

# Navigator Master Trust - AVC Fund Switch Form for Employees of University of Galway



OLLSCOIL NA GAILLIMHĒ  
UNIVERSITY OF GALWAY

This form should be completed if you would like to redirect your future contributions and/or switch your existing fund to different funds from that of your current selection.

Before making any changes, you should make sure that you have obtained sufficient information on the funds involved. The booklet Navigator Master Trust -Group Pensions Investment Choice Member's Guide provides information on each of the funds available. This booklet and further fund information can be downloaded from [www.newireland.ie](http://www.newireland.ie), or is available from your Financial Advisor.

If you wish to change where both your future contributions and your existing funds are invested, please complete both sections 2 and 3.

## 1. Personal details

At New Ireland we take your privacy seriously. You can read our Data Privacy Notice by typing the following into your browser:

[www.newireland.ie/dataprivacy](http://www.newireland.ie/dataprivacy)

Name:

Phone Number\*:  Date of Birth:  -  -

Plan Name (If known):

Existing Plan No.:

\*By providing your contact details you agree that we may contact you in relation to this fund switch form.

## 2. Investment instructions - future contributions

Under the AVC Plan there is a wide choice of funds into which you can invest your contributions. The choice of funds allows you to select a fund to suit your own particular circumstances and attitude to risk.

Further information on your investment options is provided in the Navigator Master Trust - Group Pensions Investment Choice Member's Guide. The guide can be downloaded from [www.newireland.ie](http://www.newireland.ie) and is also available from your Financial Advisor who can also provide you with further details of the investment options.

If investing in IRIS or Passive IRIS, the Retirement Fund selected will match the Proposed Retirement Age you indicate below. Please check with your Financial Advisor that you are choosing a Proposed Retirement Age that is suitable for you under the rules of the plan. Where the Proposed Retirement Age is left blank, we will match your Passive IRIS or the IRIS fund to your normal retirement age. Please note that if you retire at a different age than the Proposed Retirement Age you indicate below then the Passive IRIS or IRIS Retirement Fund may not match your needs.

Proposed Retirement Age:

## 2. Investment instructions - future contributions (cont'd)

Please complete below the funds and percentages to which future contributions are to be invested, ensuring your selection adds up to 100%.

### Risk Rating Scale



Lifestyle	Regular Contribution AVC	Single Contribution AVC
Passive IRIS (Default Investment Fund)****	%	%
Passive IRIS Annuity Option <sup>1</sup> ****	%	%
Passive IRIS Lump Sum Option <sup>2</sup> ****	%	%
IRIS Retirement Fund	%	%
IRIS Annuity Option <sup>1</sup>	%	%
IRIS Lump Sum Option <sup>2</sup>	%	%

<sup>1</sup> You should only choose this option if you plan to purchase an annuity at retirement.

<sup>2</sup> You should only choose this option if you plan to take a cash lump sum at retirement.

Very Low Risk ① ○ ○ ○ ○ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
Pension Cash Fund****	%	%
Low to Medium Risk ○ ○ ③ ○ ○ ○ ○ ○ ○		
iFunds 3*	%	%
PRIME 3	%	%

\* The management charge on this fund is 0.1% p.a above standard.

\*\* The management charge on this fund is 0.15% p.a above standard.

\*\*\* The management charge on this fund is 0.2% p.a above standard.

\*\*\*\* The management charge on this fund is 0.1% p.a below standard.

+ The management charge on this fund is 0.35% p.a above standard.

Medium Risk ○ ○ ○ ○ ④ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
BNY Mellon Global Real Return Fund <sup>+</sup>	%	%
iFunds 4**	%	%
Pension Indexed Eurozone Long Bond Fund****	%	%
PRIME 4	%	%

Medium to High Risk ○ ○ ○ ○ ○ ⑤ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
iFunds 5**	%	%
PRIME 5	%	%

High Risk ○ ○ ○ ○ ○ ○ ⑥ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
iFunds Equities***	%	%
PRIME Equities	%	%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

### 3. Investment instructions - existing fund

Please complete below the funds and percentages to which future contributions are to be invested, ensuring your selection adds up to 100%.

#### Risk Rating Scale



Lifestyle	Regular Contribution AVC	Single Contribution AVC
Passive IRIS (Default Investment Fund)****	%	%
Passive IRIS Annuity Option <sup>1</sup> ****	%	%
Passive IRIS Lump Sum Option <sup>2</sup> ****	%	%
IRIS Retirement Fund	%	%
IRIS Annuity Option <sup>1</sup>	%	%
IRIS Lump Sum Option <sup>2</sup>	%	%

<sup>1</sup> You should only choose this option if you plan to purchase an annuity at retirement.  
<sup>2</sup> You should only choose this option if you plan to take a cash lump sum at retirement.

Very Low Risk ① ○ ○ ○ ○ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
Pension Cash Fund****	%	%

Low to Medium Risk ○ ○ ③ ○ ○ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
iFunds 3*	%	%
PRIME 3	%	%

- \* The management charge on this fund is 0.1% p.a above standard.
- \*\* The management charge on this fund is 0.15% p.a above standard.
- \*\*\* The management charge on this fund is 0.2% p.a above standard.
- \*\*\*\* The management charge on this fund is 0.1% p.a below standard.
- + The management charge on this fund is 0.35% p.a above standard.

Medium Risk ○ ○ ○ ④ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
BNY Mellon Global Real Return Fund <sup>+</sup>	%	%
iFunds 4**	%	%
Pension Indexed Eurozone Long Bond Fund****	%	%
PRIME 4	%	%

Medium to High Risk ○ ○ ○ ○ ⑤ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
iFunds 5**	%	%
PRIME 5	%	%

High Risk ○ ○ ○ ○ ○ ⑥ ○ ○ ○ ○	Regular Contribution AVC	Single Contribution AVC
iFunds Equities***	%	%
PRIME Equities	%	%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

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## 4. Member declaration

Please sign if section(s) 2 and/or 3 were completed.

I confirm that I have received and read a copy of the Navigator Master Trust - Group Pensions Investment Choice Member's Guide and I understand the charges associated of the fund(s) I have selected.

I confirm that I understand the risk(s) associated with the fund(s) I have selected.

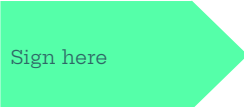
I authorise the redirection of future contributions as indicated in section 2 and/or the switching of existing funds as indicated in section 3 and request the Trustees and New Ireland to action the instructions given.

I understand that neither the Trustees nor New Ireland are liable for the investment performance of the funds selected by me.

I understand and accept that valid switch requests received by New Ireland before 5pm on a day New Ireland are open for business will be processed using the unit price calculated based on close of market prices that day. Valid switch requests received by New Ireland after 5pm on a business day or at any time on a non-business day will be processed using the unit price calculated based on close of market prices the next business day. I understand this may vary from what is said in my policy/plan conditions. I understand that the time it takes to complete my switch request does not affect the unit price I receive. I understand that a valid switch instruction is a clear and complete instruction which includes any supporting information or documents that may be required to complete my request.

Where this document is signed electronically, I have agreed to do so rather than manually signing it in paper form. I also agree where the document is signed electronically to the retention and use of the completed application as an electronic original.

I understand and agree that information relating to my policy/plan may be provided electronically.

	<input type="text"/>	Date: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Signature of Employee:	

Once completed, this form should be sent to Corporate Pensions at the New Ireland address below.

While not required for completing this transaction, it is recommended that the employee/member should seek appropriate financial advice before redirecting contributions to or switching funds in the policy/plan.

 **New Ireland Assurance Company plc.**  
87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738.

 (01) 523 9810

 [info@newireland.ie](mailto:info@newireland.ie)

 [www.newireland.ie](http://www.newireland.ie)

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.