



# Consensus Individual Investment Service

## How does the Strategy work?

The Consensus Individual Investment Service 5 year Strategy is a personalised investment strategy which offers high risk investment in the early years of your AVC Plan (while you still have many years to go to retirement) thereby increasing the potential for higher returns. This is followed by a more cautious strategy as you approach retirement when lower returns are acceptable given the need to avoid unnecessary risk as retirement draws nearer.

This Strategy offers the potential to increase the growth on your investment in the earlier years by investing your contributions in the Consensus Fund.

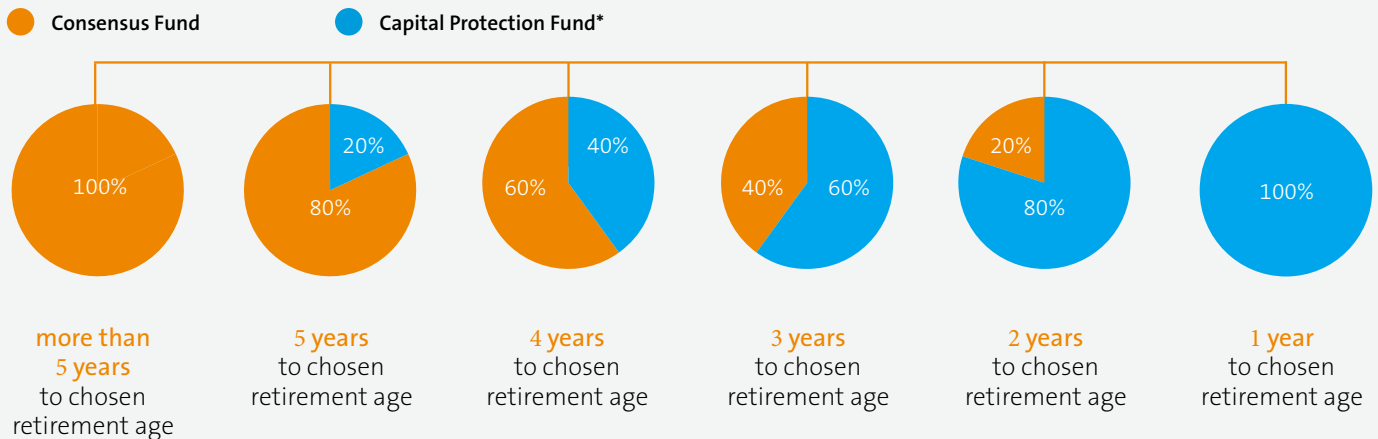
With 5 years to go to retirement the Service starts to gradually switch more and more of your AVC Investment Account and ongoing contributions into the Capital Protection Fund.

It achieves this by switching 20% of your AVC Investment Account and 20% of your ongoing Additional Voluntary Contributions (AVCs) into the Capital Protection Fund with five years to go to retirement. Then over the remaining years a further 20% per annum of your AVC Investment Account is switched from the Consensus Fund to the Capital Protection Fund.

This means that by the final year prior to retirement 100% of your AVC Investment Account and your ongoing AVC contributions are benefiting from the security offered by the Capital Protection Fund (designed to provide low to mid range returns on a smoothed basis).

**Please note:** If you have changed your retirement date, it is extremely important that you contact Cornmarket on (01) 408 4162 to let us know, as this could affect your AVC Strategy.

### How the Individual Investment Service (5 year strategy) works



\*Should you wish to switch out of this strategy please note that restrictions may apply to switches out of the Capital Protection Fund. The Capital Protection Fund is closed to new Single Premium investments, Transfer Values and any Fund Switches outside of Investment Strategies with effect from 23rd January 2015. For more details please visit [www.irishlifecorporatebusiness.ie](http://www.irishlifecorporatebusiness.ie).

- 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.**

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