

# PAYPAL PRSA INVESTMENT SUMMARY

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# WHAT SHOULD YOU CONSIDER WHEN MAKING INVESTMENT DECISIONS?

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- 1 Your personal circumstances
  - 2 Your investment timeframe
  - 3 Your attitude to risk
  - 4 Your attitude to short-term loss
  - 5 Your retirement objectives

# TWO APPROACHES TO INVESTMENT



I'm not interested in making investment decisions, I just want someone to **DO IT FOR ME**



I already have experience making investment decisions and want you to **LEAVE ME TO IT**



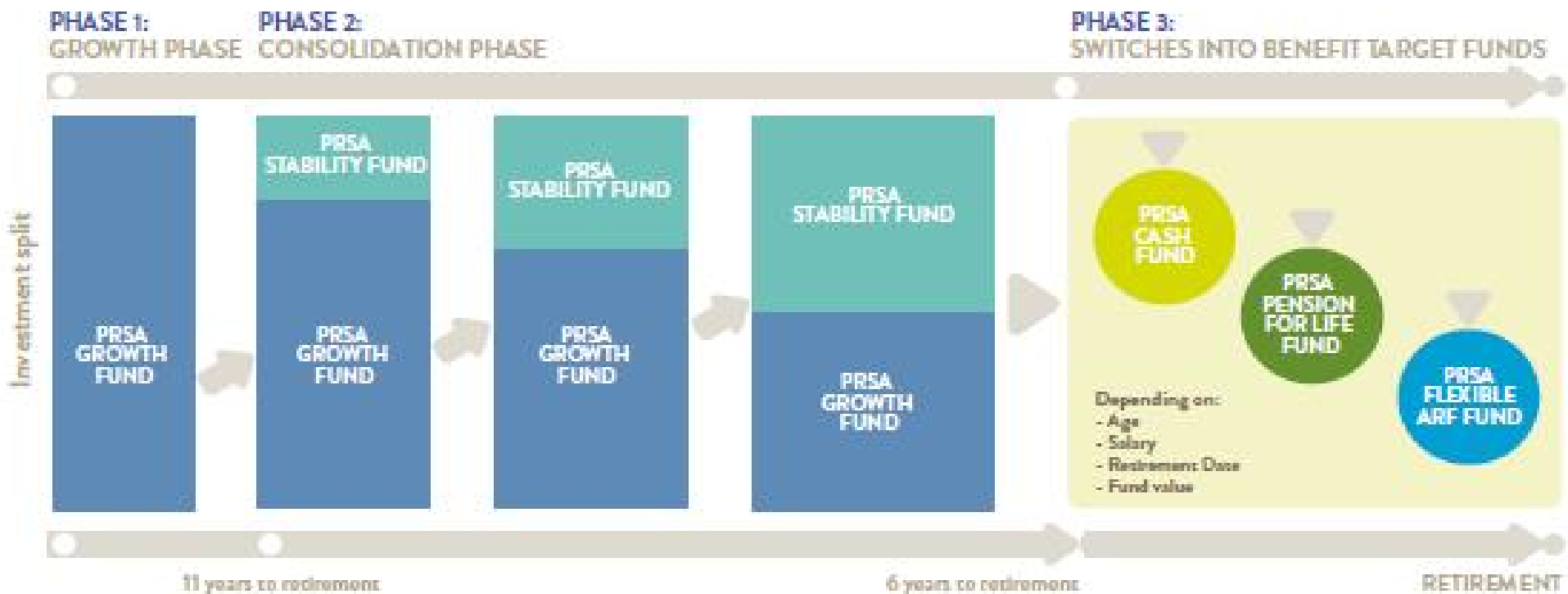


# GROWING YOUR RETIREMENT ACCOUNT

## Do It For Me: The Lifestyle Option



The Personal Lifestyle Strategy consists of three phases which span the years of your pension savings. It starts from the moment you join the strategy up to your retirement date.



**Warning:** The value of your investment may go down as well as up.



## GROWING YOUR RETIREMENT ACCOUNT IS THE 'DO IT FOR ME' APPROACH RIGHT FOR ME?

The Lifestyle Option MAY BE suitable if:

You are intending to retire at Normal Retirement Age

You are not comfortable making your own investment decisions

You are looking to reduce risk as you get closer to retirement

You are looking to use most of your retirement account to provide an annuity



# GROWING YOUR RETIREMENT ACCOUNT LEAVE ME TO IT



Choose one or more of the following funds

**Low Risk**  
Cash Fund

**Medium Risk**  
Pension Stability Fund  
Pension for Life Fund  
Pension Protection Fund  
Fixed Interest Fund  
Cautious Consensus Fund

**High Risk**  
Consensus Fund  
Active Fund  
Indexed Global Equity Fund  
Equity Fund  
Indexed World Equity Fund  
Indexed 50/50 Equity Fund  
Indexed European Equity Fund  
Indexed North American Equity Fund  
Indexed Japanese Equity Fund  
Indexed Pacific Equity Fund  
Indexed UK Equity Fund



# Questions about your PRSA



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