



The Public Sector PRSA Investment Strategies: Cautious, Balanced, Adventurous

How does the Strategy work?

Depending on which Investment Strategy you chose, your Public Sector PRSA contributions are invested in the relevant Public Sector Fund, e.g. the Adventurous Public Sector Fund for the 'Adventurous' investor. Your Public Sector PRSA contributions will remain in this fund until your pre-retirement split begins. Please see the table below for more information.

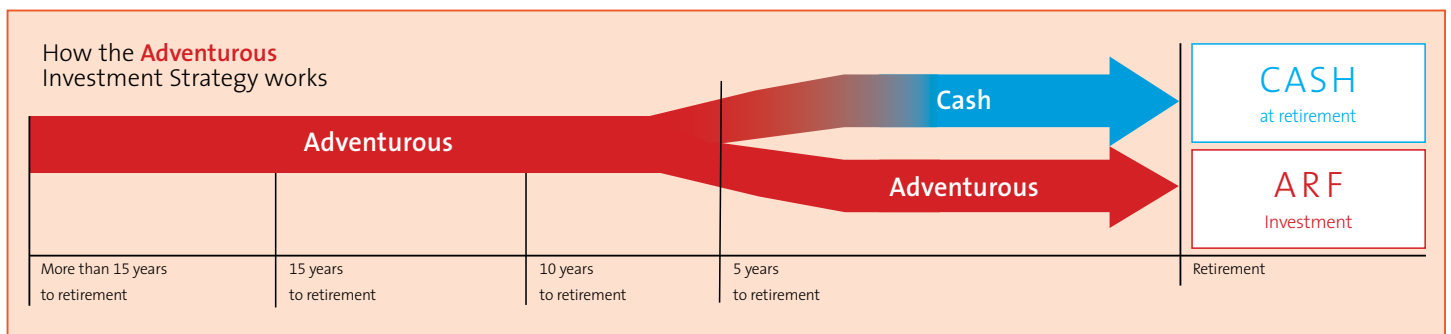
Please note: If you decide to change your retirement date, it is extremely important that you contact Cornmarket as this may affect your Public Sector PRSA Strategy.

Over the final five years

The money targeting cash at retirement will gradually be moved into the Public Sector PRSA Cash Fund.

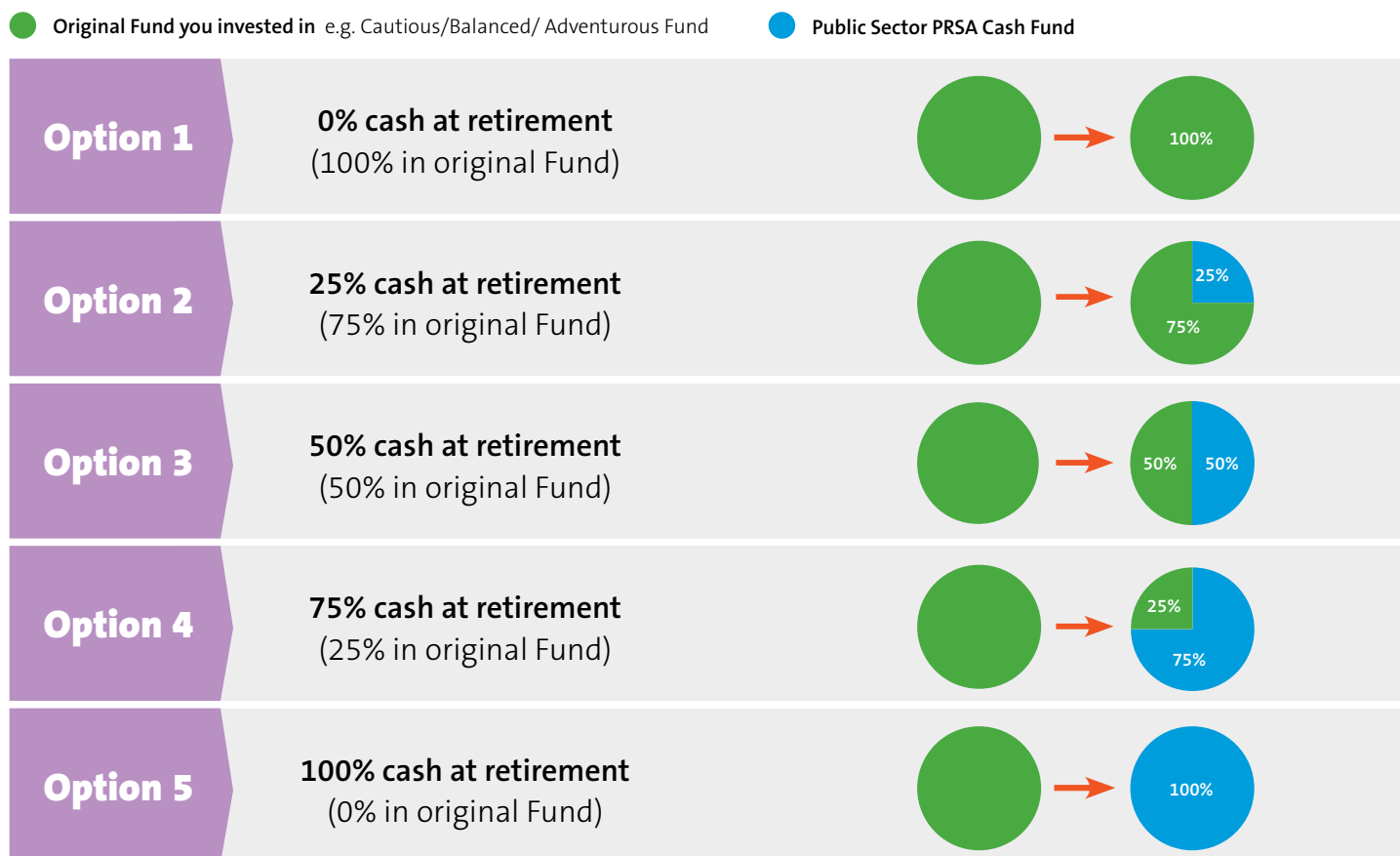
and

The money targeting for investment in an ARF will remain invested in the Public Sector Fund you selected at the outset. This approach has the potential to deliver better returns in the final years.



How your Public Sector PRSA will be invested on retirement?

Please see below a graphical representation of how your Public Sector PRSA will be invested at retirement depending on how much of your Public Sector PRSA you chose to target as cash at retirement, when you joined the Public Sector PRSA Scheme. Please note that you have the option to change the percentage which is moving into cash as per the five options below at any time.



How do I know what strategy I chose to invest my Public Sector PRSA in?

Please see the **Important** section on page 5 of your Statement of Reasonable Projection for a Standard Public Sector PRSA. An example of how your strategy may be denoted is Cornmarket Balanced 25 5 Years Strategy:

- Balanced = The Strategy you are in.
- 25 = The percentage of your Public Sector PRSA that is targeting cash on retirement.
- 5 = Over how many years the pre-retirement split will take place.

For more information on your AVC Strategy, call us on (01) 408 4162

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.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: If you invest in this product you will not have any access to your money until you receive your Superannuation Benefits.