

### **Anglo Irish Bank** *(updated April 2009)*

Anglo Irish Bank is a bespoke business bank with a private banking arm. It provides Business Banking, Treasury and Private Banking services with offices in Ireland, the United Kingdom, the Isle of Man, Austria, Germany and the United States. Relationship banking with a clear focus on customer service is the hallmark of the Bank.

Business banking is based on secured business lending to the professional sector and high net worth individuals. The Treasury division is responsible for the funding of the Bank and providing corporate treasury services. Deposit taking operations cover the personal, corporate, institutional and interbank markets. The Private Bank provides the Bank's clients with private banking, funds management and retirement planning services.

The Bank's Personal Savings division is now one of the most active and innovative deposit taking operations in the Irish market. It consistently provides market leading rates for regular savings, demand and fixed term deposits accounts.

Since mid January 2009, Anglo Irish Bank Limited has been nationalised and is now wholly owned by the Irish Government

### **Anglo Irish Assurance Company** *(updated Dec 2007)*

Anglo Irish Assurance Company Ltd., a wholly owned subsidiary of Anglo Irish Bank, was launched in January 2001 to provide investment and retirement services as part of the group's overall wealth management activities.

Anglo Irish Assurance Company Limited is regulated by the Irish Financial Services Regulatory Authority.

### **AXA Financial** *(updated June 2009)*

AXA Financial is part of the global AXA Group it was established in Ireland to facilitate Irish investor access to an independent fund offering which has been exposed to a rigorous and consistent Fund Selection Process, and is available through the Evolution Investment Bond, underwritten by AXA Life Europe Limited. The Fund Selection Process is at the heart of the AXA Financial offering and aims to identify and offer investment funds that will provide choice and conviction to the investor in an unbiased manner.

AXA Financial Limited, trading as AXA Financial, is regulated by the Financial Regulator

#### **AXA Life Europe Limited**

AXA Life Europe is a wholly owned subsidiary of AXA SA, the ultimate holding company of the AXA Group ("AXA"). AXA Life Europe was incorporated in Ireland as a limited liability company. It received authorisation as a life assurance company from the Financial Regulator in January 2006 to transact life assurance business. AXA Life Europe is one of the leading Variable Annuity providers in Europe. It commenced writing business through its branch in Germany from April 2006 and has since established branches in Italy, Spain, and Portugal to write business in those Member States.

Since AXA Life Europe received its authorisation from the Financial Regulator the business of the company has continued to develop. As the AXA Group's European hub for variable annuity products it is an important pan-European platform for the AXA Group. The business is growing rapidly and AXA has established a reinsurance company AXA Reinsurance Ireland Limited to expand its range of variable annuity product offerings. Total number of policies in force written by AXA Life Europe has now grown to over 220,000 with net premium income in 2008 of €360m.

In addition to offering a range of variable annuity products, AXA Life Europe has commenced writing conventional unit-linked business by way of freedom of services in the United Kingdom and similar business in Ireland. Growth is expected to continue in these business areas in the coming years.

AXA Life Europe Limited is regulated by the Financial Regulator.

### AXA Group

Headquartered in Paris, AXA is one of the world's leading providers of financial protection, wealth and investment management. It offers financial protection and wealth management to its customers through insurance and asset management. AXA SA is the holding company for a number of international companies with insurance operations that include life insurance, property and casualty insurance and international insurance including reinsurance.

In total AXA has approximately 175,000 employees and distributors worldwide working in over fifty countries. It services over 67 million customers worldwide and reported total revenues for the full year 2008 of €91billion<sup>^</sup> with €981 billion of assets under management. Making it the largest insurer in the world by revenue\* and is currently AA rated\*\*

<sup>^</sup>International Financial Reporting Standards    \*Fortune Global 500 Index July 2008    \*\*S&P rating

### Bank of Scotland *(updated April 2009)*

Bank of Scotland Ireland is part of HBOS plc, one of the largest banks in Europe. Bank of Scotland plc holds strong investment grade ratings from each of Fitch Ratings and Moody's Investor Services, two of the major international credit rating agencies. The current ratings are A2 (short term) P1 (long term) from Moody's and AA-/F1+ from Fitch

### Bloxham Stockbrokers *(updated April 2009)*

Bloxham is Ireland's oldest independent stockbroker, providing stockbroking and wealth management services to a private and institutional client base. Bloxham specialise in creating investment solutions for a broad range of investors and in developing innovative strategies for investment professionals.

As an independent firm, we are able to provide our clients with unbiased advice, convenience and all the financial security that they need. Bloxham provide a highly personalised Private Client service that is tailored specifically to your needs, ensuring that you receive a level of professional advice that is appropriate to your financial ambitions, your life stage and your preferred level of risk.

With direct access to experienced Private Client brokers, you can be confident that you are drawing on the entire resources of the firm, including our world class research and expert

economic insight making sure that you get access to the personalised research, advice and service. We believe that you won't find another stockbroker who is more focused on maximising your personal wealth.

Bloxham ensures your investments are held in the most secure environment possible. Pershing Securities International Limited (PSIL) is used to provide clearing, settlement and custody services to our clients. PSIL are wholly owned by the Bank of New York Mellon, who have a market capitalisation of \$37bn. They are the largest provider of wholesale securities in Europe, currently servicing assets with a value in excess of \$500bn. PSIL is also authorised by the Financial Regulator as it is incorporated in Ireland.

Our Nominee Company is registered as the legal owner of your shares and you will at all times remain the beneficial owner, while the Stockbroker (Nominee) handles administrative issues on your behalf.

Being a Nominee Account holder eliminates the need for you to manage your share certificates, and avoids the nuisance and cost of replacing lost or misplaced certificates. You also benefit from the increased privacy of having your share holder details taken off public registers.

### **Caledonian Life** *(updated April 2009)*

Operating in Ireland for over 140 years and building on the foundations of Caledonian Insurance Company and Guardian Life, Caledonian Life was re-launched in January 2001 as a new force in financial services. As a mutual organisation in operation since 1850, our parent company The Royal Liver Group, currently holds over €3.1 billion in assets under management.\*\* It also has over 3.4 million policies in force, meaning you can recommend us with confidence.

Caledonian Life policies are only sold through independent Brokers... financial advisers who are authorised by the Financial Regulator in Ireland. Dedicated to the provision of market leading products and excellent service to Irish brokers and their clients, Caledonian Life has offices in Dublin, Cork and Limerick.

\*\* As on 01/01/09

### **Canada Life** *(updated April 2009)*

Canada Life is one of Ireland's leading Life, Pension and Investment providers. We have over 100 years experience in the Irish market serving the financial planning needs of our clients. Founded in Ireland in 1903, Canada Life employs over 600 people throughout Ireland. We distribute our products through a network of over 1500 independent brokers and a further 150 sales associates nationwide.

A leading provider of Life, Pension and Investments - our strength lies in our consistently high financial rating from independent rating agencies including an AA rating from Standard & Poor's.

In 2003, Canada Life became part of The Great-West Life Assurance Company one of the World's leading life assurance companies making us one of the largest and strongest Life & Pension companies operating in the Irish market.

Great-West Life and its subsidiaries, London Life Insurance Company and The Canada Life Assurance Company, serve the financial security needs of 12 million people across Canada and have over \$166 billion in assets under administration. Through Canada Life, the company has operations in the United Kingdom, Isle of Man, Ireland and Germany.

**Citi Quilter** *(updated May 2009)*

Citi Quilter specialises in providing bespoke investment management services for private clients, charities, trusts and pension funds. We currently manage €5.2billion and have 300 staff, including 135 investment managers and assistants, based 10 offices throughout the UK, Ireland and Channel Islands. This is in keeping with our philosophy of providing local services to clients. We have invested significantly in the technology we use, most of which has been developed in-house and is thus unique to Citigroup Quilter.

**Key points**

Citi Quilter combines the discipline of institutional fund management with the flexibility required with private client portfolios.

- Knowledgeable investment managers who each have an average of 15 years' experience in the industry.
- Independent 'buy' side research.
- 1st class administration and support.
- A low-risk approach to investment.
- Management tools and techniques which ease efficient implementation of investment policy.
- Highly personalised service by a dedicated investment team.

Citi Quilter is part of Citi Smith Barney. For our clients and business associates, this means that you benefit from the financial strength, support and resources which we receive from our global parent.

Smith Barney is the global private wealth management unit of Citi. It is a leading provider of comprehensive financial planning and advisory services to high net worth investors, institutions, corporations and private businesses, governments and foundations. With approximately 13,000 financial advisers in over 600 offices, Smith Barney offers a full suite of investment services, including asset allocation, private investments and lending services, hedge funds, cash and portfolio management, as well as retirement, education and estate planning. A division of Citi Global Capital Markets Inc., the firm currently has more than 5.3 million client households, representing \$1.5 trillion in client assets as at 31 December 2006.

**Davy Stockbrokers** *(updated Nov 2007)*

Davy is Ireland's leading provider of stockbroking, wealth management and financial advisory services. We offer a broad range of services to private clients, small businesses, corporations and institutional investors, and organise our activities around four interrelated business areas – Capital Markets, Corporate Finance, Private Clients and Research.

Founded in 1926, Davy has continually broken new ground in the industry by bringing about the expansion of financial and capital markets in Ireland, and providing new opportunities for investors and growing companies.

#### Credentials

- Davy is the wealth manager of choice in Ireland with over €10 billion of client's assets under management
- Each day, Davy handles almost half of all trading in Irish equities
- Since 2000 Davy has been responsible for 70% of funds raised on the Irish Stock Exchange
- Davy acts as primary adviser to the majority of listed and unlisted Irish companies and arranger on most Irish corporate bond issues
- Davy is broker to 8 of the top 10 companies listed on the Irish Stock Exchange (Main Board) and broker to 22 out of the 29 companies on the IEX (alternative market)
- Davy has the largest and most authoritative research team in Ireland

#### Recent Awards

- Top brokerage, Ireland - Thomson Extel Survey 2007
- Number one research team, Ireland - Institutional Investor 2006
- Best equities house, Ireland - Euromoney Awards for Excellence 2006
- Best research overall, best equity strategist, best website, best equity book - Finance Stockbroking Survey 2006
- Best overall bond/fixed income research, best research economist (bond markets) - Finance Stockbroking Survey 2006
- Number one M&A adviser in Ireland in 2006 by International M&A analyst Mergermarket

Davy is an independent company owned by management and staff. Employing over 500 people, we have our head office in Dublin and three regional offices in Belfast, Cork and Galway.

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#### Davy Private Clients

Davy Private Clients works with individuals, charities and companies to meet their wealth management needs through first-class financial planning, investment management and asset selection. Long-term capital growth and preservation of wealth are at the core of our client offer.

Davy Private Clients is a dedicated team of professional advisers focused on delivering tailored wealth management strategies that combines the experience, skill and know-how of Davy with that of the world's most skilled investment managers.

### **Eagle Star** *(updated April 2009)*

Eagle Star Life Assurance Company of Ireland Limited is a member of Zurich Financial Services, an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, Zurich Financial Services is headquartered in Zurich, Switzerland. It employs approximately 60,000 people serving customers in more than 170 countries.

As one of Ireland's most successful life insurance companies, we offer a full range of Eagle Star Pension, Investment and Protection products. We gained recognition for our excellent investment performance at the 2008 MoneyMate & Investor Magazine Awards when the company was named 'Best Investment Fund Manager' and was awarded 'Best Balanced Managed Pension Fund' and 'Best Balanced Managed Investment Fund'.

Our investment team, based in Blackrock, Co. Dublin, is responsible for funds under management of approximately €7.6 billion, of which pension assets amount to €3.9 billion (as at 31st March 2009).

We are committed to the provision of excellent customer service. We have won a number of industry service awards, including the Professional Insurance Brokers Association 'Broker Service Award of Excellence' 2008, for the sixth year in a row, and we are thirteen times winner of the Irish Brokers Association 'Service Excellence Award'.

We are a market leader in providing policyholder information online, through our innovative website, [www.zurichlife.ie](http://www.zurichlife.ie).

We have a strong commitment to good corporate citizenship and are a founder member of Business in the Community Ireland (BITC).

### **Friends First History & Companies** *(updated Nov 2007)*

Friends First, originally founded in 1834, has a long financial presence in the Irish market and has built up a reputation as a leading financial services group in the Irish market. It provides a comprehensive range of pensions, investments, protection, finance products and services to more than 250,000 clients.

The Group has enjoyed exceptional growth in recent years with total assets in excess of €5.5 billion. Friends First employs over 450 people and has offices in Dublin, Cork and Galway.

In an international context, Friends First is a subsidiary of Eureko B.V. Eureko is a privately owned financial services group registered in the Netherlands whose core business is insurance with assets under management of over €83 billion. The Group operates in 10 countries and has over 20,000 employees. Eureko has a rating from Standard & Poors of A+.

Widely regarded as a market leader in the pensions, investment and life protection markets in Ireland, Friends First Life Assurance Co. provides specialised services and products in these areas.

Our product range includes Group and Personal Pensions, Income Protection, Life Protection, Savings and Investment products.

F & C Asset Management are the core fund manager for Friends First. F & C is a London Stock Exchange listed pan European asset manager. F & C manages €151 billion in assets for a diverse range of institutional, insurance and retail clients (as at June 2007). F & C has offices in 8 countries world-wide including Ireland.

### **Goodbody Stockbrokers** *(updated May 2009)*

Goodbody Stockbrokers, a wholly owned subsidiary of AIB Group Plc, is a long established provider of a wide range of wealth management services for personal clients. In addition to being one of the leading institutional brokers and corporate financiers, we are one of the largest private client firms in Ireland. Our range of wealth management services can be adapted as required to match the needs of each client and include portfolio management, pensions advice, share trading, capital protected investments, property and other alternative investments. With the knowledge and support of a team of over 250 people, we continue to satisfy the investment needs of today's investors.

Our Private Client team is made up of exceptional professionals who are dedicated to making the best investments to suit your individual goals. When you first approach Goodbody Stockbrokers, you will be guided in assessing your investment objectives. Goodbody Portfolio Managers provide clients with quality investment advice that remains flexible to clients' evolving profiles and investment needs.

No matter which level of service you choose you will have direct contact with your Goodbody representative who will provide the highest quality advice and service and prompt execution of your orders. We have developed a strong set of investment criteria, which ensures your personal Portfolio Manager follows agreed guidelines when it comes to investing your money.

In the pensions area, we have a team of experienced professionals who advise on the optimum pensions structure for each individual, whether employee, self-employed or company director. This advice is separate from the investment advice regarding the cash in any fund.

With regards to Alternative Products, we have a specialist Product Team that is dedicated to researching product providers globally and generating new investment ideas for clients' investment portfolios. This complements our in-house research and allows clients access to a more diversified range of investment opportunities.

You will be provided with regular reporting of accounts and transactions, which makes it clear how your funds are invested and performing.

Over the years, we have gained considerable knowledge and expertise in Irish and International investment markets and established a reputation built on expertise, innovation and customer responsiveness.

### **Hibernian Life & Pensions** *(updated Nov 2007)*

Hibernian is the third largest life and pensions provider in Ireland and the main insurer in the broker market. It offers a comprehensive range of financial products for life assurance, retirement and investment needs. The company is committed to delivering security, quality and value.

### **Key facts and figures**

- The company reported 15% growth in life new business APE in 2006. In 2006, Hibernian completed a transformational bancassurance deal with AIB Bank.
- The deal created a new channel for business that is complementary to Hibernian's highly successful intermediary distribution network, by providing exclusive access to Ireland's largest retail bank with over 280 retail outlets and 1.6 million customers.
- Hibernian employs over 850 staff in its life and pensions operations.

### **Investec** *(updated May 2008)*

Investec is an international specialist banking group that provides a diverse range of financial products and services to a niche client base in three principal markets, the United Kingdom, South Africa and Australia as well as certain other countries. The group was established in 1974 and currently has approximately 6 000 employees.

Investec focuses on delivering distinctive profitable solutions for its clients in five core areas of activity namely, Private Client Activities, Capital Markets, Investment Banking, Asset Management and Property Activities.

In July 2002 the Investec group implemented a dual listed company structure with listings on the London and Johannesburg Stock Exchanges. The combined group's current market capitalisation is approximately £2.46 billion.

### **Snapshot**

1. Market Capitalisation - £2.46 billion
2. The 10 year Compound Annual Growth Rate of Adjusted EPS (EPS before goodwill and non-operating items) is 12.4% to 31 March 2008 based on SA/UK GAAP
3. Global positioning:  
  
Ranked 185 in The Banker's Top 100 banks survey (2007)
4. Material employee ownership, with approximately 15% of the Group's shares owned by the Staff and Management.

### **Investec Bank (UK) Limited - Credit Rating**

#### Moody's

Short Term Bank Deposit - Prime2

Long Term Bank Deposit - Baa1

#### Fitch

Individual - B/C

Support - 5

Short Term - F2

Long Term BBB+

Global Credit Ratings

Short Term - A2

Long Term - A-

Investec Bank (UK) Limited (Irish Branch) is regulated by the UK Financial Services Authority and are therefore required to be members of the UK Financial Services Compensation Scheme (FSCS), this extends to deposits banked in Ireland. The FSCS handbook can be downloaded at [www.fscs.org.uk](http://www.fscs.org.uk)

**Deposit Protection Investec (as a UK bank)**

The maximum level of compensation is £35,000 per person, 100% of the first £35,000 for sole accounts and 100% of the first £70,000 for joint accounts. (The actual level of compensation you receive will depend on the basis of your claim. FSCS can only pay compensation for financial loss)

**Irish Life Assurance plc** *(updated May 2009)*

Founded in 1939, Irish Life Assurance plc (Irish Life) has taken care of customers' financial futures for over 67 years. Part of the Irish Life & Permanent group of companies, Irish Life is one of Ireland's largest and most successful financial organisations and the market leader in the provision of life, pension and investment products.

Irish Life protect more people than any other company in Ireland with over 600,000 people insured for life cover and over 150,000 people insured for specified illness cover. They pay out more retirement benefits than anybody else (second only to the State) and are committed to using clear and straightforward language in all communications with customers.

Irish Life takes pride in the quality of personal service and in the extensive range of products provided with the result that customers have made them the market leader in the life assurance, pensions and lump sum investment markets.

Irish Life Assurance plc is regulated by the Financial Regulator

**Irish Life Investment Managers** *(updated May 2009)*

Irish Life Investment Managers (ILIM) is one of Ireland's biggest and most successful fund managers. They currently manage €26 billion (April 2009) of assets for retail investors and leading Irish and international companies. Their Consensus Fund is the largest unit-linked fund in Ireland with over €14billion in index assets since launched in 1996. ILIM's ability to consistently deliver excellent performance has seen them at the top of investment tables and win many awards including:-

Multiple MoneyMate awards

- 2006 - best pension fund performance over the last 5 years.
- 2005 - best investment fund performance over the last 3 years.
- 2004 - best pension fund performance over the last 5 years

KPMG Financial Services Excellence Awards

- 2007 Investment Management Excellence Award
- 2006 Investment Management Excellence Award

Strength in delivering consistent competitive performance has resulted in ILIM being the only Irish Manager appointed to manage active monies for the National Pensions Reserve Fund and the only Investment Manager appointed by the European Central Bank (ECB) to manage their own pension fund for employees – chosen from an open competition of global investment managers.

Irish Life Investment Managers is regulated by the Financial Regulator

### **KBC Bank Ireland Plc. (formerly IIB Bank)**

IIB Bank is a wholly owned subsidiary of KBC Bank and Insurance Group. The KBC Group headquarters in Brussels is one of Europe's leading independent financial groups with assets in excess of E230 billion. The KBC Group with branches, subsidiaries and representative offices in twenty-four countries has over sixteen thousand employees worldwide.

### **Liberty Asset Management** (updated June 2009)

Liberty has 38 employees in Ireland, among which there are 5 Directors, 2 Associate Directors, a consulting actuary, a compliance officer, a fund accountant in addition to 11 pension consultants and account managers, backed up by 17 very experienced pensions and administrative staff. Liberty is approved as a Qualified Fund Manager for the management of Approved Retirement Funds and Approved Minimum Retirement Funds.

Unlike some larger financial services organisations we place a very strong emphasis on customer focus amongst our staff and teams are set up to respond to the needs of our clients. Our goal is to develop strong client relationships by having regular contact with our customers throughout the year, not only on renewal date, or when difficulties arise. We constantly search to provide the best value solutions.

Allied Insurance Consultants Limited joined forces with Liberty Asset Management in April 2007. As a combined entity, AIC and Liberty has become one of the largest and most dynamic independent and diversified financial services operations in Ireland. We have the highest level of authorisation available from the Financial Regulator under the Investment Intermediaries Act, 1995.

Liberty has enjoyed considerable success since it was established in 1996. It has grown rapidly since becoming a subsidiary of Eureko, in 2003. As part of one of Europe's largest financial services groups, Liberty has access to resources on a European scale. We firmly believe that our clients benefit from the financial strength and security offered by being part of a group with assets of over €98 billion and operations in 13 countries with a staff of over 20,000.

Being part of a large multinational financial services organisation provides us with the benefit of the highest quality Information Technology, Corporate Governance, Compliance and Management. At the same time we retain the advantages of a smaller organisation by being flexible, responsive and focused on providing the highest levels of customer service. If we look after our customers better than the competition then everything else that is important will follow.

We have historically had a very low level of staff turnover, a high level of productivity and a satisfied customer base that are happy to recommend our service. In fact most of our new business comes from referrals. Our engaged, committed and loyal employees who operate as a cohesive team are always prepared to go that extra mile to deliver for our clients.

Liberty Asset Management is a totally independent financial services company – we are not tied to any insurance company, bank, building society, stockbroker or any other financial institution. All advice given to Liberty clients is therefore totally independent. We comprehensively research the market at all times to secure the most competitive terms available for our clients.

### **Merrion Capital** *(updated April 2009)*

Merrion Capital Group is Ireland's leading independent stockbroking and corporate finance firm.

Established in 1999, Merrion has set itself apart through its creative and dynamic approach to its services.

On the stockbroking side, Merrion has established an international reputation for the quality and independence of its research and sales teams. In the most recent Finance magazine survey, Merrion won the major categories of Best Salesperson, Best Analyst and Most Objective Research.

Merrion has been involved in most of the major corporate finance deals in the Irish market in recent years, including the take private of Eircom, the take-private of Jefferson Smurfit, the take-private of Arnotts, the sale of ACC Bank by the Irish Government and the IPO of Aer Lingus.

Merrion employs 100 people.

### **Merrion Wealth Management**

Merrion Stockbrokers' Wealth Management division provides High Net Worth clients with high quality investment advice and services in equities, bonds, property and cash management.

We believe strongly in the value of personal contact and in building strong and lasting client relationships and our independence sets us apart from the competition.

Our Objective is to provide superior returns on investments through active management of portfolios.

We have a highly skilled team of portfolio managers, each of whom has on average over ten years of experience in funds management and/or stockbroking. All of our clients have a dedicated portfolio manager.

### **Newcourt Retirement Fund Managers Limited** *(updated July 2009)*

Newcourt Retirement Fund Managers Limited (NRFM) is approved by the Financial Regulator as an authorised cash handler and as such is approved to act as a Qualifying Fund Manager (QFM) by the Revenue Commissioners. This is the highest regulatory status a Firm can operate under in Ireland, the Company received approval in May 2007. NRFM is an associate Company of Newcourt Pensioner Trustees Limited, which administers pre retirement funds with NRFM Ltd administering them post retirement. The former was originally established in 1986 and incorporated in 1989. The two Companies administer gross assets in excess of €300 million. The directors of NRFM are Gerard Keane, Mark Keane, Tadhg Lynch and Rob Millard. Our website [www.nrfm.ie](http://www.nrfm.ie) provides more detailed information on the directors and services offered by the Company.

Unlike many larger organisations our aim is to ensure our clients receive an efficient, professional and accountable service. We have a very highly qualified administration team and clients have access to any of the directors of the Company when and if required.

In this time of uncertainty, providing security to clients is a priority. Therefore all client assets are held in institutions nominated by the client, in nominee accounts designated in the name of the

client's Approved (Minimum) Retirement Fund (A(M)RF) e.g "The Joe Bloggs A(M)RF account". The client is a joint signatory on all accounts except in certain specified circumstances such as the payment of taxes to the Revenue Commissioners. This we believe offers all our clients additional security not offered by many of our larger competitors.

### **New Ireland** *(updated April 2009)*

Established in 1918, New Ireland Assurance was the first wholly Irish owned life assurance company to transact business in the country. During the 1980s and 1990s it was part of the global UAP (and subsequently AXA-UAP) insurance group. However, since December 1997 it has been a wholly owned subsidiary of Bank of Ireland one of Ireland's largest and most successful financial groups.

New Ireland is currently one of the country's largest assurers, offering a comprehensive range of financial products designed to meet the life cover, health cover, retirement and investment requirements of its clients.

### **Oppenheim** *(updated Nov 2007)*

Oppenheim Investment Managers manages investment portfolios on behalf of pension schemes, corporate bodies, charities, religious orders, foundations, and individuals.

The company was established as a partnership in 1986 by Paul Montgomery under the name Montgomery Govett Ltd in association with the international group John Govett & Co. The shareholding of Govett and Co. was acquired in July 1997 by the German bank Sal Oppenheim.

Sal Oppenheim jr. & Cie., the German majority shareholder of Oppenheim Investment Managers acquired the shareholding of founder and managing director, Paul Montgomery in March 2005. Sal. Oppenheim including BHF Bank is Europe's largest independent private banking group with assets under management of around €138 billion.

Sal Oppenheim was established in Cologne in 1789. It is owned by the Oppenheim family and by the present and former managing partners.

Oppenheim Investment Managers is Ireland's top-performing fund manager. Our approach to investment is quite distinct from the traditional regional or consensus-based models applied by many other managers. This distinct approach to investment has been extremely rewarding for our clients. Our portfolios have consistently outperformed both the underlying markets and the returns of our competitors. Our flagship Managed Fund has been the top performing Irish pension fund over the past ten years. Perhaps most importantly, our performance has been achieved against the changing background of very different market environments.

Our only business is third-party asset management. We do not provide administration or member record-keeping services. We strongly believe that investment management and pension administration are distinct disciplines and that pension plans will receive higher standards of administration and investment performance if they source these services from separate service providers.

### **Quinn-Life**

Quinn Life entered the Irish Pensions, Investments and Life insurance market in 2001 offering competitive, transparent index tracking products. Our research indicated that the consumer

wanted a range of products that allowed easy access to the stock market without the jargon and penalties built into the traditional pensions and investment product.

Quinn Life took away bid offer spreads, front end loadings, nil-allocation periods, and exit charges. We offer products with a basic 1% (European Funds) and 1.2% (US funds) annual administration charge and transaction charges for regular premiums are kept to the minimum and fully disclosed.

Our funds are total return funds in that dividends are applied to the fund for the benefit of the policyholder. There are no fixed or hidden charges applied to Quinn Life funds.

Quinn Life, like its sister company Quinn Direct Insurance Ltd, has introduced innovative, value for money products to the Irish Insurance market. Quinn Life is backed by the assets of wider Quinn Group and, like all Irish insurance companies, is regulated by the Irish Financial Services Regulatory Authority.

### **Scottish Provident** *(closed for new business May 2003)*

Scottish Provident is part of Abbey National plc - a major international financial services company. Scottish Provident has been operating in Ireland since 1861 and it is recognised as one of the most respected and innovative companies in the market. They have over 140 years of experience in investing their customers' money and they are now a leading provider of pension and investment products and services. Scottish Provident believe in the importance of independent advice when it comes to financial services and so only sells its products through independent financial advisors.

### **Standard Life** *(updated April 2009)*

#### ***Standard Life - Strength and Security***

Established in 1834, Standard Life is one of Ireland's leading pension and investment providers and one of the largest companies listed on the London Stock Exchange. We employ approximately 11,000 people and have more than 6.5 million customers worldwide. We have assets under management of €140 billion and have operations in three continents. Standard & Poor's has recently upgraded our credit rating from 'A' to 'A+', which confirms our robust presence in the market place.

#### ***Policyholder protection***

Unlike other pension and investment providers operating in Ireland, Standard Life operates as a branch of our UK parent company. This means that policies taken out since 2001 are subject to the Financial Services Compensation Scheme (FSCS) in the UK. Therefore if you take out a policy with Standard Life Ireland, your policy is protected by the Financial Services Compensation Scheme (FSCS) which covers:

*100% of the value of your policy up to £2,000 plus  
90% of the balance without limit*

There is no equivalent Irish compensation scheme.

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