



Líf I: 16-44 years of age

Investment strategy



- 42.5% Domestic bonds
- 5.0% Non-domestic bonds
- 15.0% Domestic equities
- 37.5% Non-domestic equities

Suggested investment period: 5 years or longer

Less 1 2 3 4 5 6 7 More

For those who are prepared to take risk to achieve a high yield in the longer term. Suitable for individuals with 20 years or more left until retirement.

Líf II: 45-54 years of age

Investment strategy



- 51.0% Domestic bonds
- 6.0% Non-domestic bonds
- 12.0% Domestic equities
- 30.0% Non-domestic equities

Suggested investment period: 4 years or longer

Less 1 2 3 4 5 6 7 More

For those who are willing to take moderate risk to achieve a good return in the longer term. Suitable for individuals who have at least 5 years left of pension contribution payments.

The investment strategy of the mutual insurance division is comparable to Líf II.

Líf III: 55-64 years of age

Investment strategy



- 61.5% Domestic bonds
- 7.0% Non-domestic bonds
- 9.0% Domestic equities
- 22.5% Non-domestic equities

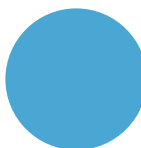
Suggested investment period: 3 years or longer

Less 1 2 3 4 5 6 7 More

For those who wish to earn a steady rate of return with limited fluctuations. Suitable for individuals who have a relatively short time left until retirement.

Líf IV: 65 years+

Investment strategy



- 100% Domestic bonds

Suggested investment period: 2 years or longer

Less 1 2 3 4 5 6 7 More

A savings plan for those who are approaching retirement or have already begun to draw a pension.

Why supplementary pension savings?

- Your disposable income upon retirement increases on top of regular pension payments based on mandatory contributions.
- You get an additional 2% employer's contribution which you don't otherwise get.
- Supplementary pension savings are fully inheritable.
- Supplementary pension savings can be used to purchase housing in Iceland or to pay off Icelandic mortgages.
- Interest on supplementary pension savings is exempt from capital income tax.
- Supplementary pension savings are not enforceable by execution.

General information

- Full-fledged pension fund
- The minimum mandatory contribution is divided into a mutual and private division.
- Four different payment plans for mandatory pension.
- Four investment options for private pension savings.
- Between 48% to 79% of mandatory pension contributions can be invested in private pension plans.

Information online and in app

- You'll find information about the balance, your rights and transaction statements for your pension savings in Landsbankinn's app, online banking and on the fund member site.
- Fund Reg. No. is 430990-2179.
- Pension fund number: 930 for mandatory pension savings and 929 for supplementary pension savings.
- Deposit account for pension contributions: 111-26-515255.
- Further information on islif.is