

There is a lot of information available to you in your Scheme Booklets and on the [Pensions Tab of www.fedvol.ie](http://www.fedvol.ie). To help you navigate and find answers quickly, we have put together the following Frequently Answered Questions that members have asked about their pension scheme / fund. Simply find the Frequently Asked Question below you would like more information on and decide which of our online resources from the available (ticked) options suits you best and click on same.



Frequently Asked Question	Member Booklet	Investment Guide	Approaching Retirement Booklet	Member Portal	Website www.fedvol.ie (click on pensions tab)
When can I join the Pension Scheme?	✓				
What are the benefits of the Pension Scheme?	✓				✓
What is a Defined Contribution Scheme?	✓				
How much do I and my employer contribute to the pension fund?	✓				✓
How does tax relief on my pension contributions work?	✓				✓
What is Additional Voluntary Contributions (AVCs)?	✓				✓
Why should I make AVCs?	✓				✓
Where do I find out how my pension fund is invested?				✓	
What investment funds are available to me?		✓		✓	✓
Where can I change how my fund is invested?		✓		✓	
What charges are applied to my pension fund?	✓	✓		✓	✓
When should I engage with my Advice Team point of contact					✓
When can I retire?	✓		✓		✓
How can I draw down my pension fund at retirement?	✓		✓		✓
What is an Annuity and an AFR and what are the advantages and disadvantages of both?					✓
How long will it take to draw down my pension fund when I retire?					✓
What happens my pension fund if I die before I draw down my pension fund?	✓				
What happens to my pension fund if I change employment?	✓				
Can I continue on in employment after age 65 and what happens my pension fund?	✓				✓
What is retirement on grounds of ill health and what information on health do I need to provide?					✓
How can I make a complaint?	✓				✓

Your Pension Fund – On the go!

Members now have immediate access to their Pension Fund by accessing their Irish Life online '[Member Portal](#)', similar to the way a member reviews their bank balance online.

The [Member Portal](#) allows you to:

- Review your personal contact information.
- Check your current pension fund value.
- Review your investment choice.
- Check out the projections tool which is a great help for targeting the income level you want to have at retirement.
- Carry out an investment fund switch.
- Update your beneficiary details in the event of your death.
- View your Document Library which will in time contain all letters and correspondence sent to you from Irish Life.



To access your pension information online and at any time that suits you, you need to register for the online [Member Portal](#). If you have already given Irish Life your email address or mobile phone number, you can register now and get access to your [online pension account](#).

If you have not already provided your personal details to Irish Life the above link will not work for you. To get access please email fedvol@irishlife.ie with the following details:
Your Name and address; Employer Name; Date of Birth; mobile number and your personal email address and ask Irish Life to provide you with a link to access your pension member portal.

Once you have registered for the Member Portal, as outlined above, you can then download the “Irish Life EMPOWER” app on your mobile phone. iPhone users can go to the Apple Store to download the app. Android users can download the app from the Google Play Store.

Further Information

A full suite of pension material on your pension scheme is available on www.fedvol.ie (click on pensions tab), including booklets, videos, webinars, newsletters, investment updates etc.

If you wish to discuss your pension fund, please engage directly with your [Irish Life’s Advice Team Point of Contact for your organisation](#).

You can contact Irish Life by:

- ✚ emailing fedvol@irishlife.ie or
- ✚ Telephone 01-8563753 between 10am - 1pm and 2pm - 4pm any working day.



If you have any further queries on any aspect of the Pension & Life Assurance Scheme, please contact Maria McMahon, Pension Scheme Manager, National Federation of Voluntary Service Providers’ Pension & Life Assurance Scheme, Oranmore Business Park, Galway. Tel: 091-792316 or email pensionadmin@fedvol.ie

