



LIFE GOALS
FINANCIAL SERVICES

WELCOME TO

**THE LIFE GOALS
INVESTMENT PLATFORM**

Putting You in Control of Your Financial Future



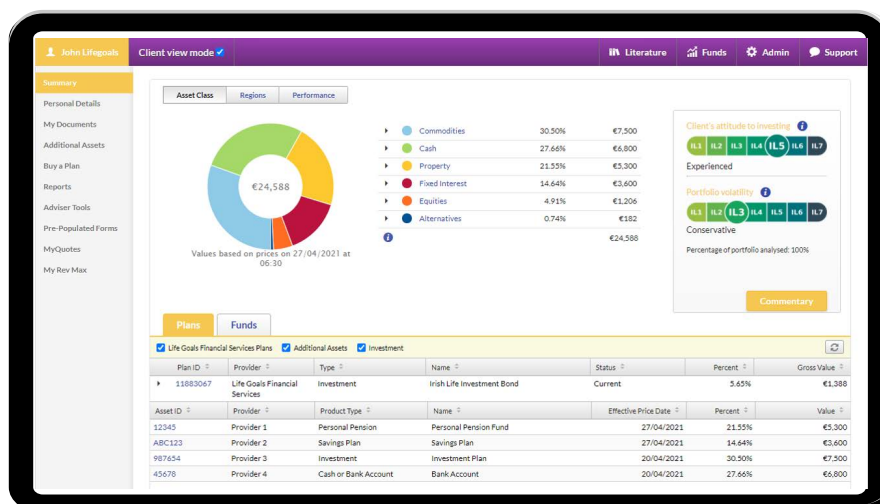
WHY WE'RE HERE

It's been said that the one constant in life is change. And when it comes to planning for our clients' financial futures, we always have that in mind.

An important part of the service we provide to you is thinking one step ahead (and often quite a few more than that). We're always thinking about potential changes to your financial plans as life progresses, whether we can meet your needs in better, more efficient ways and whether there might be a better home for your investments.

We believe The Life Goals Investment Platform is the most suitable home for our clients' investments both for now and the future.

The Life Goals Investment Platform is an online investment platform which lets you hold all of your investments in one secure online location.



Platforms are relatively new to Ireland and this may feel like a real change from how you've done things before. That's fine. Change, even good change, can feel a little daunting at first. In this guide we'll look at how adding The Life Goals Investment Platform to our team is a change for the better, for you and your financial plans.

OUR SERVICE TO YOU

We work with you to turn your financial plans into a rewarding, comfortable reality.

Financial planning isn't about products. It's about you and working with you to create and maintain your financial plans, making sure everything works together to meet your needs and goals.

And that comes down to three things:



▶ Information

About you, your goals and the product and investment options.



▶ Conversations

Keeping up with your life, your changing needs and priorities.



▶ Plans

Setting them up and then making sure they continue to meet your needs.

Now that might sound simple, but the reality can be anything but. With The Life Goals Investment Platform, we've found a way to make it better.

Because **better information** means **better conversations**.

Better conversations mean **better financial plans**.

Better financial plans mean we can aim to **generate better results**.

PAYING FOR OUR SERVICES

We believe in being transparent with you about how we look after your money and how we do business. That includes how we are paid for our services.

Until recently the norm was for an adviser to receive a one-off commission payment when they placed business with a provider. Financial services in Ireland is now moving away from that old model and we are one of a growing number of firms leading that movement.

We're following the approach taken in other countries and charging a small fee to cover our initial and ongoing services to you.



WHAT WE CAN DO FOR YOU

For some years now financial products have become more and more similar: the pension from one provider is very much like that from another. The real difference is in the investment options they have available.

It now makes more sense to have all your investments in the one place: secure, convenient and online.

Because everything is in the one place, The Life Goals Investment Platform means you can:

- ▶ Check in whenever you like to see what you're worth.
- ▶ Review how much you've paid in, and how that's performed.
- ▶ Access a broad range of tax-efficient products.
- ▶ Invest in a wide choice of investment options from renowned global fund managers.
- ▶ See your whole portfolio as one, how your investments are formed and their level of risk.
- ▶ Look up the details of the investments you're invested in.
- ▶ Access all of your plan documents, updates and statements.

The Life Goals Investment Platform is simple and transparent, with instant access anytime you like. Because your investments have never been so visible; you've never been so close to your financial plans.

As an adviser firm we want our clients to have easy access to their investments.



BETTER INFORMATION

The Life Goals Investment Platform means keeping as much of your investments as we agree is suitable all together, in one place. Even where some assets are held elsewhere, like properties or shares, we can still record the details to give you a complete view of your finances.

That means you can go to one secure online location at any time and find out at a glance how your investments are doing. No more wondering or waiting for various providers to issue their various statements.

Instead of having your investments, what they're worth and what you're paying for them all set out in different ways, you can see all this information in one place, presented in a clear, consistent way.

We like to think of The Life Goals Investment Platform as a member of our team, helping us work for you and your financial plans. We can:



- ▶ Regularly review your investments to make sure they still meet your needs and priorities.



- ▶ Review and change your risk levels as life moves along and your circumstances change.



- ▶ Get you to where you want to be with your financial plans.

BETTER CONVERSATIONS

The core of any good conversation about your financial plans is understanding where you are now, where you want to get to and what we can do, together, to get you there.

Quite simply, The Life Goals Investment Platform frees up time for us to do what we want for you. And that's provide the best possible service.

Instead of dealing with lots of different providers and pieces of paper, we'd much rather spend our time with our clients on the things they tell us are important to them.

The Life Goals Investment Platform helps us to do that:



- ▶ Ease of access and administration means we can continuously monitor your investments, paying early attention to any changes which may be needed.



- ▶ Everything in one place and efficient reporting tools enable high quality, regular reporting. Deeper analysis presented in an engaging way means you can feel more involved with your investments.



- ▶ And, because it's all in one place and transparent, you can always see how your investments are performing.

BETTER PLANS

There's lots to think about when it comes to selecting the most suitable investments for you and your financial plans. But it all comes down to two important qualities: the range of investments you can choose from and how closely your chosen investments are monitored.

The right choice for you will depend on your needs, priorities and how you view the world. We'll spend some time together, answering these questions.

Whichever path we decide together is the right one for you, it's all there on The Life Goals Investment Platform. So, even if your needs, priorities and world view change over time, we can adjust your investments without you having to move them to another provider.

THE LIFE GOALS INVESTMENT PLATFORM AS A GATEWAY

The reason The Life Goals Investment Platform can be so flexible in meeting your various and changing needs is that it's essentially a gateway, or a portal, through which we can reach an extensive range of investments and products. We can access options to suit each client's individual needs, whilst keeping everything in the one place for more efficient administration and clearer reporting.

OUR INVESTMENT RANGE



- ▶ Risk-rated multi-asset portfolios



- ▶ A range of funds and managers assessed and rated by Morningstar



ILIM Setanta

- ▶ Competitively priced active and passive options from Irish Life Asset Managers (ILIM) and Setanta



- ▶ Access to a wider investment range

With The Life Goals Investment Platform we can access thousands of investment options from hundreds of fund managers. Our role is to then narrow down those options to find the most suitable ones for you, based on our understanding of you, your requirements and your goals.

Over the years, we've found that a well-constructed and well-managed range of risk-rated portfolios will meet the investing needs of the vast majority of our clients.

MULTI-ASSET PORTFOLIO RANGE

The funds, provided by ILIM, are each aligned with a different level of risk. They are mapped to major risk-profiling tools, so we can be confident of a like-for-like match with your attitude to risk.

ILIM applies a range of risk management approaches to the funds:

- ▶ First, each fund includes a diverse range of assets, geographic regions and managers which will respond differently to the ups and downs of the markets, helping to balance out their impact.
- ▶ ILIM's dynamic share to cash (DSC) facility automatically moves funds between shares and cash based on how the markets are performing.
- ▶ Funds are also rebalanced every quarter to make sure they remain suitable for your agreed level of risk.
- ▶ Finally, ILIM takes steps to protect the funds against any significant changes in currency exchange rates which could impact their value.



Morningstar, the independent fund research and ratings expert, plays a key role in the The Life Goals Investment Platform fund range, adding an extra layer of governance, monitoring and expertise.

OUR PRODUCT RANGE

We can, through The Life Goals Investment Platform, access products you may be familiar with, such as pensions, savings and investments provided by Irish Life. But The Life Goals Investment Platform also lets us access a range of other investment accounts, such as direct equities and bonds, from other providers. Just as with investments, there is an option to suit any and all client needs, and you can see them all in your The Life Goals Investment Platform account.

WHO'S BEHIND IT?

The Life Goals Investment Platform is provided by Irish Life, one of Ireland's leading financial services companies with over one million customers. For over 75 years they've been helping people in Ireland look after their investment, pension and life insurance needs.

Since July 2013 Irish Life has been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations. Great-West Lifeco and its subsidiaries have approximately \$1.7 trillion in assets under administration. They are members of the Power Financial Corporation group of companies, which has interests spanning Europe, Canada and the US.

Irish Life is committed to delivering innovative products backed by the highest standards of customer service. As part of Great-West, they have access to experience and expertise on a global scale, and they continually work to enhance their market-leading range of products and services.

The Life Goals Investment Platform brings all that together in one, simple, secure and convenient place, putting you in control of your financial plans.

SIMPLICITY
VISIBILITY
CONTROL...

...THAT'S THE POWER OF THE LIFE GOALS INVESTMENT PLATFORM

Platforms are relatively new to Ireland and Irish Life only works with a select range of firms. Working with Irish Life to bring you The Life Goals Investment Platform means we can add its benefits to our existing offering, giving you an experience that's both exclusive and relevant.

Platforms have a long, proven track record in various other countries such as Australia, where they originated, the US and the UK, which has a thriving investment platform market. The experience of these other countries tells us that clients using a platform tend to feel closer to their investments and also have a closer relationship with their adviser.


That's because of all the things we've talked about in this guide: you can see your investments in perfect detail, any time you want. And because we're not tracking down and co-ordinating paperwork from different providers, we have more time for what matters – you, and your financial plans.


GETTING STARTED


One of the main benefits of The Life Goals Investment Platform is that it puts you in control. That starts right here. We think The Life Goals Investment Platform offers a positive future for you and your financial plans, but it's your future, your plans and your decision.


If you'd like to find out more, talk more or see more with a demonstration we'd love to hear from you.

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LIFE GOALS
FINANCIAL SERVICES

WELCOME TO
THE LIFE GOALS
INVESTMENT PLATFORM

Putting You in Control of Your Financial Future

Life Goals Limited, t/a Life Goals Financial Services is regulated by the Central Bank of Ireland.