



# Aon Savings Plan

## your Customer Information Notice

**This plan is provided by Irish Life Assurance plc.**



## **Introduction**

This notice is designed to highlight some important details about the plan and, along with **the Aon Savings plan** booklet, is meant to be a guide to help you understand your plan. Full details on the specific benefits and options that apply to you will be contained in your plan schedule, Terms and Conditions booklet and personalised customer information notice, which you will receive in your welcome pack. It is important that you should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

## **Any Questions?**

If you have any questions on the information included in this customer information notice you should contact your Advisor or your insurer Irish Life, who will deal with your enquiry at our Customer Services Team, Lower Abbey Street, Dublin 1.

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# **A.INFORMATION ABOUT THE POLICY**

## **1. MAKE SURE THE POLICY MEETS YOUR NEEDS!**

Aon Savings plan is an open ended regular payment savings plan. The purpose of this plan is to build up a savings fund. We recommend that you consider your Aon Savings plan as an investment for a period of at least five years to ten years. If you opt to increase payments in line with inflation they will automatically increase each year in line with the Consumer Price Index (CPI). When the rise in the CPI is low the company may set the increase at a slightly higher minimum amount (this is currently 5% but this may be different when the increase in your payment is calculated).

By taking out this plan, you are committing to making a regular payment over a relatively long-term. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

Your financial adviser must indicate whether paragraph a) or paragraph b) below applies.

( ) a) This plan replaces in whole or in part an existing plan with Irish Life, or with another insurer, which has been or is to be cancelled or reduced. Your financial adviser will advise you as to the financial consequences of such replacement and of possible financial loss as a result. You will be asked at the beginning of your application form to confirm this in writing. Please ensure that you have completed this section of the form and that you are satisfied with the explanations provided by your financial adviser before you complete the rest of the application form.

( ) b) This plan does not replace in whole or in part an existing plan with Irish life or with any other insurer, which has been or is to be cancelled or reduced.

## **2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?**

You can cash in your Aon Savings plan at any stage subject to any delay periods mentioned below..

If we have increased the percentage of payment invested for your regular payments, for a single payment or for any subsequent extra payments, an early withdrawal charge equal to the percentage increase in the payments invested may apply. This exit charge that applies to your specific plan will be shown on your plan schedule. Please refer to your Terms and Conditions booklet.

The minimum partial withdrawal is €200 after tax. You may stop making payments at any stage, either temporarily or completely.

In certain circumstances, we may delay encashments. This may be because there are a large number of customers wishing to encash their fund or part of their fund at the same time, or if there are practical problems selling the assets within the fund or the fund manager who is responsible for the investment of any part of the fund imposes a delay.

Due to the high cost and time involved in selling properties, a delay of this sort is most likely to happen if you are invested in a property fund (or a fund with a high proportion of property or property related assets). The length of any delay will depend on how long it takes us to sell the assets in the fund. A significant delay would be likely to apply in this situation. Delayed transactions will be based on the value of units at the end of the delay period when the transaction actually takes place.

When there are more customers moving out of a fund than making new investments in it, or there are more customers making new investments than moving out of the fund, we may reduce the value of the units in the fund to reflect the percentage of the costs associated with buying and selling the assets of the fund. The reduction in the value of the affected assets will be different for each fund and is likely to be most significant for the proportion of any fund invested in property. The reduction for any part of the fund invested with fund managers may happen at a different time to the reduction for the rest of the fund.

The value of your investment may go down as well as up. Therefore your cash - in value may be less than the payments you have made.

### 3. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

The following tables set out the costs and benefits for a typical Aon Savings plan. The figures will vary based on each individual's personal details. The figures below are based on the following details.

Payment: €1500 per month, indexing at 5% each year.

Funds: Contributions will be invested in the following way:

Balanced Portfolio 100%

Other funds with different charges are available. The choice of fund will determine what level of charges will apply.

**TABLE (A): ILLUSTRATIVE TABLE OF PROJECTED BENEFITS AND CHARGES AT 3.85% GROWTH A YEAR**

	A	B	C	D	E = A+B-C-D
Year	€ Total amount of premiums paid into the policy to date	€ Projected investment growth to date	€ Projected expenses and charges to date	€ Taxation to date	€ Projected policy value after payment of taxation
1	18,000	371	182	78	18,112
2	36,900	1,455	714	304	37,337
3	56,745	3,301	1,619	690	57,737
4	77,582	5,961	2,924	1,245	79,374
5	99,461	9,490	4,654	1,982	102,314
6	122,434	13,944	6,840	2,913	126,626
7	146,556	19,387	9,509	4,050	152,384
8	171,884	25,880	12,694	5,406	179,664
9	198,478	33,287	16,327	6,954	208,485
10	226,402	41,880	20,542	8,749	238,992
15	388,414	105,425	51,709	22,024	420,107
20	595,187	208,630	102,329	43,583	657,905

**Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.**

**IMPORTANT: THIS ILLUSTRATION ASSUMES A RETURN OF 3.85% A YEAR. THIS RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS NOT GUARANTEED. ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.**

The effect of the deductions in respect of the expenses and charges shown is to reduce the assumed growth rate on your fund by 1.9% a year.

**TABLE (B): ILLUSTRATIVE TABLE OF PROJECTED BENEFITS AND CHARGES AT 5.85% GROWTH A YEAR**

	A	B	C	D	E = A+B-C-D
Year	€ Total amount of premiums paid into the policy to date	€ Projected investment growth to date	€ Projected expenses and charges to date	€ Taxation to date	€ Projected policy value after payment of taxation
1	18,000	562	183	155	18,224
2	36,900	2,219	724	613	37,782
3	56,745	5,065	1,652	1,399	58,759
4	77,582	9,205	3,003	2,543	81,242
5	99,461	14,748	4,811	4,075	105,325
6	122,434	21,811	7,114	6,026	131,106
7	146,556	30,518	9,954	8,431	158,689
8	171,884	41,003	13,374	11,328	188,185
9	198,478	52,748	17,205	14,573	219,449
10	226,402	66,537	21,703	18,382	252,854
15	388,414	172,063	56,122	47,536	456,819
20	595,187	346,398	112,986	95,699	732,900

**Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.**



**IMPORTANT: THIS ILLUSTRATION ASSUMES A RETURN OF 5.85% A YEAR. THIS RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS NOT GUARANTEED. ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.**

**The charges shown in column C of both tables include the cost of intermediary/sales remuneration incurred by Irish Life, as described in section 4.**

The payment made includes the cost of all charges, expenses, intermediary remuneration and sales remuneration associated with your plan.

**The effect of the deductions in respect of the expenses and charges shown is to reduce the assumed growth rate on your fund by 1.9% a year.**

If you have chosen the Core Fund or Strategic Asset Return Fund, a portion of these funds are invested with fund managers to whom an incentive fee is payable if certain levels of return are achieved on the portion of the fund that they manage. In the above table of benefits and charges we have included an estimate of this incentive fee. This is for illustration purposes only and is not a contractually fixed charge. The actual level of the additional charge may be higher or lower than this depending on the performance of the portion of the fund managed by that fund manager and on the fund managers chosen in the future.

The benefits payable will depend on the taxation rules which are described in section 7. This projection does not allow for this tax.

The estimated fund at retirement is for illustrative purposes only and is not guaranteed. Actual investment growth will depend on

how the investment performs and may be more or less than illustrated.

### **Funds with variable charges**

The tables of projected benefits and charges issued to you in the future will assume an estimated average level of variable charges on that fund. However, the actual level of these charges can vary. Section 8 below gives details on the reason for this.

### **Fund Guide**

Please refer to your separate relevant fund guides for further information on the funds available on this plan.

### **Incentive fees**

The fund managers may deduct an incentive fee if they achieve positive investment returns on the funds they manage. Depending on the particular fund, circumstances in which an incentive fee may be deducted by the fund manager include the following:

- If the investment returns exceed a certain level in any calendar quarter.
- If the investment returns exceed a certain level each year.
- If the investment returns achieved in a particular year are greater than the previous highest investment return.
- If the returns achieved by these funds exceed the performance of a benchmark fund.

An incentive fee would be payable under the assumptions used to produce the illustration in the table of benefits and charges in section 3. An estimate of this incentive fee has been included in the figures.

If during the term of your plan an incentive fee is paid, this will be reflected in the unit price.

### **Counterparty Risk**

We are not liable for any loss incurred by any of the investments in the funds available under this plan. It is important to note that the value of investments with any fund manager may be affected if any of the institutions with whom money is placed suffers insolvency or any other financial difficulties. The value of your units will reflect the value of the assets recovered from that manager. Irish Life will not use any of our assets to make up any shortfall.

### **Securities lending**

Where you choose a fund that invests in equities or bonds, the equities or bonds within that fund may be used for the purpose of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within a fund it provides an opportunity to increase the investment return. Where a fund manager engages in securities lending, they may keep some or all of the revenue from this activity for themselves.

### **External Funds**

Where a fund invests in an external fund, we will represent the key features of the external fund in our literature. However, the managers of external funds may retain discretion over the nature and choice of assets, custodians and institutions with whom they place money, and the expenses incurred, within any part of a fund they manage. Our commitment to you is to pass on the full value of the fund we receive from the external manager for your investment. We are not liable for any pricing inaccuracies related

to the external providers. Our commitment is restricted to the returns we actually receive from the external manager.

Where funds are managed by external fund managers, the investments may be legally held in other countries other than Ireland. Where a fund is based will impact on how it is regulated.

#### 4. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

The level of intermediary/sales remuneration shown is based on the typical plan outlined in section 3 above. The figures will vary based on the exact plan details in each case. Figures for your specific investment details will be shown in your welcome pack.

#### ILLUSTRATIVE TABLE OF INTERMEDIARY/SALES REMUNERATION

Year	€ Premium payable in that year	€ Projected total intermediary/sales remuneration payable in that year at 3.85%	€ Projected total intermediary/sales remuneration payable in that year at 5.85%
1	18,000	405	405
2	18,900	280	284
3	19,845	466	478
4	20,837	665	688
5	21,879	878	916
6	22,973	1,104	1,163
7	24,122	1,345	1,430
8	25,328	1,603	1,719
9	26,594	1,826	1,924
10	27,924	2,116	2,256
15	35,639	3,863	4,338
20	45,485	6,010	6,835

The projected intermediary/sales remuneration shown above includes the costs incurred by Irish Life in relation to the provision of advice, service and support for the plan. These costs are included in the plan charges set out in column C of both the

illustrative tables (A) and (B) of projected benefits and charges in section 3.

## **5. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?**

**The values illustrated above are not guaranteed. They are neither minimum nor maximum amounts.** What your fund will be worth depends on the rate at which your investments grow. You could end up with a fund of more or less than these projected amounts.

If the investment return actually achieved is lower or charges higher than that assumed in these illustrations, you will need to increase your contributions in order to achieve the funds illustrated.

### **Protected Consensus Markets Fund**

A separate guide, the 'Protected Consensus Markets Fund Guide' is available which explains the Protected Consensus Markets Fund in greater detail; you should read this carefully before investing in this fund.

There is a Protected Price Pledge in respect of any investment in the Protected Consensus Markets Fund. The aim of the Protected Price Pledge is that the unit price of the Protected Consensus Markets Fund will not fall below 80% of its highest value.

The Protected Price Pledge is provided to us by Deutsche Bank AG, London Branch - referred to as Deutsche Bank below. Irish Life does not provide the Protected Price Pledge.

The contract between Irish Life and Deutsche Bank is for an initial period up to 11 September 2020. Therefore the Protected Price Pledge is designed to apply up to this date or until it is triggered, if this is earlier. We will negotiate with Deutsche Bank to try to extend this date but there is no guarantee that we will be

successful. We will write to you on this. The contract may end before 11 September 2020 in certain circumstances. **In certain circumstances the Protected Price Pledge may be reduced or removed. Please refer to your Protected Consensus Markets Fund booklet for more details.**

Irish Life does not provide the Protected Price Pledge on the Protected Consensus Markets Fund. **The Protected Price Pledge is provided to us by Deutsche Bank.** Your contract is with us, Irish Life Assurance plc (Irish Life). Irish Life has a separate contract with Deutsche Bank to provide the Protected Price Pledge in relation to this fund. **Irish Life's commitment to you is to pass on the full amount it receives from Deutsche Bank under the Protected Price Pledge in respect of your investment. Our commitment to you is restricted to the amount which we actually receive from Deutsche Bank.** No other assets of Irish Life will be used to meet these commitments. This means that if Deutsche Bank does not fulfil its obligations to us under the Protected Price Pledge, for whatever reason, or if the Protected Price Pledge has expired, then you may not receive the benefit of the Protected Price Pledge and the Protected Consensus Markets Fund's unit price could fall below 80% of its highest ever value. You will however receive the actual value of the assets in the fund at that date. Deutsche Bank's obligations in respect of the Protected Price Pledge are restricted to its contract with Irish Life. You do not have a contract with Deutsche Bank and in no event will you be entitled to make a claim directly against Deutsche Bank under the Protected Price Pledge or in relation to Deutsche Bank's obligation to calculate what proportion of the Protected Consensus Markets Fund's performance is linked to the Consensus Markets Fund and the Protected Fund.

## 6. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

Irish Life can alter the plan (or issue another plan in its place) if at any time any of the following happens:

- The Revenue Commissioners remove their approval of this contract.
- It becomes impossible or impracticable to carry out any of the plan provisions because of a change in the law or other circumstances beyond our control.
- The tax treatment of Irish Life or this plan is altered or we have to pay a government levy.

If the cost of administering your **Aon Savings plan** increases unexpectedly we may need to increase the charges on your plan. If we alter the plan (or issue another in its place), we will send a notice to your last known address explaining the change and your options.

You must provide any information or evidence which we need to administer the plan.

## 7. INFORMATION ON TAXATION ISSUES

Any taxes or levies imposed by the government will be collected by Irish Life and passed directly to the Revenue Commissioners as required. Your **Aon Savings plan** is approved by the Revenue Commissioners.

### Taxation of benefits

Under current Irish tax law (November 2016), tax is payable on returns made on this plan. The tax rate is currently 41%. We will pay you the after tax amount. If the plan is owned by a company the tax rate that applies may be different.

Tax is payable on your investment returns when

You make any withdrawal (full or partial) from your investment

You reach the 8th anniversary of your investment, and each subsequent 8th anniversary

You die

You transfer all or part of your investment to someone else. There are some exceptions to this however you must inform us if you transfer the investment.

The tax payable on each eighth anniversary will reduce the amount invested in the fund from that date onwards. Where tax is deducted from your fund on each 8th anniversary, this tax can be

offset against any tax that is payable on a subsequent encashment.

Any tax due will be deducted from the fund and thus reflected in the fund performance. If tax legislation and practice changes during the term, this will be reflected in the fund value.

Tax legislation means Irish Life must deduct the correct amount of tax payable. Irish Life retains absolute discretion to determine, in accordance with all relevant legislation and guidelines, its application and interpretation, the tax treatment of this investment.

In some circumstances, additional tax may be due after death. For example, if the investment death benefit is paid to your estate, your beneficiaries may have to pay inheritance tax. There is no inheritance tax due on an inheritance between a married couple or registered civil partners. In certain circumstances inheritance tax due may be reduced by any tax paid on a death under this investment.

If payments are made by anyone other than the legal owner of the investment, for example from a company or business account, there may be other tax implications.

Please contact your financial adviser or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your Aon Savings plan.

We recommend that you seek independent tax advice in respect of your own specific circumstances.

We recommend that you seek independent tax advice in respect of your own specific circumstances.

### **Funds investing in overseas property or other overseas assets**

Some funds may invest wholly or partly in property or other assets outside of Ireland. Any UK rental profit from property not held directly by Irish Life, i.e. profit from UK property companies, is subject to the basic UK rate of tax according to current United Kingdom tax law. UK tax incurred by Irish Life in respect of UK property will be deducted from the fund. Property held directly by Irish Life will not be subject to tax.

For any investments in overseas property, tax will be deducted on rental profit if this is required by the domestic tax rules of the relevant country. In some instances, depending on the domestic tax rules of the country, capital gains tax may also be payable on capital gains made within the fund.

For any investments in overseas assets, tax will be deducted on income or profits if this is required by the domestic tax rules of the relevant country. In some instances, withholding or other underlying taxes may apply, depending on the domestic tax rules of the relevant country.

Any tax due will be deducted from the fund and thus reflected in the fund performance. If tax legislation and practice changes during the term, this will be reflected in the fund value.

Please contact your Advisor or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your **Aon Savings** plan.

## **8. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY**

### **What are the benefits and options under this plan?**

Aon Savings is an open ended regular payment savings plan that enables you to provide for your financial needs. You may at any stage increase your regular payment by €10 per month or more, or reduce your payment to not less than the minimum payment applicable to your plan. The maximum payment we will accept is €25,000 excluding the government levy (€25,250 including the government levy) per month. In certain circumstances we may decline this additional payment, for example if the fund has closed. However, in that case, we will tell you the reason for our refusal.

You do not have to determine in advance the period for which you wish to save, and you may stop investing at any stage, either temporarily or completely.

You may cash in your plan in full at any time. However, in certain circumstances we may delay part or total withdrawals (please see Section 2)).

### **Death Benefit**

If you die while the plan is in force, the benefit payable will be 100.1% of the value of your fund, less any tax payable.

### **What is the term of the contract?**

There is no specified term to your Aon Savings plan. It is an open-ended savings plan and will remain in force while you are alive until you decide to terminate it.

### **Are there circumstances under which the plan may be**

### **ended?**

Your Aon Savings plan may be ended if you cash in the full value of your plan.

Your Aon Savings plan may end if you die.

### **How are the payments invested?**

Aon Savings is a unit-linked savings plan. In return for your money we allocate units to your Aon Savings plan from each of your chosen funds as will be listed on your plan schedule. The value of your investment is linked to the value of these units. The value of a unit may go down as well as up over time, depending on how the underlying assets perform.

The underlying assets in the fund may be used for the purpose of securities lending in order to earn additional return for the fund. While securities lending increases the level of risk within a fund, it also provides an opportunity to increase the investment return. You do not own the units.

Unit-linking is simply a method of working out the value of your investment at any date. The value of your investment at any date will be equal to the total of the number of units allocated to your investment from each fund multiplied by the unit price for units of that fund on that date. The value of your investment will therefore go down as well as up over time as the unit prices change to reflect the value of the underlying assets.

You may, at any time, switch some or all of your money from one fund to another by writing to us to request a switch. We do not make a charge for this service. Therefore, the value of your investment will be the same immediately before and immediately after the switch. However it is important to note, before you switch from your original fund choice(s), that the funds in Aon



Savings have different levels of risk and potential return and they may also have different yearly fund charges.

In certain circumstances, we may delay switches. This may be because there are a large number of customers wishing to switch fund at the same time, or if there are practical problems selling the assets within the fund or if a fund manager who is responsible for the investment of any part of the fund imposes such a delay.

Due to the high cost and time involved in selling properties, a delay of this sort is most likely to happen if you are invested in a property fund (or a fund with a high proportion of property or property related assets). The length of any delay will depend on how long it takes us to sell the assets in the fund. A significant delay would be likely to apply in this situation. Delayed transactions will be based on the value of units at the end of the period when the transaction actually takes place.

When there are more customers moving out of a fund than making new investments in it, or there are more customers making new investments than moving out of the fund, we may reduce the value of the units in the fund to reflect the percentage of the costs associated with buying and selling the assets of the fund. The reduction in the value of the affected assets will be different for each fund and is likely to be most significant for the proportion of any fund invested in property. The reduction for any part of the fund invested with fund managers may happen at a different time to the reduction for the rest of the fund.

The switch value you receive will be based on the value of your units in the fund at the end of any notice period.

## **Variable charges**

Funds are administered at an overall level by Irish Life. For some funds, a part or all of the assets may be managed by companies (fund managers) other than Irish Life. There are charges taken from these funds by both Irish Life and these fund managers.

The fund managers deduct costs and charges from the assets they manage. These will be reflected in the performance of the fund.

The level of the charges as a percentage of the overall fund can vary for several reasons.

- The first reason for the variability in the effect of these charges on the overall fund is the fact that the charges will vary according to the proportion of the fund invested in each of the underlying funds and the specific charges for these funds. The underlying funds may also change in the future and different charges for the new funds may lead to overall fund charge changing. The charge could also vary if the fund manager receives an incentive fee when they achieve positive investment returns on the funds they manage.
- The second reason for the variability is that the costs associated with managing a fund may vary and change over time. These costs include, for example, license fee where funds track a particular index, legal, accounting and marketing costs.
- The third reason for the variability in the effect of these charges on the overall fund is that some funds borrow to increase the amount of assets that the funds invest in. Borrowing increases the potential for enhanced returns if the assets perform well, but also increases the level of risk of the investment. The fund manager charges in relation to investments may be based on the total value of the assets held including any borrowings made rather than on

the funds they manage. The amount of borrowing relative to the value of the assets held will determine the level of these charges as a percentage of the funds managed.

If the level of borrowing increases relative to the value of assets, then the level of charges as a percentage of funds managed would increase. For example, a significant fall in asset values could result in a significant increase in the average level of this charge as a percentage of funds managed. This is because a fall in asset values means that the amounts borrowed would represent a higher proportion of the fund value.

Equally, if the level of borrowing reduces relative to the value of assets, then the level of charges as a percentage of funds managed would also reduce. For example, a significant rise in asset values could result in a significant decrease in the average level of this charge as a percentage of funds managed. This is because a rise in asset values means that the amounts borrowed would represent a lower proportion of the fund value.

We have estimated the expected fund charges. This charge is shown in your Fund Guide. This is for illustration purposes only and is not a contractually fixed charge. The actual level of the fund managers' charges may be higher or lower than this depending on the factors outlined above.

**Your Fund Guide contains details on all fund charges, including an example of the average fund charge for funds with variable charges, based on certain underlying fund mixes.**

### **Is there an opportunity to change your mind?**

When your Welcome Pack is issued you will have an opportunity to cancel the plan if you are not satisfied that the benefits meet your needs. You may do this by writing to the Customer Services Team at Irish Life within 30 days of the date we send you details of your plan. On cancellation all benefits will cease and Irish Life will refund your regular payment. We will refund any single payment (or payments), less any reduction in investment values over the period of the investment.

#### **Law applicable to your plan.**

Irish Law governs the plan and the Irish Courts are the only courts that are entitled to settle disputes.

### **What to do if you are not happy or have any questions?**

If for any reason you feel that this plan is not right for you, or if you have any questions, you should contact the Irish Life Customer Services Team, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Services Team operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman at 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2.

## B. INFORMATION ON SERVICE FEE

There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions booklet.

## C. INFORMATION ABOUT THE INSURER OR FINANCIAL ADVISOR

### Insurer

Your **Aon Savings** plan is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. You can contact us at Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 704 1010, by fax at 01 704 1900, and by e-mail at [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie). In the interest of customer service we will record and monitor calls.

### Financial Advisor

The Advisor should insert details of their name, legal status, their address for correspondence and a contact telephone number/fax number or e-mail address and where relevant the companies with whom agencies are held.

No delegated or binding authority is granted by Irish Life to your Advisor in relation to underwriting, claims handling or claims settlement.

## **D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT**

We at Irish Life must by law tell you if any of the following events occurs during the term of your contract:

- we change our name;
- our legal status changes;
- our head office address changes;
- an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.





## Contact us

Phone: 01 704 2000

Fax: 01 704 19 00

e-mail: [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

Website: [www.irishlife.ie](http://www.irishlife.ie)

Write to: Irish Life Assurance plc, Lower Abbey St, Dublin 1.

In the interest of customer service we will record and monitor calls.

Irish Life Assurance plc, Registered in Ireland number 152576, Vat number 9F55923G.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.