strong ratings relative to its North American peer group resulting from its conservative risk profile, stable net earnings and consistent dividend track record. These ratings are not a recommendation to buy, sell or hold the securities of the Company or its subsidiaries and do not address market price or other factors that might determine suitability of a specific security for a particular investor. The ratings also may not reflect the potential impact of all risks on the value of securities and are subject to revision or withdrawal at any time by the rating agency.

Great West Lifeco's operating companies are assigned a group rating from each rating agency. This group rating is predominantly supported by the Company's leading position in the Canadian insurance market and competitive positions in the U.S. and European markets. Each of Great West Lifeco's operating companies benefits from the strong implicit financial support and collective ownership by Great West Lifeco. There were no changes to the Company's group credit ratings in first quarter of 2020.

Rating agency	Measurement	Canada Life	Irish Life	GWL&A
A.M. Best Company	Financial Strength	A+		A+
DBRS Morningstar	Financial Strength	AA		NR
Fitch Ratings	Insurer Financial Strength	AA	AA	AA
Moody's Investors Service	Insurer Financial Strength	Aa3		Aa3
Standard & Poor's Ratings Services	Insurer Financial Strength	AA		AA

YOU'RE IN GOOD HANDS

NO.1

**Life Insurer and
Pension Company**

(Market share - July 2019)



OVER 1 MILLION
customers in Ireland



€76.2 BILLION

**Assets managed by our
investment manager**

**SATISFIED
LIFE INSURANCE
CUSTOMERS**

**89.7% satisfaction
score overall on our
Protection products.***

**MULTI AWARD
WINNING**

Our investment manager recently won

- 2019 Investment Manager of the Year
– 5th time in the last 7 years at Irish
Pensions Awards
- Passive Manager of the Year
– European Pensions Awards 2019

€316.8 MILLION

**in claims paid
to families
in 2019**

**GREAT CUSTOMER
EXPERIENCE**

**Winner of the Customer
Experience Award at the 2019
All Ireland Marketing Awards**

**FINANCIAL
STRENGTH**

AA Fitch Rating

Source is Irish Life except for *Independent research by the Leadership Factor for 818 Protection customers at new business stage (December 2018 to November 2019).

Information correct as at March 2020 unless otherwise stated.

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

Irish Life Investment Managers Ltd is regulated by the Central Bank of Ireland.



Irish Life