

## INVESTMENT INSTRUCTION FORM

PLEASE USE BLOCK CAPITALS

Company Name:

Member Name:

Member Address:

Date of Birth:  Member ID:

Phone Number:

Email address:

The investment instructions given on this form relate to the Company and Member ID noted above only.

The Trustee recommend that Members seek financial advice when considering their options. The CERS Trustee preferred financial adviser is Milestone Advisory DAC. Contact Milestone Advisory DAC or your own financial adviser to help you review your investment choices. You can contact Milestone Advisory DAC via the website [www.milestoneadvisory.ie](http://www.milestoneadvisory.ie), by post: 4 Clonskeagh Square, Clonskeagh Road, Dublin 14, D14 FH90, by email [info@milestoneadvisory.ie](mailto:info@milestoneadvisory.ie) or by phone (01) 4068020. Further information regarding your investment options is available online ([www.cers.ie/funds](http://www.cers.ie/funds)), or from the Scheme Administration and should be read before completing this form.

You need to decide whether your new investment choices apply to:

- > **Your existing funds only**  
(Complete "Investment switch instruction for existing funds").
- > **Your future contributions only**  
(Complete "Investment switch instruction for future contributions").
- > **BOTH your existing funds AND your future contributions**  
(Complete both).

Investment instructions are not effective or accepted by CERS unless and until confirmation of receipt of those instructions has been issued by a member of the CERS administration team. Members are advised to contact the administration team regarding any investment instruction which has not been acknowledged as neither the Trustee, the Scheme nor the administration team accept responsibility for not processing instructions that for whatever reason have not been confirmed.

An investment instruction may be rejected by the CERS administration team for reasons including (but not limited to), the instruction form being unsigned, incomplete, or deemed un-executable.

**OPTIONS**

I would like to invest my funds in the Standard Lifestyle Strategy - DEFAULT FUND    YES     No

I would like to invest my funds in the ARF Lifestyle Strategy    YES     No

Please note that partial Lifestyling is not an option. Lifestyling will apply to all your funds in relation to the Member ID outlined above and will replace any existing investment instruction in place. This option also applies to future contributions.

If you choose the either Lifestyle Strategy and you are within the Lifestyling cycle on the date we receive the completed form, your funds will be transferred to the relevant fund(s) on the next quarterly investment date.

**OR**

**INVESTMENT INSTRUCTION FOR EXISTING FUNDS:**

I would like to invest my funds as follows:

Fund Name	Pension Account %	AVC Account %
Multi Asset Fund no Lifestyling		
Cash Fund		
Bond Fund		
Alternative Asset Fund		
Equity Fund		
Property Fund		
<b>Total</b>	<b>100%</b>	<b>100%</b>

**\*Total for account column must add to 100% or instruction form will be returned**

**AND**

**INVESTMENT INSTRUCTION FOR FUTURE CONTRIBUTIONS:**

Fund Name	Pension Account %	AVC Account %
Multi Asset Fund no Lifestyling		
Cash Fund		
Bond Fund		
Alternative Asset Fund		
Equity Fund		
Property Fund		
<b>Total</b>	<b>100%</b>	<b>100%</b>

**\*Total for account column must add to 100% or instruction form will be returned**

If your entire pension savings are not invested 100% in the Standard Lifestyle Strategy (default fund) seven years prior to your normal retirement age, you are deemed to have made your own investment choice and your fund will not be included for Lifestyling.

The effective date for non-Lifestyling investment instructions will be the date we acknowledge receipt of this form. Please note: Your investment instruction (existing funds and future contributions) will remain in place until we are advised otherwise. For further information regarding your investment options please visit our website ([www.cers.ie/funds](http://www.cers.ie/funds)), or alternatively contact CERS administration team via email ([info@cers.ie](mailto:info@cers.ie)).

Please complete the following:

I confirm that I have read and understood the investment options available to me  (please tick)

Signature: \_\_\_\_\_ Date: | | | | | | | | | |

**Completed forms should be returned to:** Construction Executive Retirement Savings (CERS), Linden House, 4 Clonskeagh Square, Clonskeagh Road, Dublin 14, D14 FH90 | t: (01) 407 1430 | e: [info@cers.ie](mailto:info@cers.ie)