

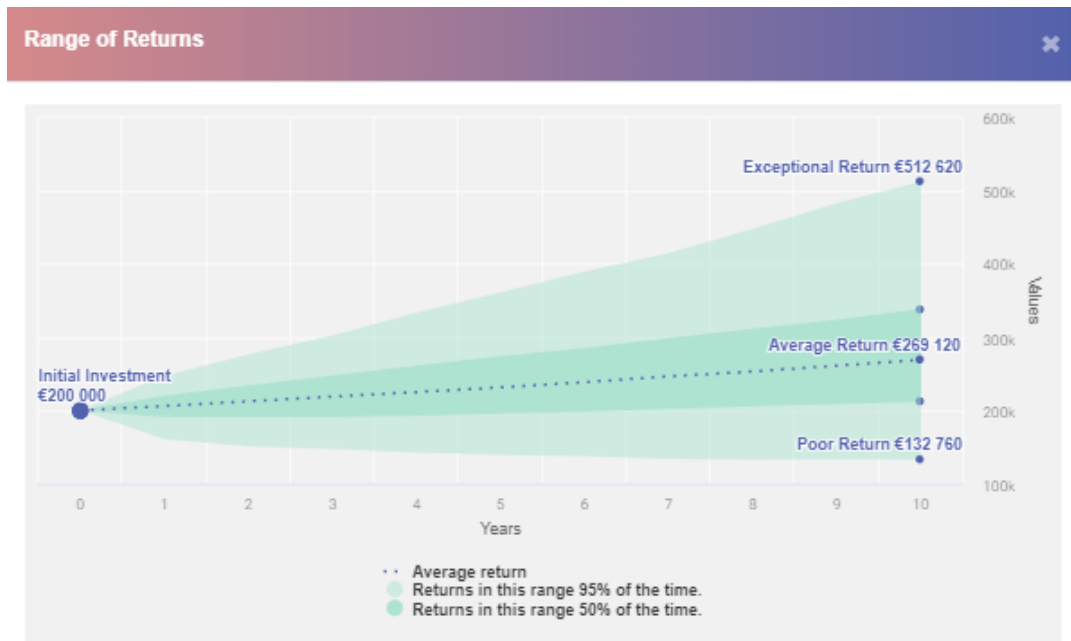
Another new addition to MyPortfolio Builder to assist you in your advice process is the ability to view the Range of Returns (RoR) for your client's chosen investment amount and risk rating. The purpose of this feature is to help your client understand the kind of returns that could be achieved by an investment into a fund in their risk rating category over a 10-year period. Note that the RoR illustrated uses the MAPs Fund (or REPs Fund for post-Retirement illustrations) equivalent to the client risk rating. It is not based on the actual funds you set out to your client later in the process. Similarly, they use a standardised charging structure for all illustrations which may differ to the charges applicable to the product you are illustrating for your client.

The screenshot displays the 'Assess Risk' step (3) of the MyPortfolio Builder process. At the top, a progress bar shows five steps: 1. Select Product, 2. Personal & Plan Details, 3. Assess Risk (highlighted with a yellow box), 4. Build Portfolio, and 5. Report. Below this, a horizontal bar contains seven risk rating options: IL1, IL2, IL3, IL4 (selected), IL5, IL6, and IL7. Underneath, three risk rating categories are shown: IL3 Conservative, IL4 Balanced (selected), and IL5 Experienced. A detailed description for the 'Balanced' category is displayed, explaining that it is for investors with some interest in exploring investment opportunities and accepting some movement in value. A callout box points to a '+' icon next to the 'Range of Returns' option in a list of features, stating: 'Selecting the + this will bring to our range of returns screen and graphic'. At the bottom, there are 'Back' and 'More Options' buttons.

Selecting the + this will bring to our range of returns screen and graphic

Range of Returns - Screen View

This view will display the Poor, Average and Exceptional potential returns based on your selected investment amount.



Important: This section outlines how the returns have been calculated

How these returns are calculated

The possible returns shown are produced by *Irish Life Investment Managers and are based on their Multi Asset Portfolio 4 risk rated fund. They have been calculated before any performance fees, exit tax or product charges which may apply. They allow for a fund management charge of 1.15% per annum. The actual fund management and product charges will depend on your plan. These projections do not replace product illustrations or any other documentation required by law or regulation. Irish Life Investment Managers have modelled this information using a combination of:

- Assumptions about future returns on the different assets within the Irish Life Multi Asset Portfolio 4 fund.
- Past investment returns on different assets over different periods of time.

* Irish Life Investment Managers (ILIM) is an appointed investment manager to Irish Life Assurance plc. Irish Life Investment Managers Ltd is regulated by the Central Bank of Ireland. Irish Life Assurance is regulated by the Central Bank of Ireland.

Include in Report

Clicking this button will allow you to include the range of returns graphic in the Report. This can also be done at the report builder stage

Cancel

Save changes

Range of Returns -Report View

The report will play back all information display on the system - Range of return data and the likelihood of that being achieved, how the returns are calculated, a graphical representation of the data and the regulatory information.



RANGE OF RETURNS

This page sets out a range of possible returns that an investment in your risk category could provide over a 10-year period. The fund illustrated below may differ to the funds set out in the 'Your Fund Details' section of this report. Note the actual return achieved may differ to what is illustrated below.

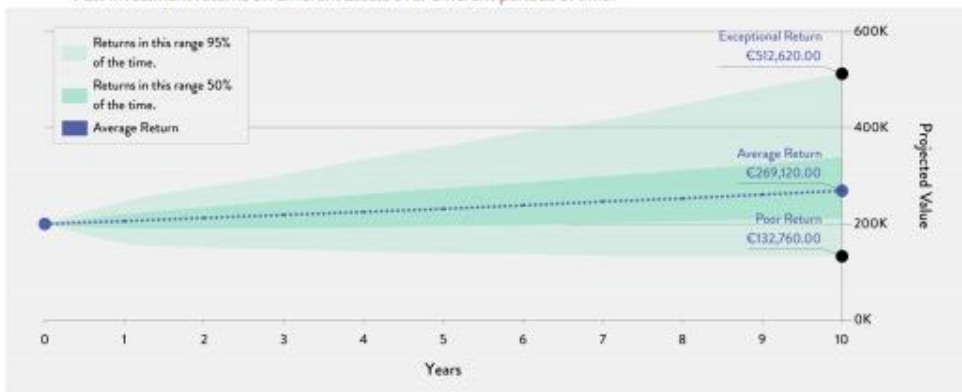
INVESTMENT DETAILS		RANGE OF POTENTIAL RETURNS	
Product Type	Investment	Average Return	€269,120 This is the median. 50% of the time your return will be between €211,960 and €338,540
Investment Amount	€200,000	Poor Return	€132,760 97.5% of the time your return will be greater than this
Levy	€2,000	Exceptional Return	€512,620 97.5% of the time your return will be less than this
Total (including Levy)	€202,000		
Risk Rating	IL4		

HOW THESE RETURNS ARE CALCULATED

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- Warning: These figures are estimates only. They are not a reliable guide to the future fund performance of your investment.
- Warning: The value of your investment may go down as well as up.
- Warning: These funds may be affected by changes in currency exchange rates.
- Warning: Past performance is not a reliable guide to future performances