

How to change your investment choice

As a member of LifeSight, you have full control over the investment of your LifeSight Account, within the suite of investment choices and strategies available under the Scheme.

Your contributions will be invested in the Scheme's default investment strategy until otherwise instructed by you. You can change your investment choice at any time by logging on to the LifeSight Pension Portal.

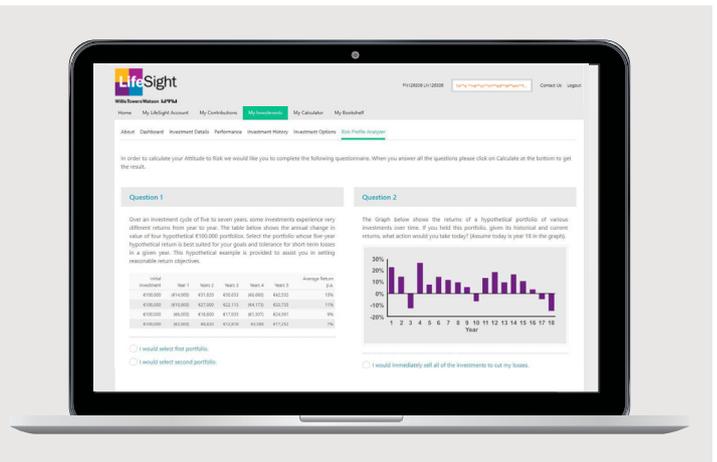
Before making your investment decisions, it is important to think about the following two things:

- the level of risk you feel comfortable taking
- and how you would like to access your money when you retire

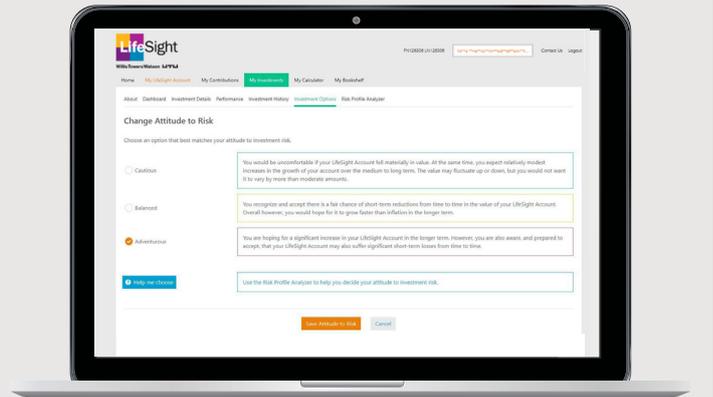
Making an investment decision to meet your retirement ambitions can feel a little overwhelming, but it does not have to be. Please refer to the LifeSight Investment Guide to choose how to reach your goals and better understand what you are aiming for. Once you have read this guide you should be in a better place to make informed choices about your LifeSight Account and your future investment objectives.

Process

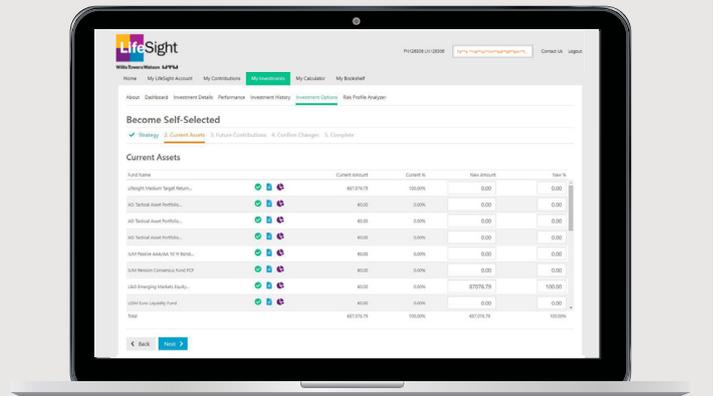
- Log in to your account using the LifeSight Pension Portal (www.lifesight.ie).
- Click the 'My Investments' tab.
- Select 'Risk Profile Analyser' if you wish to review your level of risk. Once you have completed the questionnaire, this will provide you with an indication of your attitude to risk.



- If you wish to change your level of risk, you will be given the option to proceed with the suggested attitude by clicking “Proceed with this Attitude”. You can also manually change this within the investment options page without completing the online questionnaire.

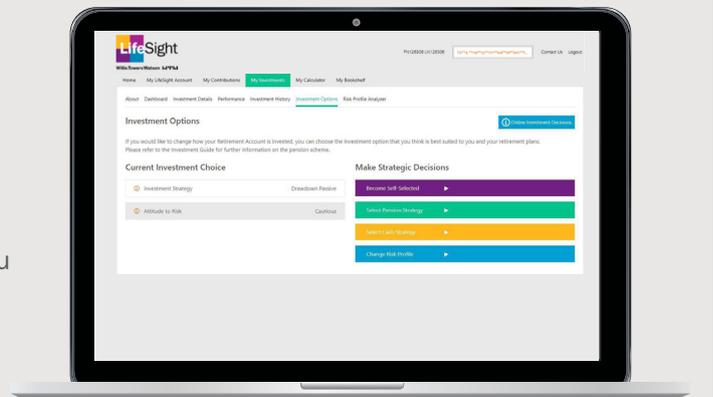


- If you wish to change your existing or future fund choice, you can select “Become Self-Selected”, within ‘My Investments and then the Investment options tab’. Then follow the instructions on screen until you are given the choice to select from the pre-selected range of funds (as shown across). You will also be provided with the option of a different future allocation. If not, click “Match Future Contributions Split with Pension Pot Split”. This will automatically match your choice confirmed on the previous page.



- The next screen will summarise the changes you have made. It will show your existing funds and proposed future funds. If you are happy that it correctly reflects what you wanted to do, click ‘Submit’. If it is incorrect, click ‘Back’ and repeat the relevant steps above.
- Finally you will be required to confirm changes one last time by clicking either ‘Yes’ or ‘No’.
- Once you confirm that you are happy with the changes and click ‘Yes’, the change will feed through to our internal administration system to be processed by the scheme administrator.
- When your switch has been completed and all the investment trades have settled, the scheme administrator will send you a letter or an eCard.

- Should you wish to alter your Lifecycle Investment Strategy, this can be accessed as follows:
 - Select ‘My Investment’ and then ‘Investment Options’ tabs.
 - As shown, Select the default lifestyle strategy you wish to move to.



Notes

- All fund switches must be completed online through the LifeSight Pension Portal to ensure that your instructions are correctly implemented. This removes the chance of potential errors as a result of the administrator incorrectly interpreting your request.
- The switch will be actioned and the initial sale instruction issued within 2 working days of receiving notification of the switch instruction to the Fund Managers. Unfortunately, the turnaround time for full completion of your switch is dependent on a number of factors: the funds you are invested in (as different investment managers have different turnaround times for buying and selling units), whether you are switching funds within the same investment manager, etc. Once the switch has been fully completed, you will receive confirmation by letter or eCard. You can check on-line in the LifeSight Pension Portal and once the switch had been fully completed with the Investment Managers, the status of your switch will no longer show on your account as 'switch pending'.
- You retain full control of the investment of your fund within the suite of funds available. As long as you have an asset holding in the Scheme, it doesn't matter whether you are still an employee contributing into the pension scheme or whether you have left the company and are now a deferred member.
- Please refer to the LifeSight 'Investment Guide' in relation to the fund choices available under the scheme and also the fund management charges applicable to each.
- Please note changes to existing funds will only apply to funds actually invested at the time you complete the switch online. It does not automatically apply to transactions pending when you complete the switch. You would need to put another switch through once the pending transactions settle if you wish.
- If you are invested in one of the Lifecycle Investment Strategies, you can change your attitude to risk (Cautious, Balanced, and Adventurous) via the LifeSight Pension Portal also.
- While care has been taken in the design of the investment strategies and the selection of the investment managers, neither the Trustee, LifeSight, nor Willis Towers Watson can accept responsibility for any loss which may occur because of poor performance of the funds. The LifeSight fund returns are monitored on a regular basis and, if the circumstances justify, both existing assets and new contributions may be switched to a new investment manager operating similar funds. If such a change is planned, you will be notified.

