



ANYWHERE, ANYTIME

GUIDE TO MY PENSION APP

ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCs)

'My Pension' is an easy-to-use iPhone App designed to help you with your retirement planning.

By paying Additional Voluntary Contributions (AVCs) to supplement your pension, you have already taken a key step to plan for your finances in retirement. This app will help you keep up to date with the progress of your Additional Voluntary Contributions (AVCs) and to continue the good habit of planning your finances as retirement approaches.

KEY FEATURES

As a member of an Additional Voluntary Contribution (AVC) pension scheme 'My Pension' will allow you to:

- See the current value of your AVC pension fund, total contributions paid to date and years to go to retirement.
- See scheme details such as scheme number, scheme name and type of scheme
- See details of the funds you are currently invested in. It also includes additional information in relation to your funds such as risk rating, current value and latest price. If you are invested in a strategy you will have the ability to access an explanatory video on investment strategies.
- See a list of available funds within your scheme and access to the fund fact sheets for each available investment fund.
- See any AVC payments made in the last 12 months.
- Calculate the estimated value of your pension fund at retirement.
- Check how this estimate compares to a recommended target of 1.5 times your salary.
- Calculate the likely impact of any change in contributions, salary or retirement date on your annual pension.
- Get regular investment market updates.



WHO CAN USE 'MY PENSION'?

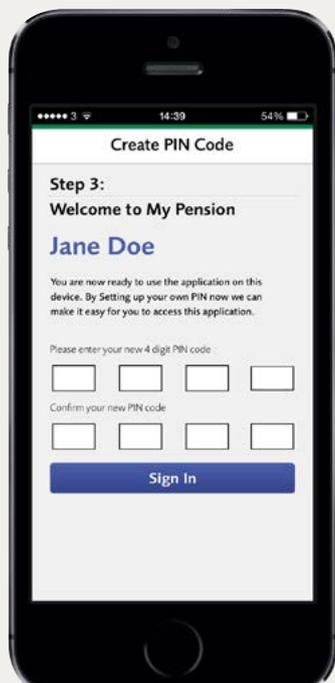
'My Pension' is designed for members of AVC pension schemes that are administered by Irish Life Corporate Business. You must be a registered member of Pension Planet Interactive if you want to use 'My Pension'.

DOWNLOAD THE APP

If you have an iPhone you can download 'My Pension' from the iTunes App Store.

REGISTER AND CREATE YOUR PIN

- A. To use 'My Pension' you will need to be a registered member of Pension Planet Interactive. You can register by going to www.pensionplanetinteractive.ie and following the steps.
- B. When you download the App there are three steps to follow:

STEP ONE	STEP TWO	STEP THREE
 <p>The screenshot shows the 'Register' screen with a 'Welcome to My Pension' heading. Below the heading is a paragraph of introductory text. Underneath, it says 'Please follow our 3 simple steps to get you started: Before you can start though we need to identify you as a member on our Pension Planet Interactive (PPI) system.' The first step is 'Step 1: Please enter your PPI username' with a text input field and a 'Go to Step 2' button. At the bottom, there is a link for 'Forgotten your PPI username?'.</p>	 <p>The screenshot shows the 'Register' screen with a 'Back' button at the top left. The heading is 'Step 2: Please enter your security details:'. Below this is a question: 'What are the last four digits of your bank account?' with a text input field. Underneath is another question: 'Please enter your Password' with a text input field and an information icon. A 'Register' button is at the bottom. At the bottom of the screen, there is a link for 'Forgotten your security details or password?'.</p>	 <p>The screenshot shows the 'Create PIN Code' screen with a 'Back' button at the top left. The heading is 'Step 3: Welcome to My Pension' followed by the name 'Jane Doe'. Below this is a message: 'You are now ready to use the application on this device. By Setting up your own PIN now we can make it easy for you to access this application.' Underneath is the instruction 'Please enter your new 4 digit PIN code' with four individual digit input boxes. Below that is 'Confirm your new PIN code' with another four digit input boxes. A 'Sign In' button is at the bottom.</p>
<p>Enter your Pension Planet Interactive user name.</p>	<p>Answer a security question and enter your Pension Planet Interactive password.</p>	<p>Create your own PIN. This is the PIN code that you will use every time you log on to 'My Pension' in the future.</p>

WHAT'S IN 'MY PENSION'?

HOMEPAGE



This displays the value of your pension fund, the total AVC that you have paid into the plan to date and years to go to retirement.

MENU



Click on any of the menu bars on this page to bring you into each relevant screen.

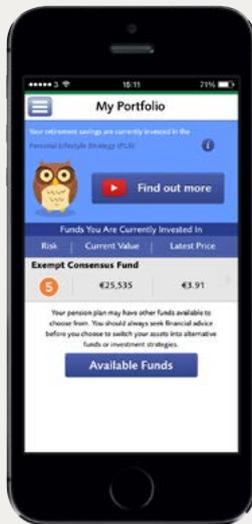
MY DETAILS



This contains your scheme details which includes scheme number and scheme name. It also displays your member details, member number, salary, retirement date, monthly AVCs and total AVCs paid to date.

We do not always hold salary details on our systems so in some cases this field may be blank.

MY PORTFOLIO



This displays details of the funds you are currently invested in. It also includes additional information in relation to your funds such as risk rating, current value and latest price.

If you are invested in a strategy you will have the ability to access an explanatory video on investment strategies. The screen also displays the list of available funds within your scheme and access to the fund fact sheets for each available investment fund.

RECENT PAYMENTS



This displays any AVC payments made in the last 12 months.

MY PROJECTION*



This illustrates your estimated fund at retirement and how it compares to a recommended target of 1.5 times your salary. You can move the sliders to change any of the inputs such as retirement date and or Annual Salary and immediately see a graphical representation of the impact it will have.

*See notes section on page 4 for details of how this projection is calculated and the assumptions that were made in the calculation.

MY AVAILABLE FUNDS

ABOUT APP

LATEST MARKET INFORMATION

CONTACT DETAILS



This displays details of available funds within the scheme which you can invest in under your current plan. It also includes additional information in relation to your funds such as risk rating, current value and latest price.



Access to this guide and Frequently Asked Questions.



Up to date market updates and videos.



Contact email and address details.

NOTES

- The projection assumes that your salary and AVC contribution levels will increase by 3% every year.
- Projected fund values can be misleading if they do not properly allow for inflation. For example, €1 in 20 years time will not have the same purchasing power as €1 today. We therefore show the projected value of your AVC in today's prices. We do this by reducing the projected fund value by 3% per annum, which is our assumption for future salary inflation.
- It is also important to be prudent about future fund growth. The projections in 'My Pension' assume that your fund will grow at the same pace as your salary, which as we explained above, we assume to be 3% per annum. This fund growth assumption is more conservative than that typically used in other projections. You can use the Pension Prophet projection tool www.pensionprophet.ie if you wish to project your fund using different growth assumptions.
- The value of your AVC and salary level (if known) are based on our current records, as shown in Pension Planet Interactive.
- The monthly contribution is your last contribution if you pay monthly, otherwise it is the contributions received in the last 12 months divided by twelve. If no contribution was made in the last 6 months the App will show a €0 contribution and will use this value in the projection.
- Cash lump sums under €200,000 are tax free, amounts between €200,000 and €500,000 are taxed at 20% and amount over €500,000 are taxed at 40% plus USC and PRSI. You should note that the €200,000 tax free limit is a lifetime limit and includes any lump sums you received from any pension arrangement since 7 December 2005.
- The figure shown assumes that you will have completed at least 20 years service upon your retirement at your normal retirement date.
- The Revenue Commissioners impose limits on the contributions paid into and the benefits taken from approved pension arrangements.
- The projected fund value shown in the illustration is calculated using a simplified, conservative basis. For a more detailed estimate of your expected pension benefits, calculated in line with the Society of Actuary Guidelines, please view your annual statement of reasonable projections which is available to view in Pension Planet Interactive.
- A Pension Levy of 0.15% is applicable to your pension fund in 2015, please note that this levy is not reflected in the projected fund value shown on the illustration as this is calculated using a simplified basis. For a more detailed estimate of your expected pension benefits which is calculated in line with the Society of Actuary Guidelines and incorporates any duties or levels applicable, please view your annual statement of reasonable projections. This is available to view in Pension Planet Interactive.
- The same terms and conditions that you signed up to when you registered on Pension Planet Interactive apply for this App. For more information please go to www.pensionplanetinteractive.ie.

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