



Irish Life

ONLY  
**29%**  
of us  
**KNOW HOW MUCH**  
WE NEED TO LIVE ON  
*In Retirement*

**Irish Life EMPOWER®**  
Better outcomes in retirement

# It's time for a new approach to pensions

**“The most valued benefit for employees is a pension – the company pension attracts and retains employees”\***

Irish Life EMPOWER offers a new approach to pensions. It enables your employees to take full control of their pension savings, to provide them with better outcomes for their retirement. We do this by making company pensions:



We want to ensure that you have the best possible company pension plan. A great company pension plan can help you get better outcomes, both for your business and for your employees. It can help you attract and keep hold of the best people – the people who make your business work.

In this brochure, we will show you how Irish Life EMPOWER:



1 Will help **you**



2 Will help your **employees**



3 Appears **in action**

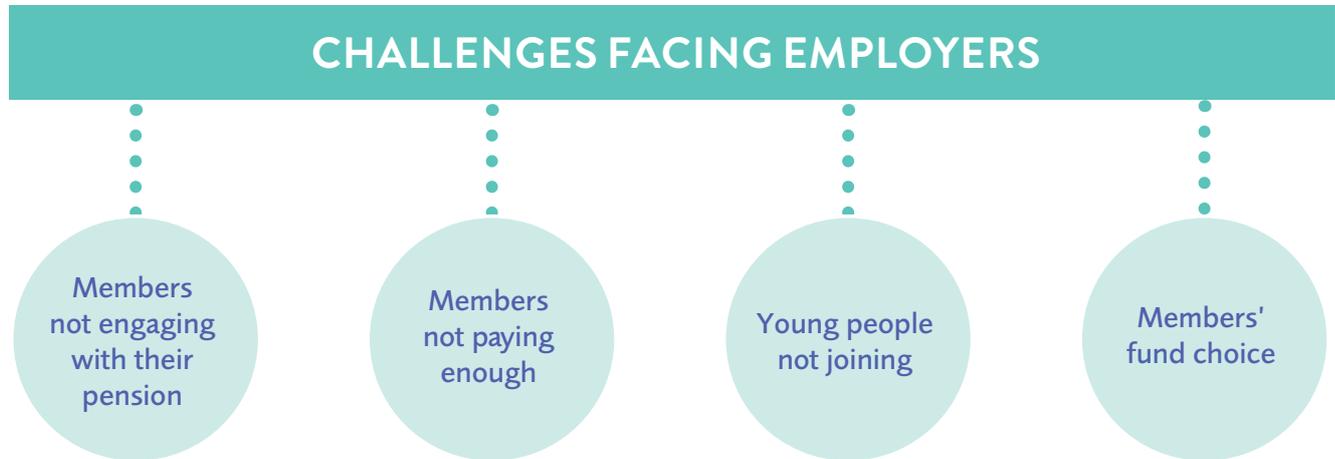


4 **Invests** member's contributions



To find out more, search  
Irish Life EMPOWER  
and request a demo.

# 1. Irish Life EMPOWER<sup>®</sup> - helping you



We make sure you've got the right pension plan, a plan and a provider that will address these challenges for you. We'll show you how Irish Life EMPOWER helps change the way your employees think about the future.

We'll make sure that, wherever they are in life, they've got the guidance and support they need. So you can spend more time running your business.



To find out how we can  
EMPOWER your employees,  
search Irish Life EMPOWER  
and request a demo.

## 2. EMPOWER your employees today

The vision for Irish Life EMPOWER is to help deliver better outcomes to people in retirement.

In order to enable those better outcomes, we need to help people to make better decisions. To ensure that your employees get the most out of the pension plan that you provide for them, our pension communications are: easy to engage, easy to understand and easy take action.



**Easy to engage**  
Member communications are personalised, specific & relevant.



**Easy to understand**  
Our member services and online tools make it easy for members to interact with their pension savings.



**Easy to take action**  
We clearly demonstrate the next steps for members to take. Always a clear call to action.



To find out how we make it easy for your employees to engage, search Irish Life EMPOWER and request a demo.

### 3. Irish Life EMPOWER® - in action

We connect members to their personalised pension information using powerful online content as well as apps for smartphones and tablets.

It's not just about technology, meeting people face to face still plays a huge role.



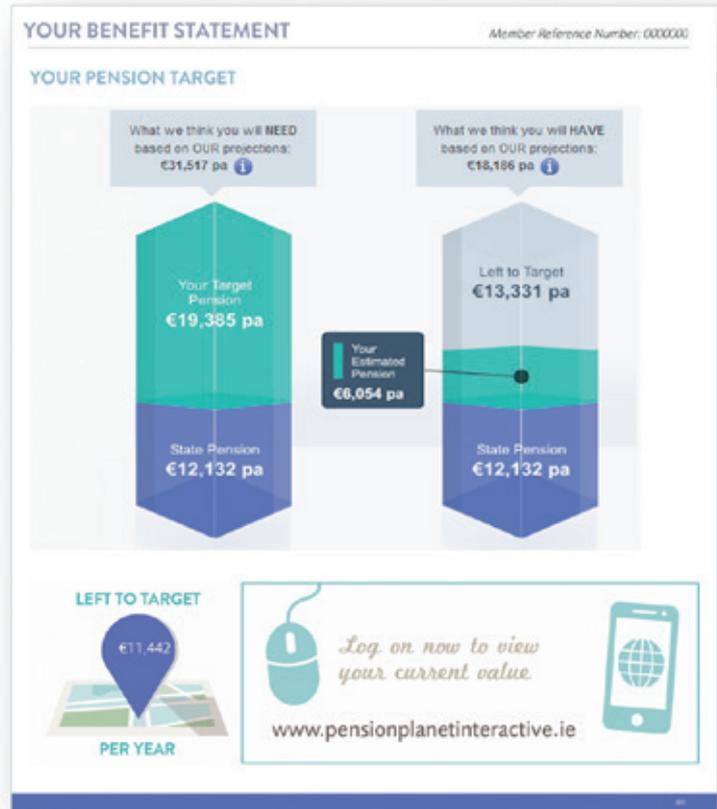


To find out how we make it easy for your employees to understand, search Irish Life EMPOWER and request a demo.

## My Benefit Statement

We have transformed pension information into personalised communications that are easy to understand.

The personalised pension target is included on all member communications, whether its online, face to face or a member's pension benefit statement.





To find out how we make it easy for your employees to take action, search Irish Life EMPOWER and request a demo.

## Online Fund Switching

We make it easy for employees to take action on a variety of elements that influence their outcome at retirement. An example of this is our online fund switching tool.



Your Company Pension Plan

Details | **Investments** | Modify Contributions | Recent Transactions | Document Library

My Investments > Switch Funds

- 1 Select Approach
- 2 Switch
- 3 Review
- 4 Confirmation

Please select an Investment Approach below

**i** You should consult with trustee(s) of the scheme or your Financial Advisor before requesting a change to your Investment Approach

**Be My Guide**

This approach allows you to select an Investment Strategy that initially invests in riskier asset classes with good potential growth. As you approach retirement, the strategy automatically switches your fund into safer assets to help protect your pension as you approach retirement.

Be My Guide ✓

**I'll Decide**

A number of funds have been made available to you by the Trustee(s) of your scheme. This approach allows you to make active decisions about where you want your money invested.

I'll Decide

Proceed to Step 2: Switch Proceed to Step 2



To find out more about our investment solutions, search Irish Life EMPOWER and request a demo.

## 4. Our Investment Solution

We have two investment options available to members of an EMPOWER plan:

### **1. BE MY GUIDE - EMPOWER PLS\***

This is the default option where members can choose to keep it simple and let us do the work.

**OR**

### **2. I'LL DECIDE**

This option allows the member to take control of where their retirement savings will be invested.

\* Personal Lifestyle Strategy

Talk to us about our investment solutions by booking an EMPOWER demo.



To find out how we can  
EMPOWER your employees,  
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and request a demo.

# Irish Experience. Global Strength.



**Irish Life is one of Ireland's leading financial services companies with over 1 million customers. For over 75 years, we've been helping people in Ireland look after their pensions, investments and life insurance. So when we say 'We know Irish life. We are Irish Life', we mean it.**

**And because we look after more than 4,700 company pension plans, we know Irish businesses too.\***

- Irish Life Investment Managers have €63.3 billion of assets under management\*
- 23 of the 30 biggest Irish company pension funds\*
- 7 of the 10 biggest US companies choose Irish Life for pensions for their Irish employees\*



**Irish Life is part of Great-West Lifeco group of companies, a global leader in financial services. This means we have access to experience and expertise on a global scale, to bring you the best mix of local knowledge and international experience.**

\*Source: Irish Life Investment Managers, 2015



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Notes:

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# Irish Life

## Let's talk.

EMPOWER your employees today by booking a demo.

Our corporate team will make your move to Irish Life EMPOWER straightforward.

Get in touch today and they'll explain exactly how it can happen.



**01 704 1845**



**Irish Life EMPOWER**



**Your pension consultant**

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