Irish Life

intel

Intel Pension Plans

Your Investment Options

A better life with Irish Life



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Understanding your investment options

1

Understanding your investment options

Investing Your Contributions

You've made a great start to your retirement saving through being a member of the Intel* pension plans.

But what happens to your retirement savings between now and when you retire? It is up to you to decide how the money you're saving every fortnight gets invested in order to help it grow in value. This decision will impact how much you will have available to you when you retire, so it's worth taking the time to read this guide.

This guide is designed to help you choose where to invest your accumulated fund and future contributions. Members who do not make a choice or those who do not want to make a choice will automatically be invested in the default chosen by the trustees.

The risks and rewards of investing

One word pops up a lot in this guide: risk. But what does it really mean? People generally avoid taking risks if they can at all. Going out without an umbrella, for example, when it looks like rain. Or driving on past the petrol station when the fuel gauge is in the red. Who does that deliberately? But if you can get a reward for taking a risk, it's different. For instance, if you leave it until the last minute to book a holiday, you risk missing out on the holiday you planned, but on the upside you could get a bargain too.

When you invest your money, you hope for a reward, or profit, but you know you take a risk. It could be a small risk, or a bigger risk. How much is up to you. But as a general rule, the bigger the potential reward, the higher the risk.

Risk versus age

Your age should help determine the amount of risk you should be aiming for. If your retirement is 10 or more years away, you may be able to afford to take a higher risk with your investments for a potentially bigger payback, as there may be time to recover losses in investment markets.

As you get closer to retirement, however, it may, depending on your personal circumstances, make sense to invest in lower risk funds as you will have less time to recover any losses and you should be thinking about locking in your savings at this stage.

The Intel Personal Lifestyle Strategy, which is the default under the Plans, automatically moves your savings from high risk to low risk funds as you approach retirement. You can find more details in the next section.

* The Intel Ireland Defined Contribution Pension Plan
The Intel Plus Plan
The Intel AVC Plan

Why take a risk?

Investing is for the long run. If you are a long way from retirement you may choose an investment option that has more potential for growth. If you are closer to retirement, you may wish to be invested in lower risk, more predictable investments.

If you do not have an appetite for risk, you could leave your investment in the Cash Fund. While you'd be taking virtually no investment risk, you'd also get a very small or negative return.

How much risk?

One question this guide asks is: how much risk do you want to take? It comes down to a choice of: a lot, a bit or a little - that's high, medium or low risk. Your investments can mix all three levels of risk and this mix can change as time goes on. Depending on what investment option you take, these changes will be made automatically for you or you can make the changes yourself.

Members who do not make a choice or those who do not want to make a choice will automatically be invested in the default chosen by the trustees, the Intel Personal Lifestyle Strategy.

How do I invest?

To grow the value of the contributions you and Intel make, your pension contributions are invested. You may or may not feel confident in choosing where to invest, so the Trustees of the Plan have put together two options for you in this regard.



Option 1 - Be My guide

Your Pension Plan is invested on your behalf according to the Intel Personal Lifestyle Strategy, which is based on your age and likely retirement benefits. People who are unsure of investments may often be comfortable in selecting this option.



Option 2 - I'll Decide

This option allows you to take full control of where your retirement savings will be invested and choose from a range of funds and strategies on offer.

These options are explained in more detail on the next pages.



Your investment options | 2

Your investment options

There are two options available for you to invest in through the Plans. Members who do not make a choice or those members who do not want to make a choice will automatically be invested in the default chosen by the trustees, Option 1: Be My Guide - the Intel Personal Lifestyle Strategy.



Option 1: Be My Guide

Investment Strategy	Description	Management Style	Risk	Total Expense Ratio*
The Intel Personal Lifestyle Strategy	The Intel Personal Lifestyle Strategy offers long term growth and automatically moves you into lower risk funds as you approach retirement and then switches your pension savings into funds most suitable to how you are most likely to take your benefits at retirement.	Mixed	Varies High to Medium	The charges vary over time from 0.06% to 0.32%.

*The total expense ratio (TER) is a measure of the total costs associated with managing and operating an investment fund. These costs consist primarily of management fees and additional expenses, such as trading fees, legal fees, auditor fees, and other operational expenses.

The "Bundled" Intel Personal Lifestyle Strategy

For members who have more than one of the Intel AVC, DC and Plus Plans, Intel PLS allows you to "bundle" these plans. This means that the strategy can take into account your total retirement savings across all of the Intel Pension Plans when calculating how you are likely to take benefits at retirement. This will ensure that your overall investment strategy is optimised to reflect your full savings picture.

Click here for more information.



Option 2: I'll Decide

Fund Option	Description	Management Style	Risk	AMC*	TER**
High Risk/Return Growth Fund	Targets high growth through investment in a mix of asset classes.	Passive	High	0.20%	0.23%
Global Equities Fund	Aims for high level of growth through investment in global stock markets. This fund tracks a stock market index.	Mixed	High	0.07%	0.09%
World Equity Fund (Article 8)	Designed to deliver equity market returns with enhanced exposure to more sustainable companies and a better alignment to the low carbon transition economy.	Mixed	High	0.07%	0.09%
Diversified Bond Fund	Aims for moderate growth through investment in a diversified mix of bonds.	Mixed	Medium	0.36%	0.36%
Real Assets Fund	Targets growth ahead of long-term inflation through investment in a mix of asset classes.	Mixed	Medium	0.18%	0.20%
Medium Risk/Return Growth Fund	Targets medium levels of growth through investment in a mix of asset classes.	Mixed	Medium	0.20%	0.32%
Annuity Target Fund	Medium risk fund which aims to track annuity prices. This fund can fall in value.	Passive	Medium	0.05%	0.06%
Cash Fund	Conservative minimal growth likely.	Active	Low	0.06%	0.06%

Source: Irish Life Investment Managers.

*The annual management fee (AMC) is a measure of the costs associated with managing an investment fund. These costs consist primarily of Irish Life Investment Managers (ILIM) management fees and the total expense ratio (TER) of the externally managed funds.

**The total expense ratio (TER) is a measure of the total costs associated with managing and operating an investment fund. These costs consist primarily of management fees and additional expenses, such as trading fees, legal fees, auditor fees, and other operational expenses.

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Securities Lending: The assets in these funds (except the Cash Fund) may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

Remember that your investment decisions will impact how much you will have available to you when you retire, so it's important that you take the time to read this guide to ensure your funds are invested in a way that suits you best. Your Retirement Account is a valuable part of your overall financial wellbeing and how it is invested is your responsibility. It's also important to review your investment strategy on a regular basis to ensure it is still appropriate for your needs.

Option 1 - Be my guide

Not everyone feels comfortable making investment decisions. So instead of choosing the types of investments you wish to make, you can instead opt to have your investments managed for you through the Intel Personal Lifestyle Strategy.

Click here to access a comprehensive guide with information on how the Intel Personal Lifestyle Strategy works.

How does the Intel Personal Lifestyle Strategy work?

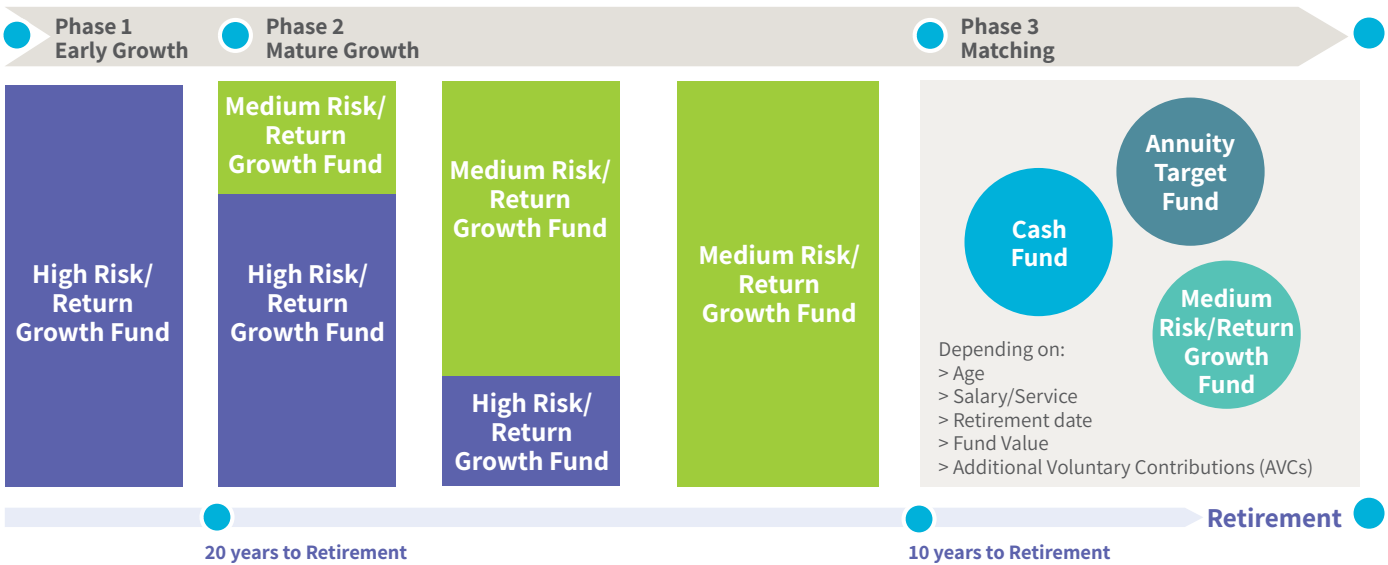
The Intel Personal Lifestyle Strategy (PLS) is an innovative investment solution for your pension savings that automatically moves you into lower risk funds as you approach retirement and then switches your pension savings into funds most suitable to how you are most likely to take your benefits at retirement.

How does Bundled Intel PLS work?

Bundled PLS is an option available to members who are invested in more than one of the Intel DC, AVC and Plus Plans. Your Intel DC, AVC and/or Plus Plan values are aggregated into a total pension value, and an overall projected outcome at retirement is calculated so that the move to benefit targeted funds takes account of all your Intel pension benefits, and is applied to each underlying plan in the same way. Bundled PLS can only be applied when all of your Intel DC, AVC and Plus Plans are included.

How does the Intel PLS work?

The Intel PLS 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 (65th birthday).



Phase 1

Early Growth Phase

Phase 1 puts you in funds designed to achieve investment growth while at the same time balancing investment risk.

Initially you will be completely invested in the High Risk/Return Growth Fund.

Phase 2

Mature Growth Phase

Phase 2 with 20 years to retirement we start to gradually move your pension savings into the Medium Risk/Return Growth Fund.

This helps to protect your pension fund against volatile markets.

Phase 3

Matching Phase

Phase 3 moves your pension savings into funds that will be suitable for how you are most likely to use them upon reaching retirement.

You might for example take a Cash Lump Sum, purchase a pension for life (annuity) or keep part of your fund for a post retirement investment in an Approved Retirement Fund (ARF).

Depending on your individual circumstances we will switch your retirement savings into investment funds that best match the benefits likely to be taken by you.

If you invest in the Intel PLS then all of your pension contributions must be invested in this strategy, you cannot select other funds and have the Intel PLS features outlined here.

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How does the Intel PLS work for an individual member?

Reflecting the Intel Plans' Normal Retirement Age of 65, you will be 100% invested in the High Risk/Return Growth Fund until you reach age 45. From age 45 we will switch a small percentage, about 10% each year, of your accumulated savings to the Medium Risk/Return Fund. The switches take place on a monthly basis.

When you reach age 55 and you are 10 years away from retirement, 100% of your retirement savings will be invested in the Medium Risk/Return Growth Fund.

During the 10 years before your retirement, your retirement savings are then directed into target funds that best match the benefits likely to be taken by you at retirement.

Please note that your retirement age is set at 65 when you join the plan. If you intend to retire earlier or later, you should contact Irish Life to inform them. You may also wish to consider realigning your lifestyle strategy (if applicable) to match your new chosen retirement age. We recommend speaking to a financial advisor to understand the potential impact of making any changes.

Is the Intel Personal Lifestyle Strategy the best choice for me?

To help you to decide, we have shown the pros and cons of choosing the Intel Personal Lifestyle Strategy below:

Lifestyling may suit you if

- You intend to retire at 65, or haven't yet made any firm decision on the age at which you will retire, AND
- You are happy for risk to be taken with your investments when retirement is distant, with the aim of generating growth, AND
- You are happy for risk to be somewhat automatically reduced as you approach retirement to protect against market fluctuations, whilst knowing that this will also restrict growth potential

Lifestyling may not suit you if

- You are considering retiring earlier or later than age 65, OR
- You would prefer to select your own investment mix from the range of available funds, OR
- You are unhappy with the level of risk being taken when retirement is distant under the Intel Personal Lifestyle Strategy, OR
- You do not wish for risk to be somewhat automatically reduced as you approach retirement to protect against market fluctuations, knowing that this will also restrict growth potential

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Option 2 - I'll decide

This option may suit you if you are comfortable making your own investment choices under the Plans, as you are in full control. Choose the fund, or the mix of funds you want, and change them whenever you like. The Trustees have selected a diverse range of investment funds and strategies for you to choose from.

We would suggest you take financial advice about what you want your investments to achieve and then keep a close eye on them to ensure that your objectives are being met.

With this option your investment savings will not automatically move to lower-risk investments as you get closer to retiring. So in other words, if you want to move your pension savings to protect what you've earned up to that point, you have to make that change yourself!

Please note that the Trustees are not responsible for your investment choices.

The Trustees have selected a range of 8 individual investment funds for you to choose from with varying levels of risk rating, ranging from 1- 7.



Fund facts key symbols	
	Objective - indicates how the fund will be invested and the target return.
	Investment Style - indicates how your fund is managed.
	Fund Type - indicates which asset classes your pension fund is being invested in, e.g. cash, equities etc.
	ESG rating - e.g. Article 8 funds promote environmental or social characteristics and invest in companies that follow good governance practices.
	Who manages it - this indicates who is managing the fund.
	Risk Rating - ranging from low risk (1) to high risk (7). 

Shares, also called Equities

Buy a share and you own a little piece of a company. If the company does well, the shares go up in value. If it does badly, the shares go down. If you buy shares in a number of companies, and in different kinds of companies, you spread your risk. If one kind does badly for a while, the others will hopefully make up for it. Investment funds spread the risk by putting money into groups of shares, covering different industries, parts of the world or types of business.

Risk and Return

Equities are considered one of the riskier investments. The value can go up and down significantly, but investors still expect shares to show a profit in the long run and beat inflation.



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Global Equities Fund

Fund Facts					
To perform in line with the MSCI All Country World Index with a currency hedge of approximately 50%.					
Indexed		Equities			
Irish Life		Article 6	€	0.09%	
1 2 3 4 5 **6** 7					

This is a passively managed equity fund that invests in developed world and emerging market equities. The fund aims to perform in line with the MSCI All Country World Index with a currency hedge of approximately 50%. The fund adopts the company and country allocation as determined by the MSCI All Country World Index. Approximately 50% of the fund is exposed to non Euro currencies as a currency strategy is used to hedge some of the non Euro currency exposure.

This fund may be suitable for members who are seeking high levels of return and are willing to accept the higher levels of volatility their investments may experience.

Source: Irish Life Investment Managers.

World Equity Fund (Article 8)

Fund Facts					
To perform in line with the Solactive ILIM New World Developed Mkts Index with a currency hedge of approximately 50%.					
Indexed		Equities			
Irish Life		Article 8	€	0.09%	
1 2 3 4 5 **6** 7					

This fund aims to perform in line with the Solactive ILIM ESG Developed Market Equity Index with a currency hedge of approximately 50%. The index is designed to deliver developed world equity market returns with enhanced exposure to more sustainable companies and a better alignment to the low carbon transition economy.

Source: Irish Life Investment Managers.

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Mixed Assets

These funds invest in a mix of assets such as bonds, shares, property and cash.

Medium Risk/Return Growth Fund

Fund Facts					
	Cash + 3.0%-3.5% p.a. over a full market cycle.				
	Mixed		Mixed Assets		
	Irish Life and External Managers		Article 6	€	0.32%
	1 2 3 (4) 5 6 7				

This fund invests in a diverse mix of assets managed by a number of investment managers. The aim of this fund is to deliver long term returns in excess of cash but performance can experience some fluctuations as it is a medium risk fund.

This fund may be suitable for members seeking medium levels of return who are willing to accept the medium level of volatility their investments may experience.

Source: Irish Life Investment Managers.

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High Risk/Return Growth Fund

Fund Facts					
Cash + 3.5%-4.0% p.a. over a full market cycle.					
Indexed		Mixed Assets			
Irish Life		Article 6	€	0.23%	
1 2 3 4 **5** 6 7					

This fund invests in a diverse mix of assets managed by Irish Life. The aim of this fund is to deliver higher long term returns in excess of cash but performance can experience significant fluctuations as it is a high risk fund.

To meet this objective, there will be a higher allocation to growth assets such as equities. This fund may be suitable for members seeking high levels of return who are willing to accept the higher levels of volatility their investments may experience.

Source: Irish Life Investment Managers.

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Real Assets Fund

Fund Facts					
Cash deposit rate +3% p.a. over a full market cycle.					
Mixed		Mixed Assets			
Irish Life		Article 6	€	0.20%	
1 2 3 **4** 5 6 7					

The fund offers members access to real asset classes which offer a long-term link to inflation and thereby protects the purchasing power of their retirement savings. The fund invests in a mix of property, infrastructure equities and inflation-linked government bonds.

The fund may be suitable for members who want to target returns ahead of long-term inflation with the aim of protecting the value of their savings from inflation risk. Growth expectations would be expected to be lower over the long term than from a fund investing in equities. This fund can be used for diversification purposes alongside other funds.

Source: Irish Life Investment Managers.

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Bonds

Bonds are loans you can make to companies, banks or governments. You agree to loan them some money for a set period of time and they pay you interest.

Risk and Return

Bonds are considered a medium-risk investment.



Annuity Target Fund

Fund Facts					
	To track long term annuity price movements. This is not guaranteed.				
	Indexed		Bonds		
	Irish Life		Article 6	€	0.06%
	1 2 3 **4** 5 6 7				

This fund invests in a blend of indexed bonds, including government and corporates, trying to match the movement in annuity prices.

The bond mix is reviewed periodically and can be updated if a mix that better matches annuity prices can be achieved.

This fund aims to broadly follow the long-term changes in annuity prices due to interest rates which are just one of the main factors that determine annuity prices.

However, there could be times when the fund will not track annuity prices closely and the fund is not guaranteed to track annuities prices.

Source: Irish Life Investment Managers.

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Diversified Bond Fund

Fund Facts					
	Cash deposit rate +2% p.a. over the long term.				
	Mixed		Bonds		
	Irish Life and External Managers		Article 6	€	0.36%
	1 2 **3** 4 5 6 7				

This fund invests in a diversified mix of bonds. The fund invests in two different bond strategies approximately split equally between these two strategies. The first strategy invests in Euro denominated investment grade corporate bonds on a passive basis managed by Irish Life Investment Managers.

The second strategy invests in an Absolute Return Bond fund actively managed by BlueBay Asset Management that can invest in bonds issued by investment grade global governments, corporates and securitised bond issuers.

The fund may be suitable for members who aim for a medium level of growth and wish to diversify their portfolio. Growth expectations would be expected to be lower over the long term than a fund investing in equities. This fund can be used for diversification purposes alongside other funds.

Source: Irish Life Investment Managers and BlueBay Asset Management.

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Cash

This is putting money into deposit accounts at several banks. It can also include bank bonds.

Risk and Return

Cash is considered one of the lowest-risk investments. But the returns are among the lowest too – about the same as you get from a bank account.



Cash Fund

Fund Facts					
To achieve a high degree of security and returns commensurate with cash deposit rates.					
Active		Cash			
Irish Life		Article 6	€	0.06%	
1 2 3 4 5 6 7					

This fund is actively managed and invests in a mix of cash deposits with different maturities and other cash like instruments.

The objective of the fund is to provide capital protection (however it is not guaranteed) and deliver returns in line with the interest rates being achieved on short term cash deposit rates. The fund can invest in deposits, short dated bonds and other money market instruments. All investments within the fund are Euro denominated.

Source: Irish Life Investment Managers.

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What it costs

Each option comes with costs. The management fees are those charged by the investment manager for managing a particular fund option. The amount you pay is calculated as a percentage of the value of your retirement savings, which Irish Life work out on a daily basis. This amount is then averaged across a full year to work out your annual fee, which comes out of your retirement savings (see table.)

Fund Switches

Irish Life offers unlimited free fund switches.

All valid fund switch requests received before 5pm on a given working day will be processed using the unit prices as at close of business (5pm) that day.

The easiest way to request a switch is to do so online via the Member Portal, www.pensionplanetinteractive.ie/empower/login, however you can also email your switch requests to intelpensions@irishlife.ie.

We will acknowledge all switch requests received and typically the requested change will be visible online within 3 working days.

Option	Annual Management Charge	Total Expense Ratio
Personal Lifestyle Strategy	From 0.06% to 0.20%	From 0.06% to 0.32%
High Risk/Return Growth Fund*	0.20%	0.23%
Global Equities Fund	0.07%	0.09%
World Equity Fund (Article 8)	0.07%	0.09%
Diversified Bond Fund	0.36%	0.36%
Real Assets Fund	0.18%	0.20%
Medium Risk/Return Growth Fund*	0.20%	0.32%
Annuity Target Fund*	0.05%	0.06%
Cash Fund*	0.06%	0.06%

Source: Irish Life Investment Managers.

For more information on the funds available and to view fund fact sheets for each fund, please register for Irish Life's pension portal at www.pensionplanetinteractive.ie/empower/login.

The fees you will pay on the Personal Lifestyle Strategy (PLS) depend on the fees charged on the funds invested in through the Strategy. The fees you pay will change to reflect the funds your savings are switched into when you are within 10 years of retirement, as per the table above. The funds participating in PLS have been marked with an * so you can see the charge that will apply when your assets are invested in the different funds. These fees are subject to change. Where possible Irish Life and/or the Trustees will advise of any increases, or reductions, to the fees.

Do right by your money - responsible investing

You've worked hard for the money you invest

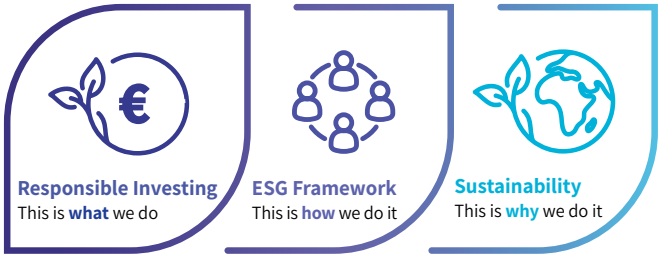
You've worked hard for the money you invest. At Irish Life we are working hard to make the most of it for you. With Irish Life Investment Managers (ILIM), we are committed to growing your money and doing it responsibly.

That means investing less in companies which are harmful to the environment or society and investing more in companies which try to help it (versus the relevant broad market benchmark).

Why we do right by your money

We believe in a sustainable future for all so we invest your pension savings in a way that does right by you and the planet.

We do this because we believe these investments should perform better over time as a result



Mitigating climate change

As climate change poses a significant risk to all assets, we are actively reducing our investment exposure to carbon risk, as set out by the Paris agreement.

Targeting good corporate behaviour

We also target companies that can demonstrate good corporate behaviour both internally and externally e.g., with employees, in communities and with suppliers and shareholders. We also invest in companies that generate revenues from more sustainable practices.

ILIM manage €53.4bn* in responsible investments

With ILIM, we support companies with good Environmental, Social and Governance (ESG) ratings through our ESG Framework.

Source: Irish Life Investment Managers.

What is the ESG framework?



We actively engage on the climate by investing less in companies which are harmful to the environment or society and investing more in companies which try to help it (versus the relevant broad market benchmark). When it comes to those companies we've invested in, we also positively influence them on all ESG matters.

*€53.4bn as at December 2023 (p8)



We invest less in companies exhibiting poor behaviour

We reduce exposure to companies that are harmful to the environment or the social objectives of a sustainable society.

And we exclude those whose:

- products cause harm when used as intended such as weapons, tobacco, and thermal coal
- production causes significant harm such as tar sands and arctic oil
- behaviour is shown to be harmful

We help raise corporate standards through responsible ownership

We adhere to the principle of active ownership and exercise our right to vote on issues submitted for shareholder vote.

Our active engagement policy promotes constructive engagement, strong corporate governance, and effects positive change at an ESG level.

We promote best practices, like protecting rights, preventing corruption and encouraging diversity.

We voted at 5,564 meetings in 2023 – 16% against management – to promote better ESG practices in the companies in which we invest.

Source: ILIM 2023 Stewardship And Responsible Investment Report (p16)

Continually doing right by your money

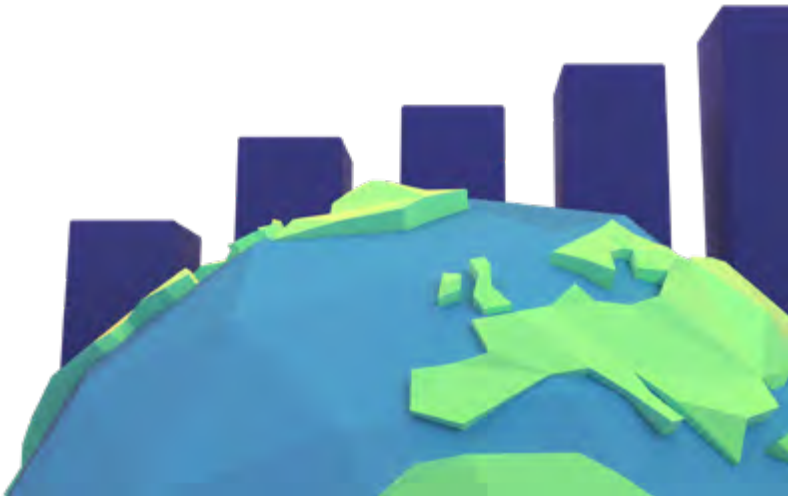
Being responsible investors also means striving towards the highest standards ourselves. Here's some of what we are doing:

United Nations Principles for Responsible Investing (UNPRI)

Irish Life Investment Managers was one of the first asset managers in Ireland to sign up to the UNPRI for responsible investing.

Award-winning Investment Managers

ILIM has been independently recognised as Investment Manager of the Year at the Irish Pension Awards for 7 of the last 10 years (Irish Pensions Awards 2013, 2014, 2015, 2017, 2019, 2020 and 2022).



Responsible investing across our fund range

Our core pension funds are committed to responsible investing by investing in responsible strategies.

ESG rating

Our overall ESG fund ratings are better than regular funds due to the enhanced exposure to more sustainable companies or those that pose less risk to our climate.

Carbon intensity

Our funds have less exposure to companies whose business activity causes significant carbon emissions/causes pollution.

Fossil fuel

Our funds have less exposure to companies whose business model is based on coal extraction, oil and gas activities.

Do right by your money today

To learn more about how we can help you do right by your money visit our website:

www.irishlifeemployersolutions.ie/responsibleinvesting

To find out more see the fund factsheets on our website:

irishlifeemployersolutions.ie



The Sustainable Finance Disclosure Regulation (SFDR)

The Intel pension plans offer a range of fund options for members to choose from. Some of these fund options promote environmental or social characteristics. Whether your retirement account attains these environmental or social characteristics depends on whether you invest in one or more of these funds during the recommended holding period.

Under SFDR, the Trustees must identify and provide prospective members with pre-contractual disclosures for fund options categorised as meeting the provisions set out in Article 8 or Article 9 of that regulation. This categorisation applies to funds which promote environmental and / or social characteristics or which have sustainable investments as their objective. These disclosures, which are produced by the fund manager in accordance with SFDR, provide further details on how the sustainability related ambitions of each fund are met.

The current Article 8 funds available through the plans are:

Client Fund Name	Primary Fund Name
World Equity Fund (Article 8)	World Equity Fund (Article 8)

The total number of funds that are available for members to invest in is 8 of which 1 is are Article 8.

The High Risk/Return Growth, Medium Risk / Return Growth and Diversified Bond funds contain some underlying funds which are classified as Article 8, although these funds are not currently themselves classified as Article 8 funds.

All of the up-to-date important information you need, including access to the latest disclosures published by the fund manager, can be found by following this link https://www.irishlifeemployersolutions.ie/sfdr and by selecting the appropriate Primary Fund document. Details of the relevant Primary Funds are set out in the above table.

Please note that the funds that fall within the scope of SFDR, and that are available through the plans, can change.



Contact information | 3

Contact information

We are here to help! We are happy to answer any questions you may have on your investment options so feel free to email intelpensions@irishlife.ie or call us on **01 704 1845**

This guide is intended to be read in conjunction with your Member Guide, a companion booklet which describes the rules of and benefits payable under the Intel Pension Plans.

You can find this guide by logging onto the Member Portal my.irishlife.ie

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 close to 4,000 company pension plans, we know Irish businesses too.*

- Irish Life Investment Managers have €87.4 billion of assets under management.*
- We manage pensions for 8 of the 10 biggest Irish companies and 9 of the 10 biggest US companies based in Ireland.*

*Source: Irish Life Investment Managers, 2021.

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.

Solvency and Financial Condition Report

Irish Life's current Solvency and Financial Condition Report is available on our website at www.irishlifeemployersolutions.ie/about-us

Data Privacy Notice

The Irish Life Data Privacy Notice is available at: www.irishlife.ie/ila-privacy-notice/

Irish Life

Information correct as at June 2025.

Contact us

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In the interest of customer service we will monitor calls.
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