WHAT SHOULD YOU CONSIDER WHEN MAKING INVESTMENT DECISIONS?

- Your personal circumstances
- Your investment timeframe
- Your attitude to risk
- Your attitude to short-term loss
- Your retirement objectives
TWO APPROACHES TO INVESTMENT

I’m not interested in making investment decisions, I just want someone to DO IT FOR ME

I already have experience making investment decisions and want you to LEAVE ME TO IT
GROWING YOUR RETIREMENT ACCOUNT
Do It For Me: The Lifestyle Option

The Personal Lifestyle Strategy consists of three phases which span the years of your pension savings. It starts from the moment you join the strategy up to your retirement date.

**PHASE 1:** GROWTH PHASE
- PRSA GROWTH FUND

**PHASE 2:** CONSOLIDATION PHASE
- PRSA STABILITY FUND
- PRSA GROWTH FUND

**PHASE 3:** SWITCHES INTO BENEFIT TARGET FUNDS
- PRSA CASH FUND
- PRSA PENSION FOR LIFE FUND
- PRSA FLEXIBLE ARF FUND

Depending on:
- Age
- Salary
- Retirement Date
- Fund value

11 years to retirement
6 years to retirement
RETIREMENT

**Warning:** The value of your investment may go down as well as up.
The Lifestyle Option MAY BE suitable if:

- You are intending to retire at Normal Retirement Age
- You are not comfortable making your own investment decisions
- You are looking to reduce risk as you get closer to retirement
- You are looking to use most of your retirement account to provide an annuity
Choose one or more of the following funds

**Low Risk**
- Cash Fund

**Medium Risk**
- Pension Stability Fund
- Pension for Life Fund
- Pension Protection Fund
- Fixed Interest Fund
- Cautious Consensus Fund

**High Risk**
- Consensus Fund
- Active Fund
- Indexed Global Equity Fund
- Equity Fund
- Indexed World Equity Fund
- Indexed 50/50 Equity Fund
- Indexed European Equity Fund
- Indexed North American Equity Fund
- Indexed Japanese Equity Fund
- Indexed Pacific Equity Fund
- Indexed UK Equity Fund
Questions about your PRSA

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