



The DCU Commercial Limited Retirement Plus Plan

PLAN OPERATIONAL & GOVERNANCE REPORT

Period of Review:
31 October 2015 to 31 October 2016

Group Policy No: 608364
Pension Board No: 55933
Revenue Approval No: sf 34876

The DCU Commercial Limited Retirement Plus Plan - Plan Operational & Governance Report

I have pleasure in enclosing an administration report for the above plan for the period covering 31 October 2015 to 31 October 2016.

This contains a summary of the financial transactions in the Plan over that period as well as an update on regulatory and other matters.

Yours sincerely

Phelim Kelly
Senior Client Manager
Corporate Business
18th November 2016

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1. PLAN PROFILE

Plan Start Date	: 01-JUN-94
Renewal Date	: 01st October
Retirement Age	: 65
Trustees	: DTS Dedicated Trustee Services DAC
Fund Size at 31 October 2016	: €6,558,051
Monthly Cash Flow	: Approx. €30,000 plus one off contributions
Monthly Payments paid by	: Electronic Funds Transfer
Per Member Charges paid by	: Unit Deduction
Pensions Authority Fee paid by	: Unit Deduction
Registered Administrator	: Record Keeping – Irish Life Annual Benefit Statements – Irish Life Trustee Annual Report – Irish Life

2. ANALYSIS OF MEMBERSHIP

Reconciliation of Pension Membership for the period

Detail	Active members	Deferred members	Total members
Members at 31-OCT-15	32	23	55
Add : New Entrants	1	0	1
Less : Exits with payments made			
- Transfer Values	0	(1)	(1)
- Retirements	(1)	(2)	(3)
Less : Exits to deferred status	(4)	4	0
Members at 31-OCT-16	28	24	52

Age profile of pension membership as at 31-OCT-16

Age	Active Members	Deferred Members	Total
Members under age 30	0	0	0
Members aged 30 - 39	3	0	3
Members aged 40 - 49	17	13	30
Members aged 50 - 59	6	8	14
Members aged 60 – 65	1	1	2
Members aged over 65	1	2	3
Totals	28	24	52

Age profile within each fund

Fund name	Members aged < 30	Members aged 30-39	Members aged 40-49	Members aged 50-59	Members aged 60+
Members in Strategy					
Personal Lifestyle Strategy	0	0	10	4	1
Other Lifestyle Strategy	0	3	8	3	3
Fund by Age					
Consensus Fund	0	2	20	8	2
Capital Protection Fund	0	0	0	0	3
Pension Stability Fund	0	0	4	4	0
Pension for Life Fund	0	0	0	2	1
Pension Protection Fund	0	0	0	0	1
Active Managed Fund	0	1	0	2	1
Consensus Plus Fund	0	0	10	4	0
Cash Fund	0	0	1	0	0
Tax Free Cash Fund	0	0	0	2	1

Plan assets analysed by fund choice type

Fund Choice	No. of Active Members	No. of Deferred Members	Overall % of Assets
Personal Lifestyle Strategy	11	4	19.7%
Other Lifestyle Strategy	12	5	29.1%
Member Directed Investments	5	15	51.2%
Total	28	24	100.0%

Adequacy Statistics & Usage of Pension Planet Interactive (PPI)

Scheme Name:	The DCU Commercial Limited Retirement Plus Plan	Average Scheme
Average Age	48	42
Average Scheme Service	10	5
Average Commencement Age	39	37
Average Salary	€68,800	€50,116
Average Fund	€138,900	€52,388
Total Contribution Rate	16.2%	11.4%
Employer Contribution Rate	9.3%	6.4%
Employee Contribution Rate	6.2%	3.9%
AVC Contribution Rate	0.7%	1.1%
% of Active Members making AVCs	13%	16%
Average Projected Fund at Retirement	€383,600	€234,358
Average Projected Pension at Retirement	€15,900	€9,702
Average Projected Pension including State Pension	€27,857	€21,833
% of Active Members in Strategy	81%	70%
PPI users in last 12 months	2	
PPI hits per user in last 12 months	4	10
App Users in last 12 months	0	
App hits per user in last 12 months	0	56

Note

These illustrations assume an investment return before retirement of 4% per year up until retirement and inflation/salary growth of 2%. These rates are for illustration purposes only and are not guaranteed. These figures do not allow for the government pension levy of 0.75% in 2014 and 0.15% in 2015. Actual investment growth will depend on the performance of the underlying investments and may be more or less than illustrated. This illustrated income is assumed to be paid monthly in advance payable for life (and payable for at least a minimum of 5 years regardless) and increasing by 2% per year during payment. This table is based on annuity rates calculated in line with guidance from the Society of Actuaries in Ireland.

3. RISK BENEFITS SUMMARY

Benefit Structure

The benefits available in the Plan are as follows:

Lump Sum Death-in-Service: 2 X Salary to 7 X Salary

Income Protection Benefits 66.67% X Salary less twice state disability benefits

Underwriting Position

One member was restricted for Income Protection Benefits

One member over age 65 is not on cover.

All other members are covered at Ordinary Rates

Free Cover Limits

Death-in-Service Benefits €1,339,000

Income Protection Benefits € 88,800

Accounts Position

Premiums paid to 30/09/2016

4. SUMMARY ACCOUNT FOR THE PERIOD

Detail	Account (€)
Fund value at 31-OCT-15	6,139,999
Add Contributions Received	574,165
Less Administration Charges	(2,491)
Pensions Authority Fees	(249)
Benefits Paid in the period	(248,987)
Net Gain/Loss in the Fund	95,614
Fund Value at 31-OCT-16	6,558,051

5. CONTRIBUTIONS RECEIVED AND ALLOCATED IN THE PERIOD

Date of Receipt	Month in respect of	Contribution type	Employer contribution €	Employee contribution €	AVC* contribution €	Total contribution €	Breach 21 day rule
11-Nov-15	Oct-15	Regular	€17,943.04	€11,854.74	€1,136.82	€30,934.60	N
14-Dec-15	Nov-15	Regular	€16,977.43	€11,203.73	€1,136.82	€29,317.98	N
13-Jan-16	Dec-15	Regular	€16,977.43	€11,203.73	€1,136.82	€29,317.98	N
11-Feb-16	Jan-16	Regular	€17,943.04	€11,854.74	€1,136.82	€30,934.60	N
11-Mar-16	Feb-16	Regular	€16,977.43	€11,203.73	€1,136.82	€29,317.98	N
14-Apr-16	Mar-16	Regular	€16,695.72	€11,057.24	€1,136.82	€28,889.78	N
11-May-16	Apr-16	Regular	€17,661.33	€11,708.25	€1,136.82	€30,506.40	N
14-Jun-16	May-16	Regular	€16,695.72	€11,057.24	€1,136.82	€28,889.78	N
28-Jun-16	Jun-16	Single	€0	€0	€30,000	€30,000	N
13-Jul-16	Jun-16	Regular	€16,695.72	€11,057.24	€1,136.82	€28,889.78	N
11-Aug-16	Jul-16	Regular	€17,016.20	€11,214.92	€1,136.82	€29,367.94	N
23-Aug-16	Aug-16	Single	€16,150	€12,350	€0	€28,500	N
14-Sep-16	Aug-16	Regular	€16,900.59	€11,213.91	€1,136.82	€29,251.32	N
27-Sep-16	Sep-16	Single	€0	€0	€10,000	€10,000	N
04-Oct-16	Sep-16	Single	€150,000	€0	€0	€150,000	N
14-Oct-16	Sep-16	Regular	€17,401.15	€11,509.27	€1,136.82	€30,047.24	N
						€574,165.38	

*Additional Voluntary Contribution (AVC)

6. BENEFITS PAID DURING THE PERIOD

The following benefit payments were processed during the period:

Effective Date	Benefit Type	Member Number	Amount €
22/01/2016	Normal Retirement	6989438	-€43,761.08
09/03/2016	Early Retirement	3403476	-€61,480.61
20/05/2016	Withdrawal	0663699	-€65,424.18
19/10/2016	Normal Retirement	0103143	-€78,321.54
			-€248,987.41

7. PLAN ASSETS

Fund name	Total value €	%	AMC%
Consensus Fund	€3,899,474	59.5%	0.65
Active Managed Fund	€1,293,458	19.7%	0.75
Consensus Plus Fund	€1,121,913	17.1%	0.65
Pension Stability Fund	€110,937	1.7%	0.65
Capital Protection Fund	€58,381	0.9%	1.00
Tax Free Cash Fund	€55,095	0.8%	0.65
Pension for Life Fund	€10,296	0.2%	0.65
Pension Protection Fund	€7,179	0.1%	0.65
Cash Fund	€1,318	0.0%	0.75
	€6,558,052		

Fund Switches

The following fund switches were processed during the period:

Member Directed Switches

Effective date	Switch type	Fund	Amount
22/05/2016	Switch	Consensus Fund	-€3,815.03
22/05/2016	Switch	Capital Protection Fund	€3,815.03

Strategy Switches

Effective date	Switch type	Fund	Amount
01/11/2015	Realignment	Pension For Life Fund	€625.57
01/11/2015	Realignment	Tax Free Cash Fund	€293.24
01/11/2015	Realignment	Pension Stability Fund	€3,643.67
01/11/2015	Realignment	Consensus Plus Fund	-€4,562.48
01/12/2015	Realignment	Consensus Fund	-€524.63
01/12/2015	Realignment	Capital Protection Fund	€183.62
01/12/2015	Realignment	Pension Protection Fund	€341.01
01/12/2015	Realignment	Pension Stability Fund	€2,298.21
01/12/2015	Realignment	Consensus Plus Fund	-€2,298.21
01/01/2016	Realignment	Consensus Fund	-€960.71
01/01/2016	Realignment	Capital Protection Fund	€334.44
01/01/2016	Realignment	Pension Protection Fund	€626.27
01/01/2016	Realignment	Pension For Life Fund	€1,087.97
01/01/2016	Realignment	Tax Free Cash Fund	-€1,061.81
01/01/2016	Realignment	Pension Stability Fund	-€727.79
01/01/2016	Realignment	Consensus Plus Fund	€701.63
01/02/2016	Realignment	Consensus Fund	-€889.75
01/02/2016	Realignment	Capital Protection Fund	€321.99
01/02/2016	Realignment	Pension Protection Fund	€567.76

01/02/2016	Realignment	Pension For Life Fund	€453.54
01/02/2016	Realignment	Tax Free Cash Fund	-€453.54
01/02/2016	Realignment	Pension Stability Fund	-€360.97
01/02/2016	Realignment	Consensus Plus Fund	€360.97
01/03/2016	Realignment	Consensus Fund	-€872.23
01/03/2016	Realignment	Capital Protection Fund	€316.39
01/03/2016	Realignment	Pension Protection Fund	€555.84
01/03/2016	Realignment	Pension For Life Fund	€554.77
01/03/2016	Realignment	Tax Free Cash Fund	-€554.77
01/03/2016	Realignment	Pension Stability Fund	€1,679.68
01/03/2016	Realignment	Consensus Plus Fund	-€1,679.68
01/04/2016	Realignment	Consensus Fund	-€953.54
01/04/2016	Realignment	Capital Protection Fund	€349.78
01/04/2016	Realignment	Pension Protection Fund	€603.76
01/04/2016	Realignment	Pension For Life Fund	€435.80
01/04/2016	Realignment	Tax Free Cash Fund	-€435.80
01/04/2016	Realignment	Pension Stability Fund	€1,338.40
01/04/2016	Realignment	Consensus Plus Fund	-€1,338.40
01/05/2016	Realignment	Consensus Fund	-€1,011.52
01/05/2016	Realignment	Capital Protection Fund	€332.76
01/05/2016	Realignment	Pension Protection Fund	€678.76
01/05/2016	Realignment	Pension For Life Fund	€495.51
01/05/2016	Realignment	Tax Free Cash Fund	-€495.51
01/05/2016	Realignment	Pension Stability Fund	€1,336.12
01/05/2016	Realignment	Consensus Plus Fund	-€1,336.12
01/06/2016	Realignment	Consensus Fund	-€1,152.24
01/06/2016	Realignment	Capital Protection Fund	€415.74
01/06/2016	Realignment	Pension Protection Fund	€736.50
01/06/2016	Realignment	Pension For Life Fund	€757.49
01/06/2016	Realignment	Tax Free Cash Fund	-€192.84
01/06/2016	Realignment	Pension Stability Fund	€2,743.85

01/06/2016	Realignment	Consensus Plus Fund	-€3,308.50
01/07/2016	Realignment	Consensus Fund	-€770.36
01/07/2016	Realignment	Capital Protection Fund	€357.17
01/07/2016	Realignment	Pension Protection Fund	€413.19
01/07/2016	Realignment	Pension For Life Fund	€714.39
01/07/2016	Realignment	Tax Free Cash Fund	€36.89
01/07/2016	Realignment	Pension Stability Fund	€562.30
01/07/2016	Realignment	Consensus Plus Fund	-€1,313.58
01/08/2016	Realignment	Consensus Fund	-€1,133.77
01/08/2016	Realignment	Capital Protection Fund	€396.82
01/08/2016	Realignment	Pension Protection Fund	€736.95
01/08/2016	Realignment	Pension For Life Fund	€885.73
01/08/2016	Realignment	Tax Free Cash Fund	-€143.39
01/08/2016	Realignment	Pension Stability Fund	€2,007.09
01/08/2016	Realignment	Consensus Plus Fund	-€2,749.43
01/09/2016	Realignment	Consensus Fund	-€1,228.44
01/09/2016	Realignment	Capital Protection Fund	€413.18
01/09/2016	Realignment	Pension Protection Fund	€815.26
01/09/2016	Realignment	Pension For Life Fund	€1,467.81
01/09/2016	Realignment	Tax Free Cash Fund	€336.60
01/09/2016	Realignment	Pension Stability Fund	€1,661.24
01/09/2016	Realignment	Consensus Plus Fund	-€3,465.65
01/10/2016	Realignment	Consensus Fund	-€5,857.83
01/10/2016	Realignment	Capital Protection Fund	€5,180.64
01/10/2016	Realignment	Pension Protection Fund	€677.19
01/10/2016	Realignment	Pension For Life Fund	€1,749.11
01/10/2016	Realignment	Tax Free Cash Fund	€603.96
01/10/2016	Realignment	Pension Stability Fund	€257.01
01/10/2016	Realignment	Consensus Plus Fund	-€2,610.08

8. PLAN CHARGING STRUCTURE & ADMINISTRATION SERVICES

Administration Charges

Contribution Charge	: 5.475% of contributions
Per Member Charge	: €3.96 per member per month paid by unit deduction
Pensions Authority Fee	: €0.67 per member per month paid by unit deduction

Fund Management Fees

The fund fees that apply to the Plan are set out in column AMC% in Section 7.

Administration Services Provided and Turnaround Times

Irish Life, as your Registered Administrator and record keeper, operate strict service level turnaround times on the administration services we carry out.

Administration Process	Turnaround Times
Invest monthly contributions	5 days
New member set up	3 days
Update annual salary details	5 days
Issue annual benefit statements	20 days
Process fund switches	3 days
Update member details	1 day
Issue member leaving service options statements	5 days
Payment of retirement benefits	5 days
Payment of transfer values	5 days
General query	3 days
Pension Planet Interactive query	1 day
Complaint – initial response	1 day
Complaint – final response	5 days
Trustee annual reports and financial statements	Annually
Pensions Authority fee	Annually

To ensure we meet these turnaround times, we operate a work tracking system. All queries sent to CODE@irishlife.ie are promptly directed to the appropriate business area.

9. INVESTMENT RETURNS & UPDATE

Summary Net Fund Returns to 31 October 2016

Fund Name	Risk rating*	1 year return %	3 year returns % pa	5 year return % pa	10 year return % pa
Cash Fund	1	-0.9%	-0.7%	-0.5%	1.0%
Tax Free Cash fund	1	-0.8%	-0.6%	-0.5%	N/A
Capital Protection Fund	2	1.7%	4.6%	5.6%	3.3%
Pension Stability Fund	2	1.2%	3.1%	4.0%	N/A
Pension for life fund	4	8.6%	11.4%	10.2%	N/A
Pension Protection Fund	4	6.4%	11.7%	11.4%	6.9%
Active Managed Fund	4	3.9%	10.3%	12.5%	3.6%
Consensus Fund	5	1.2%	9.3%	11.7%	3.7%
Consensus Plus Fund	5	2.2%	9.0%	N/A	N/A

*Risk ratings of the funds in the Plan

Funds are categorised by the level of risk involved. We have a risk ratings system from 1 to 7, with 1 being the lowest risk and 7 the highest risk level.



Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: The value of your investment may go down as well as up.

Warning: These funds may be affected by changes in currency exchange rates.

Warning: Past performance is not a reliable guide to future performance.

Warning: If you invest in this product you will not have any access to your money until you retire.

Securities Lending: The assets in these funds (except the Tax Free 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.

10. COMPLIANCE & GOVERNANCE CHECKLIST

Key Administration Areas

Issue	Requirements	Comments
Annual Benefit Statements	The Trustees must issue a benefit statement at least once in every scheme year.	Issued December 2015
Irish Life Pension Pulse Statements	Not a regulatory requirement. Additional statement issued by Irish Life to support member focus on adequacy of projected pension and highlight current fund choice and its appropriateness.	Issued March 2016
Annual Report	<p>Must be prepared and issued to the Trustees by the Registered Administrator within 8 months of the plan year end.</p> <p>Must be signed and dated by at least two Trustees.</p> <p>Must be presented to trade unions within 9 months of the plan year end and members must be notified of its availability within a further 4 weeks.</p>	Draft issued January 2016
Statement of Investment Policy Principles	Must be prepared for Plans with 100 or more active and deferred members. Should be formally reviewed at least yearly.	N/A
Statement of Reasonable Projections (SoRP)	Must be issued for new entrants, when a one- off payment or transfer is made and on leaving service	Issued as required
Contributions	<p>Must be received with 21 days after the end of the month in which they were deducted.</p> <p>Must be invested within a further 10 days.</p>	Contributions received and invested in a timely manner
Pension Adjustment Orders	<p>Issue information to the spouse within 2 months of the Order.</p> <p>Details must be noted on the Annual Benefit Statement.</p> <p>Provide information to the spouse within 2 months of being informed of member leaving service</p>	Irish Life have not been notified of any PAOs
Pensions Authority Fees	Must be paid to the Pensions Authority by 31 March each year.	Paid by Irish Life

Ongoing Trustee Requirements

Issue	Requirements	Comments
Member Booklets	<p>Must comply with the Pensions Act.</p> <p>Must be issued to all new members within 2 months of joining or within 4 weeks of a subsequent request.</p>	Issued to new entrants
Member Trustees	If requested, trustees must put in place arrangements for the election of member trustees at least every 6 years, once the Plan has over 50 members.	Only on request
Trustee Training	<p>Must be trained every two years.</p> <p>New trustees must be trained within 6 months of appointment.</p>	Professional Trustee in place
New Entrants	<p>Is membership of the Plan voluntary?</p> <p>If so, do members sign a waiver form if they do not join the Plan?</p>	
Disputes	Disputes resolution procedure in place.	
Withdrawals	Have you a process in place to notify us of any withdrawals i.e. retirements, leaving service	Process in place
Information	Are the trustees providing members with sufficient information to enable them to make informed decisions with regard to their investment of contributions	Online access available to members
Wind Up	If a decision is made to wind up the Plan, the trustees must notify the Pensions Authority, the members and any trade union within 12 weeks	N/A

Warning!

This checklist is designed to help the trustees ensure that they are meeting their obligations under the Pensions Act 1990, as amended. *It is not an exhaustive list of requirements* and is only intended as an aid. Therefore it is important that the trustees be aware of any other issues in the Plan requiring action.

11. REGULATORY UPDATE

Codes of Governance for Defined Contribution Plans

The Pensions Authority published the first tranche of the Authority's Codes of Governance for Defined Contribution Schemes (DC codes) on 27 January 2016.

These covered:

- ✓ **Pension Scheme Governance**
 - Know your Scheme
 - Know your Stakeholders
 - Establish a Governance Plan of Action
- ✓ **Trustee Meetings**
- ✓ **Managing conflicts of interest**

On 4 April 2016 they followed up with a further 3 Codes

- ✓ **Collection and remittance of contributions**
- ✓ **Investing scheme assets**
- ✓ **Paying benefits.**

3 Codes were published on 14 June 2016

- ✓ **Keeping Records**
- ✓ **Data Protection**
- ✓ **Risk Management**

The final 2 codes were published on 12th October 2016

- ✓ **Member communications**
- ✓ **Value for money**

The codes of governance set out the standards that trustees will be expected to adopt to demonstrate their commitment to serving the best interests of members and beneficiaries. The Codes are not statements of the law and there is no penalty for failing to comply with them. It is not intended to prescribe the process for every possible scenario but is likely to indicate behavior, activities and control processes that are most likely to deliver good member outcomes.

This DC codes set out the Authority's view of good practice in this area. Any alternative approach to that appearing in these Codes of Governance will nevertheless need to meet the underlying legal requirements of the Pensions Act and Regulations, and a penalty may be imposed if these requirements are not met.

The full details of the DC codes of Governance are available on the Pension Authority website. www.pensionsauthority.ie

12. MEMBER COMMUNICATION TOOLS/ SUPPORT

New style Benefit Statements

Irish Life now produce a new re-designed annual benefit statement under Defined Contributions schemes. This came into effect for DC statements issued from June 2016. This more user friendly statement has a greater focus on improving member outcomes in retirement with focus around the adequacy of the projected pension that may be payable at a members normal retirement age.



YOUR BENEFIT STATEMENT

Member Reference Number: 124567

YOUR POSITION TODAY

What we think you will **NEED** based on OUR projections: **€35,559 pa**

What we think you will **HAVE** based on OUR projections: **€23,565 pa**



LEFT TO TARGET

€11,994

PER YEAR

Using our new online tool you can compare your current position with the target.

www.pensionplanetinteractive.ie

ASSUMPTIONS

- 1. The target pension is based on the 2016 State Pension rate of €12,132 pa.
- 2. The target pension is based on the 2016 State Pension rate of €12,132 pa.
- 3. The target pension is based on the 2016 State Pension rate of €12,132 pa.
- 4. The target pension is based on the 2016 State Pension rate of €12,132 pa.

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

YOUR BENEFIT STATEMENT

Member Reference Number: 1234567

CONTRIBUTION AND VALUATION SUMMARY

CONTRIBUTIONS SUMMARY FOR STATEMENT PERIOD

From 01/01/2016 to 31/12/2016



TOTAL CONTRIBUTIONS PAID SINCE JOINING



VALUATION SUMMARY

Opening Value as at 01/01/2016

Closing Value as at 31/12/2016



Changes to Pension Projections

This new statement also includes several changes to the assumptions used to calculate a member's projected retirement fund and pension at retirement in line with revised guidance from the Society of Actuaries in Ireland. These changes were introduced on 1st April 2016.

Summary of changes:

Assumptions changes include reductions in relation to the following:

- Future rates of annual investment return across asset classes each reducing by 1%
- Rate of salary inflation from 3% to 2.5%
- Annual rate for discounting future fund or pension values in to-day's terms reducing from 3% to 2.50%
- Interest rates used to calculate the cost of buying an annuity with current annuity rates to be used for members within 5 years of retirement.
- Escalation rate on pensions in payment is reduced to 1.50%

The projected fund and pension shown in the DC statement reflect the changes in these assumptions.

What does this mean for members ?

The expected impact of the changes to the assumptions is that the members will see a reduction on their replacement income in retirement and could be between 5% and 20% depending on the member's age.

Updated App and iPad



The improved smartphone app shows your employees whether they are on track with their pension savings or not, making it easy for them to engage and see the impact of increasing their pension savings.

The app is available on both iPad and smartphones. Search for 'My Pension' in the app store.

Pension Planet Interactive (PPI)

Registration for on-line access for members to Pension Planet Interactive is now easier!

Irish Life will require an email address and mobile contact number. Upon initial log in members will be requested to include their **date of birth and mobile number**.

An initial temporary PIN will be texted to their phone and they can then easily register. Irish Life must hold a valid mobile number in order for the member to successfully register.



13. CONTACT POINTS

All correspondence should be sent directly to our central email address code@irishlife.ie

The key contacts for the Plan in Irish Life are as follows:

Name	Position	Phone Number	Email address
Phelim Kelly	Senior Account Manager	01 704 2847	Phelim.kelly@irishlife.ie

DIGITAL MEDIA AWARDS



Best Innovation in
Financial Services 2014



Best in Financial Services
2012
My Pension App



Winner: B2B Innovation
2011
Silver Finalist: Best in
Financial Services 2011
Pension Planet Interactive

IRISH PENSIONS AWARDS



Innovation Award
of the Year 2013



Communication Award
of the Year 2013



Pension Administrator
of the Year 2012

CONTACT US

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

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