

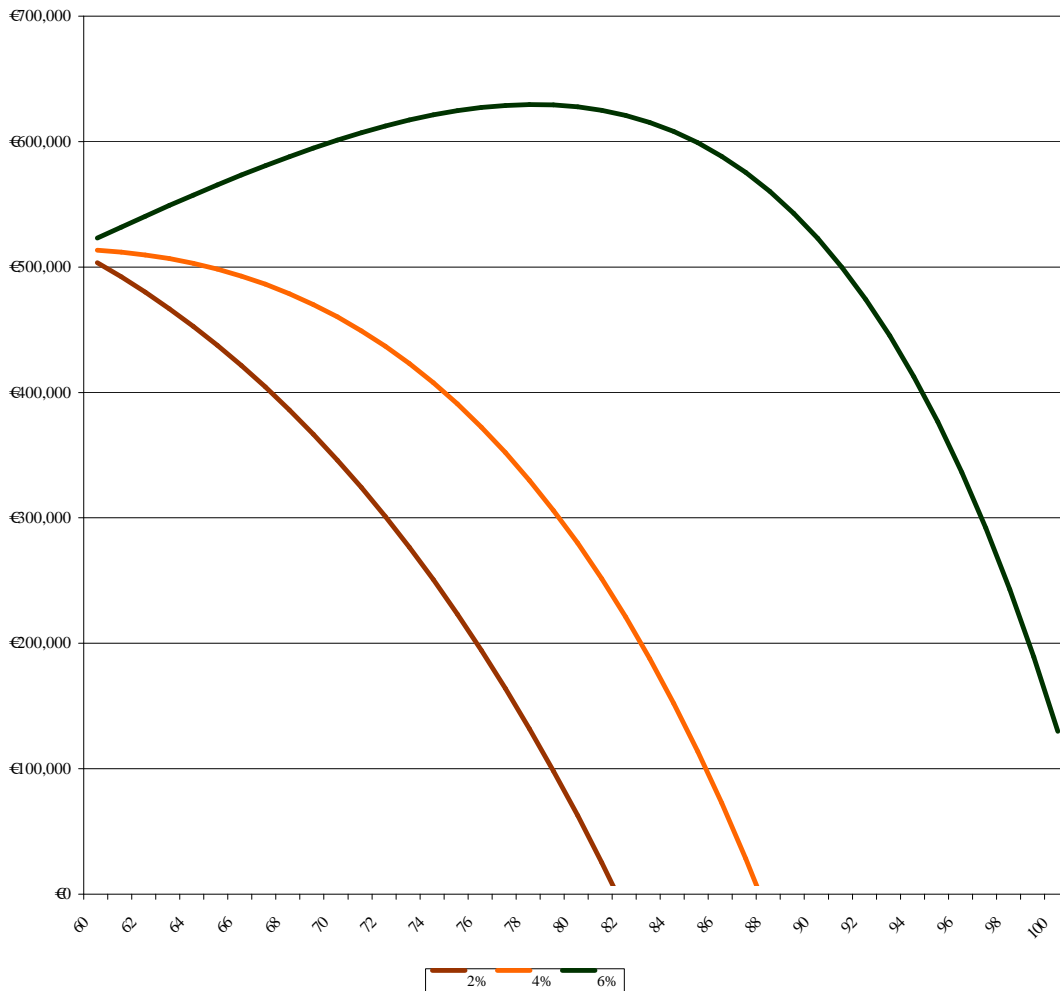
John Sample

Age
60

Example of Residual Fund available from ARF / AMRF

Initial drawdown rate : 4%			
Retirement income escalating : 3%			
Assumed fund growth/income rates (after charges):	2%	4%	6%
Retirement age :	60.0	Today's equivalent	
Assumed Total Retirement Fund	€76,024	€633,336	Below fund threshold
Less tax free lump sum	€169,006	€158,334	
ARF after tax free lump sum:	€507,018	€475,002	
Equivalent annual income	€20,281	€19,000	
(Please note that projections are not guaranteed)			

ARF / AMRF income drawdown Example Reserve Funds



This report helps identify how long fund might last if an ARF / AMRF drawdown is used as an alternative to a guaranteed annuity. It is possible to revert to an annuity at any stage for the remaining funds in an ARF.

Withdrawals under an ARF/ AMRF are not guaranteed and funds can run out during your lifetime, this would mean that your pension income would cease. Please note that a minimum €63,500 may have to be invested to age 75 in an ARF.