

AIB life

360 Invest

Brochure

Invest in your future with ease

Contents

Section 1
360 Invest at a glance **5**

1.1 Why choose AIB life? 5
1.2 What's the difference between AIB and AIB life? 5
1.3 Who's this brochure for? 5
1.4 What is 360 Invest? 6
1.5 What do I need to know? 6

Section 2
Deciding if investing is for you **9**

2.1 Am I happy to put my money away for at least five years? 9
2.2 What level of risk am I comfortable with? 10
2.3 Should I spread out my investments? 10

Section 3
Key benefits of 360 Invest **11**

3.1 Flexibility 11
3.2 Our choice of funds 12
3.3 Responsible investing 12

Section 4
Key risks of 360 Invest **14**

Section 5
How we charge **15**

Section 6
Your fund options **16**

Section 7
Questions and answers **20**

7.1 What are my withdrawal options? 20

7.2 What tax do I need to pay on my withdrawals? 20

7.3 What happens to my investment when I die? 21

7.4 Who is managing my investment? 21

7.5 What if I change my mind? 21

Section 8
Contacting us **22**

Important Notice: This brochure is designed to help you understand our 360 Invest policy. To make it easier to read, we haven't included all of the technical details which apply to your policy here. This is an advertisement.

You can find the full details in your policy conditions, which form part of your legal contract with us. This contract is provided by AIB life and governed by Irish law. This brochure doesn't form part of any contract between you and AIB life, and if there's any conflict between this brochure and your policy conditions, your policy conditions apply.

Section 1

360 Invest at a glance

1.1 Why choose AIB life?

We all want to feel financially secure, but it can be hard to know if you're on track. At AIB life, we help you feel better about your future. We put power into your plans, whether you're looking to prepare for retirement, protect your loved ones or invest your money in a flexible way. If you run a business, we can support you too.

As a partnership between AIB and the Great-West Lifeco group of companies, we're built on over a century of experience. Now we're taking that experience further, with the help of AIB's Financial Advisors and smart financial tools that live on the AIB Mobile Banking app.

1.2 What's the difference between AIB and AIB life?

Allied Irish Banks, p.l.c. (AIB) is a separate company from AIB life, which was launched in 2023. AIB has a 50% holding in AIB life. AIB life provides protection, pension and investment products. AIB provides advice on these products.

1.3 Who's this brochure for?

Whether you're looking to put money aside for university fees, your family's future, or something else entirely, this brochure may be of interest to you.

You might have recently come into some money, or be earning enough to put away a certain amount each month. Either way, with our 360 Invest policy, you have the choice and flexibility to invest on your terms.

1.4 What is 360 Invest?

360 Invest is an investment and savings product designed to help you invest in a flexible way, with the aim of growing the value of your savings. The product offers a range of funds to choose from. These funds will invest your money in assets like shares, property and government bonds, with different levels of risk and expected growth. This allows you to invest your money in a way that reflects the amount of risk you're comfortable with. You can then withdraw your money from your investment when you need it. You should be aware that this product is intended as a long term investment and you may face extra charges if you withdraw within the first five years.

1.5 What do I need to know?

360 Invest is for people who live in Ireland, aged between 18 and 74. To be eligible to invest, you'll need to have enough money for an initial investment of at least a lump sum of €20,000 or be able to contribute at least €125 per month. You should be comfortable putting this money away for at least five years and be able to take some level of risk with it. An AIB Advisor can guide you through deciding whether this product is for you, and through the process of contributing to the policy.

There are two ways you can add money to your policy:

1

Single contribution:

Where you pay in a lump sum, either when you first open the account or further down the line.

2

Regular contribution:

Where you pay in a regular amount. You can decide to do that from the start, or later down the line.

The main thing to remember is that you're free to do a mixture of both approaches. You can add a lump sum into your account whenever you need to, or start or end regular payments. Your lump sums don't have to be the same amounts each time either. With 360 Invest, you have the flexibility to decide when and how much you add into your account.

Once you know how much money you want to contribute, you can decide how to invest it. When it comes to investing, we can do all the hard work for you, give you more control or offer you a mixture of both. We explain your investment options in Section 6.

Charges will apply to your policy and depend on the funds you're invested in. We explain the charges in section 5.

When you decide you want to cash in your investment, you can do so at any time. However, you may face additional charges if you cash in within the first five years, so you should be comfortable that you will not need to access your money for at least five years.

We've answered a range of commonly asked questions in section 7 which you may also find useful.

An AIB Advisor can guide you through deciding whether this product is for you.

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

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

Warning: This product may be affected by changes in currency exchange rates.



Section 2

Deciding if investing is for you

Before you take out our 360 Invest policy, it's worth thinking about how well it meets your financial needs and whether this type of investing is for you.

You might choose to put some of your money into a 360 Invest policy and leave some of it in a bank account, with a split you feel comfortable with. Whatever approach you choose, we're here to make investing that bit easier. An AIB Advisor can talk you through the whole process and help you decide if this product is right for you. To help you on your way, start by asking yourself the following questions:

2.1 Am I happy to put my money away for at least five years?

As with any investment, you can lose money as well as see it grow. That's because assets like shares, bonds and property can change in value as the market changes, which will impact the value of your investment.

Investing for the long-term gives your money the greatest chance of growing in value, as you earn returns on your returns. Markets also tend to recover from losses over time. That's why we suggest you leave your money untouched for a long period, with our recommendation being at least five years.

You can still access your money if you need it, whether it's an emergency, a major life change or you want to take it out for another reason. However, you may have to pay additional charges to access your money in the first five years.

Warning: The value of your investments may go down as well as up.
Warning: If you invest in this product, you may lose some, or all, of the money you invest.
Warning: This product may be affected by changes in currency exchange rates.

2.2 What level of risk am I comfortable with?

You also need to figure out your risk tolerance, by thinking about your goals and your personal attitude towards risk-taking. We offer a wide range of funds for you to choose from, with different levels of risk so that we have something for most types of investor.

Lower-risk funds are primarily focused on protecting your money from big drops in value. But there's a trade-off with investing in lower-risk funds, in that they're less likely to achieve big gains over time.

While higher-risk funds don't aim to protect your money from market movements, they do have the potential to gain much more, especially over longer periods. Either way, you need to be comfortable with the potential that your investments can go down as well as up.

When you're choosing what funds to invest in, key considerations will be the amount of risk you're willing to take and how long you want to invest for. AIB will guide you through the whole process, helping you choose funds consistent with your appetite for risk and the potential returns you're hoping to achieve.

2.3 Should I spread out my investments?

Once you've decided how happy you are with risk, it's important to consider how you'd like to diversify your investments. This simply means not putting all of your eggs in one basket and relying on the performance of a single fund or asset type.

Diversification can help mitigate the risk of your investments. Our 360 Invest policy allows you to spread your risk across a mixture of investments, either by choosing different investments yourself, or by choosing one of our readymade diversified funds. An AIB Advisor can explain our fund range to you and help you to choose a fund that suits your needs.

For more information about our funds and investing in general, see our AIB life Fund Guide.

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

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

Warning: This product may be affected by changes in currency exchange rates.

Section 3

Key benefits of 360 Invest

3.1 Flexibility

We've designed the AIB life 360 Invest product to be highly flexible. You can easily control when and how much you pay into your policy, and can adapt this as your circumstances change. Here's some of the ways you can customise your investment with ease:

- You can make both regular and lump sum contributions, saving you from the time and hassle of having to maintain different policies for different types of contributions
- You can pay regular contributions every month, three months, six months, or once a year. You can change this whenever you want
- You can make lump sum contributions whenever you want
- If you opt for regular contributions, you're free to increase, decrease, stop paying or restart your regular contributions
- We offer an annual regular contribution increase, which allows you to increase the amount you invest each year, at a default increase rate of 3%. You can select or remove this option whenever you want
- You can contribute as little as €125 per month
- You can switch your money to another available fund at any time too, free of charge

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

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

Warning: This product may be affected by changes in currency exchange rates.

3.2 Our choice of funds

Our funds cover a variety of risk levels, asset classes and investments, so there's an option for most types of investor. Some funds keep investment risk low and generally offer low returns as a result, while others aim for higher returns and are more risky as a result. Most of all, we ensure your money is looked after by continually monitoring the performance of our funds and fund managers.

3.3 Responsible investing

The Sustainable Finance Disclosure Regulation (SFDR) is part of new European requirements aimed at providing more transparency on sustainability in financial markets.

The SFDR requires certain products sold in the EU to be categorised based on the extent to which environmental, social or governance (ESG) characteristics are integrated into the investment approach.







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

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

Warning: This product may be affected by changes in currency exchange rates.

We offer some funds that are classified as Article 8 and Article 9, which means that they invest less in companies that could harm the planet and society and put more money into ones that could help them.

The classification of our funds is shown in section 6.

For more information about our approach to responsible investing and for fund specific disclosures, visit our website **saolassurance.ie/company/responsible-investing**



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

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

Warning: This product may be affected by changes in currency exchange rates.

Section 4

Key risks of 360 Invest

We offer a range of funds for you to choose from, with different levels of risk so that we have something for most types of investor. But all of the available funds involve some level of investment risk and there is a chance that you could get back less than you invest.

The level of investment risk you face will depend on the fund or funds you choose to invest in. Our AIB life Fund Guide details the level of risk of each of our available funds and explains the different types of risks that can be involved in investing.



Section 5

How we charge

We've made sure the charges on our 360 Invest product are simple and transparent. Here are the charges to be aware of and how they work:

1. **Government levy:** The government currently applies a 1% levy to all contributions made into life assurance savings and investment policies. Whether you invest a lump sum, regular contributions or both, we deduct this 1% levy from your contributions and pay it to the government
2. **Annual management charges:** An annual management charge will apply. The total annual management charge you pay will consist of a base annual management charge and any additional annual management charges. Additional annual management charges will depend on the funds you choose to invest in and are shown in the table in Section 6. The annual management charges that will apply to your policy will be detailed in your Quotation and Policy Schedule. Each month we take one twelfth of the annual management charge by deducting units from your policy
3. **Early access charges:** If you withdraw all or part of your investment in the first five years you may incur an early access charge. This charge is taken from the amount you wish to withdraw and may vary depending on what year of your policy you are in when you withdraw

We don't charge you for switching between funds. However, different funds may have different annual management charges, so you should consider those before you make a fund switch.

We want to make it easy for you to see what charges you are paying. Before you take out your policy, you'll see the specific charges that apply to your investment in your Quotation.

Section 6

Your fund options

We have a variety of fund options to choose from. The funds we currently have available are listed in the table below, along with their key characteristics, including the fund Risk Rating on our 1-7 scale. The range of funds we offer may change over time. Further detail on our range of available funds, asset classes, risk ratings and sustainability can be found in our AIB life Fund Guide and at **aiblife-fundcentre.saolassurance.ie**

Fund Name	Asset Class	Risk Rating	SFDR Classification	Additional Annual Management Charge
Fusion 2	Multi-asset	2	Article 8	0.10%
Fusion 3	Multi-asset	3	Article 8	0.10%
Fusion 4	Multi-asset	4	Article 8	0.10%
Fusion 5	Multi-asset	5	Article 8	0.10%
Fusion 6	Multi-asset	6	Article 8	0.00%
Indexed Multi-Asset 2	Multi-asset	2	Article 8	0.00%
Indexed Multi-Asset 3	Multi-asset	3	Article 8	0.00%
Indexed Multi-Asset 4	Multi-asset	4	Article 8	0.00%
Indexed Multi-Asset 5	Multi-asset	5	Article 8	0.00%
Indexed Multi-Asset 6	Multi-asset	6	Article 8	0.00%

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

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

Warning: This product may be affected by changes in currency exchange rates.

Fund Name	Asset Class	Risk Rating	SFDR Classification	Additional Annual Management Charge
Goodbody Multi-Asset 3	Multi-asset	3	Article 8	0.30%
Goodbody Multi-Asset 4	Multi-asset	4	Article 8	0.35%
Goodbody Multi-Asset 5	Multi-asset	5	Article 8	0.40%
Cash	Cash	1	Article 6	0.00%
Euro Government Bond	Bond	3	Article 6	0.00%
Euro Corporate Bond	Bond	3	Article 8	0.00%
Emerging Markets Government Bond	Bond	4	Article 8	0.00%
Defensive Equity Collar	Equity	4	Article 8	0.00%
Developed World Equity	Equity	6	Article 8	0.00%
Megatrend Equity	Equity	6	Article 8	0.00%
Goodbody Global Equity	Equity	6	Article 8	0.45%
Emerging Markets Equity	Equity	7	Article 8	0.00%
Climate Impact Equity	Equity	7	Article 9	0.30%
Multi-Strategy Alternatives	Alternatives	3	Article 6	0.65%

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

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

Warning: This product may be affected by changes in currency exchange rates.

AIB life Risk Rating & Description



Risk Rating 1: Very Low

Very low risk funds can provide the same amount of returns as regular bank deposits.

They're all about maintaining value, with minimal risk. But they're best for investing where you may need to access your money in the short term, as the returns they generate may fall behind inflation.

Risk Rating 2: Low

Low risk funds can provide returns in line with, or slightly better than, bank deposits.

For funds in this category which do not aim to provide capital protection, these funds involve little risk but there is still a chance you could get back slightly less than your original investment.

For funds which do aim to provide capital protection, these funds aim to return a specified amount of your money at some point in the future but in the extreme case that the capital protection provider cannot pay what they owe, you could lose some or all of your money.

Risk Rating 3: Low-Medium

Low-medium risk funds have the potential to earn better returns than bank deposits.

These funds aim to steer clear of volatility, but they do experience a level of fluctuation and there's a chance you could get back less than you invest.

Risk Rating 4: Medium

Medium risk funds can earn higher returns than bank deposits.

As with low-medium funds, these funds can go up or down in value, which means there's a possibility that you get back less than you invest.

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

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

Warning: This product may be affected by changes in currency exchange rates.

Risk Rating 5: Medium-High

With medium-high risk funds, the idea is to surpass bank deposits considerably.

But with these funds there's a reasonable chance your investment will fluctuate, so you could get back less than you invest.

Risk Rating 6: High

High risk funds are all about prioritising high returns over managing risk.

The value of these funds can fluctuate by a lot, and you may get back significantly less than you invest.

Risk Rating 7: Very-High

Very high risk funds are completely focused on returns and potentially volatile investments. These funds tend to concentrate on one type of asset class, which can fluctuate dramatically. In extreme cases you could lose your entire investment.

Our risk ratings and descriptions shown here are for long term investments of at least 5 years. If you hold your investment for a shorter period you may experience higher risk than described.

Fund risk ratings can change over time. For the most up to date risk ratings please visit **aiblife-fundcentre.saolassurance.ie**

Note that for our Fusion Funds we continually monitor the mix of assets in each fund and may change them over time, so you don't have to worry about the Fusion Fund that you invest in becoming riskier than you originally agreed to.

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

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

Warning: This product may be affected by changes in currency exchange rates.

Section 7

Questions and answers

7.1 What are my withdrawal options?

You can withdraw your money at any time. You can do this in three ways:

- **Full withdrawal:** This is where you cash in the full amount of your policy, and your policy will end
- **Partial withdrawal:** This is where you cash in a part of your investment, and your policy will continue with the remaining value
- **Regular withdrawal:** You can choose to set up a regular withdrawal from your policy every month, three months, six months or year. The maximum you are allowed to regularly withdraw is 5% of the value of the policy each year. After each withdrawal the policy value will reduce by the amount withdrawn.

If you make a full or partial withdraw from your investment in the first five years you may incur an early access charge. There are no early access charges on regular withdrawals.

7.2 What tax do I need to pay on my withdrawals?

You must pay tax on any profit you make from your investment with us and that tax is currently 38% of the profits. Any growth on your investment, including any amount we add to your investment amount, is considered as profit earned by you and so is subject to tax (where exit tax applies). This tax is payable:

- every eight years, regardless of whether you withdraw it
- whenever you make a withdrawal from your investment
- when you die, or if you take the policy out with another investor, when the last surviving investor dies

We'll deduct this tax from your fund value for you and pay it to Revenue. Where the investment is made by a company, the tax that applies may be different.

7.3 What happens to my investment when I die?

If you die before withdrawing your money then we'll pay your policy value to your estate in the form of a lump sum. If you take out the policy with another investor then the entire investment transfers to them.

Those who receive the money from your policy may have to pay tax depending on who inherits the money.

7.4 Who is managing my investment?

When you invest with AIB life, you also get the benefit and expertise of Irish Life Investment Managers (ILIM), an investment firm with over 30 years of history. We have partnered with ILIM to access their expertise on all investment decision making.

7.5 What if I change my mind?

After taking out the policy you have a 30 day cooling-off period during which you can cancel your policy if you decide that you no longer want it. You may do this by sending a signed and dated instruction to hello@help.aiblife.ie or AIB life, Customer Service Team, PO Box 8172, Blackrock, Co. Dublin, Ireland within 30 days of the date you receive your Welcome Pack.

When the policy is cancelled within the 30 day cooling-off period all benefits will end and we will refund any regular contributions. We will refund any lump sum contributions less any fall in value due to market fluctuations.

European Communities
(Distance Marketing of Consumer Financial Services)
Regulations, 2004

A financial service or product being provided on a distance basis means that it didn't involve face-to-face contact. If we provide a product on a distance basis, we're obliged to provide certain information. We have included this information under various sections in the documents we have provided to you, including this brochure. All information we provide will be written in English.

Section 8

Contacting us

We're always on hand to help.

But who you contact will depend on what you're trying to do.

If you want to speak to an AIB Advisor:

Book a callback:
→ **aib.ie/make-a-plan**

Or call:
→ **+353 (0)1 771 5867**
Mon – Fri, 09:00 - 17:00

Visit a branch:
→ **aib.ie/branchlocator**

For all other queries speak to AIB life:

Email:
→ **hello@help.aiblife.ie**

Or call:
→ **+353 (0)1 912 4455**
Mon – Fri, 08:00 - 18:00

If you want to update your contact details or view your documents, it's easy in the AIB Mobile Banking app:

Just click **AIB life** in the **Products** tab or directly from your accounts list, then:

→ **Update details:**
Visit **AIB life Policies** tab and choose **Make Changes**

→ **View advice documents:**
Visit **AIB Advice** tab and choose **Advice Documents**

→ **View policy documents:**
Visit **AIB life Policies** tab, choose **Policy Details** and scroll down to **Documents**

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



Saol Assurance d.a.c., trading as AIB life, is regulated by the Central Bank of Ireland. Registered in Ireland number 701277, VAT number 3804332MH. Allied Irish Banks, p.l.c. is tied to AIB life for life and pensions business. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

360 Invest Product Brochure_V005_202610 SIN01 (025)

EAA