



DC Retirement Support Services **Get retirement ready**

Wednesday February 7th 2024
9am

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Mercer Private Wealth





What we'll cover today

- Sources of income in retirement
- How the State Pension works
- The AIB pension plan can boost your retirement income
 - The benefits available at retirement
 - Aligning your investments to the benefits you want to take at retirement
 - Boost your income in retirement by increasing contributions
- Nearing retirement checklist
- What you should do now
- Q&A

Note:

- This presentation **DOES NOT** provide you with personal financial advice.
- Financial advice will be available. We will cover this later in the presentation.





Sources of income in retirement

THE

IRISH PENSION SYSTEM

STATE
PENSION

EMPLOYER
PENSION

PRIVATE
INCOME / SAVINGS

How do you imagine your life in retirement?



What is the
maximum you
could get from the
State Pension?



€14,419
per year

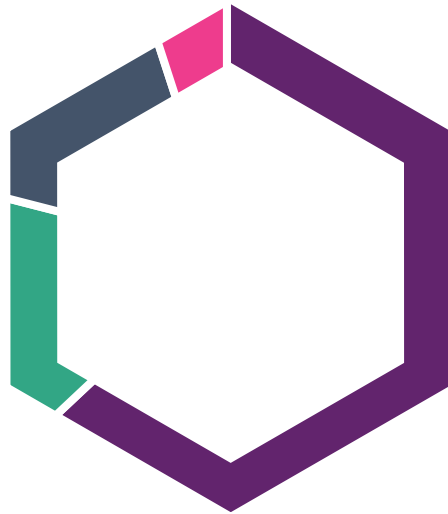
€277.30
per week

How will you pay for the retirement you want?

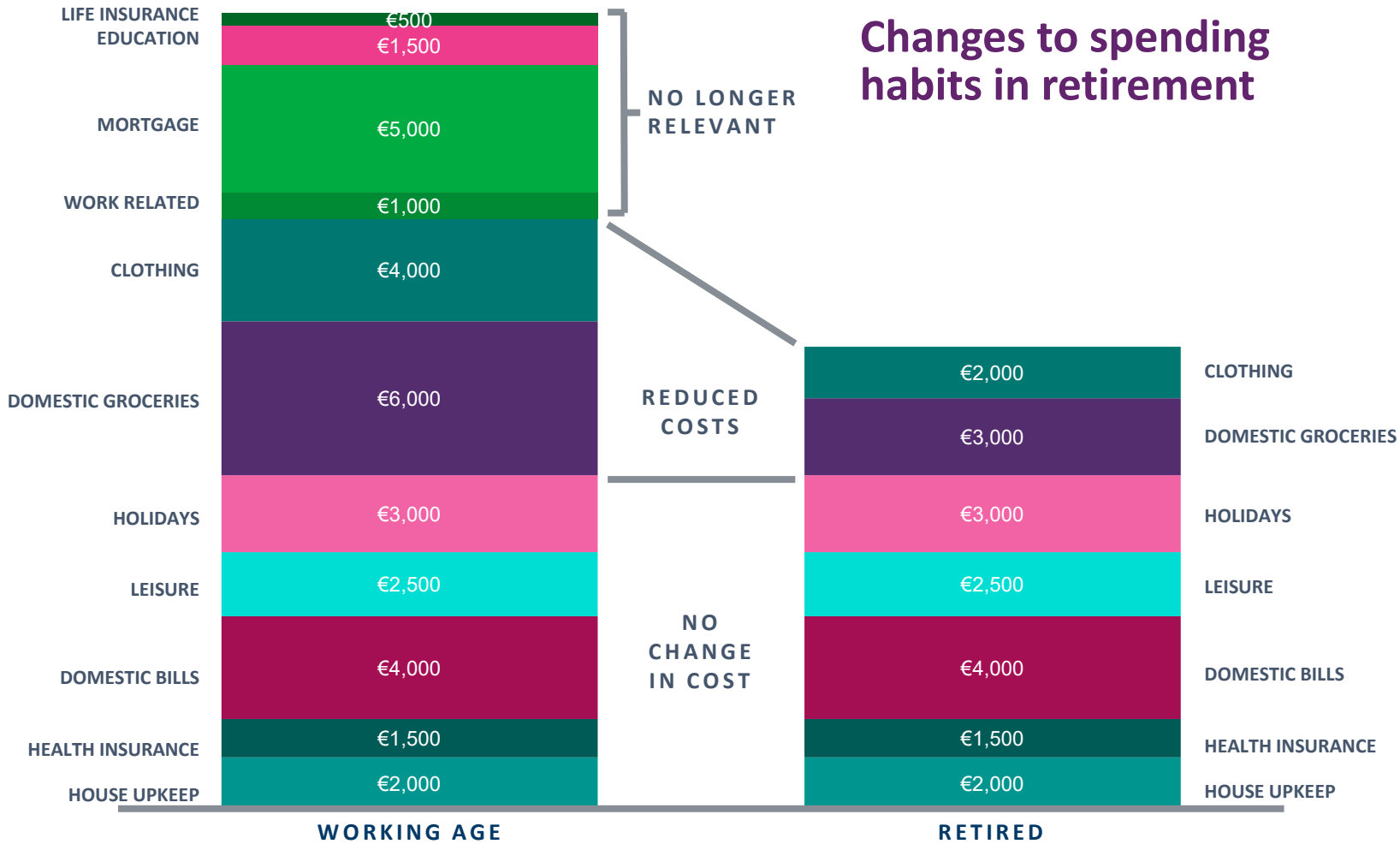


Where is your income in retirement coming from?

Varies from person to person, but on average across the country:



- 63% - Social Welfare
- 16% - Occupational Pension
- 16% - Earnings
- 5% - Other





How the State Pension works



The State Pension



	State Pension (Contributory)	State Pension (Non-Contributory)
Level of payment	Depends on average PRSI contributions between when you started work and age 65	Means tested benefit payable to people with little other income or savings
Full pension	€277.30 per week	€266 per week
Qualified adult under 66	€184.70 per week	€175 per week
Qualified adult over 66	€248.00 per week	None (must apply in their own right)
Date payable	From age 66	From age 66

Note:

You can claim one or other – but not both.

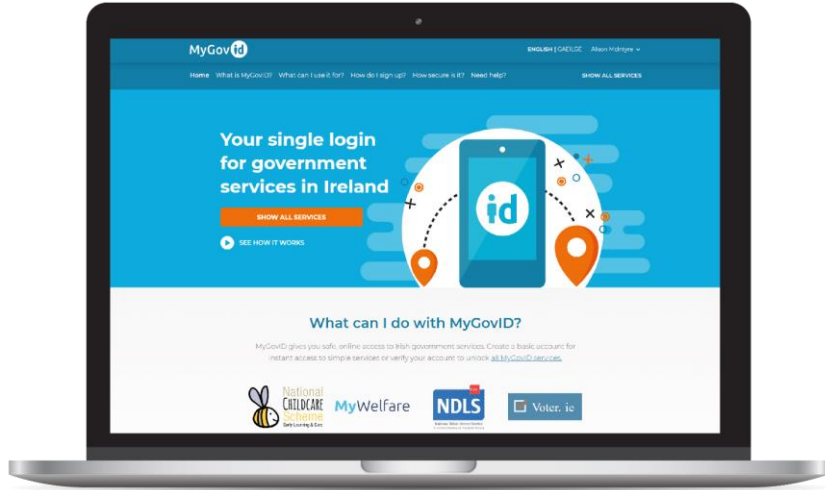
There may be a gap between when your occupational pension benefits are payable and when the State Pension is payable.

At present new pension benefit payable for those retiring at age 65. Payment at Job seekers rates.

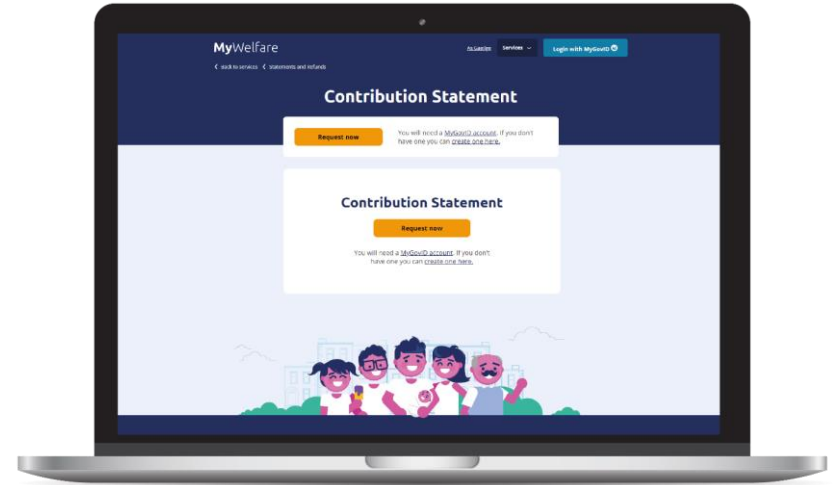


The State Pension

Claiming - Setting up a MyGovID



To verify your PRSI record you need a **MyGovID**
www.mygovid.ie



Using your **MyGov ID**, you can log into MyWelfare, and view your contribution history or request a digital statement
www.services.mywelfare.ie



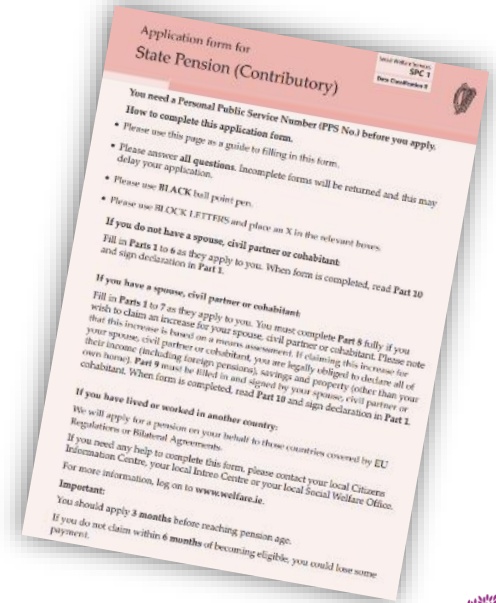
The State Pension

Claiming - Making an application for State Pension



- You **cannot** apply for your State Pension online
- You must return this form (also available in post offices):
<https://assets.gov.ie/26952/c008566575c14e958b0597dfd5b3be91.pdf>
- **To:** Social Welfare Services, Department of Employment Affairs and Social Protection, College Road, Sligo, F91 T384
- **Apply for your State Pension**
 - **Three months** before reaching State Pension Age
 - **Six months** before reaching State Pension Age if you spent a period working abroad

For further information regarding this topic the CIS is a useful source – www.citizensinformation.ie





**The AIB pension plan can
boost your retirement income**



The AIB pension plan can boost your retirement income



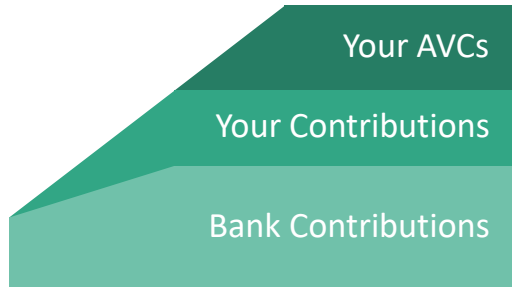
How your AIB Defined Contribution (DC) pension plan works

Contribute

Any contributions paid by you or AIB are invested in your secure, personal Retirement Account

The more you pay in, the more the Bank will pay (up to limits)

You can pay extra contributions known as AVCs



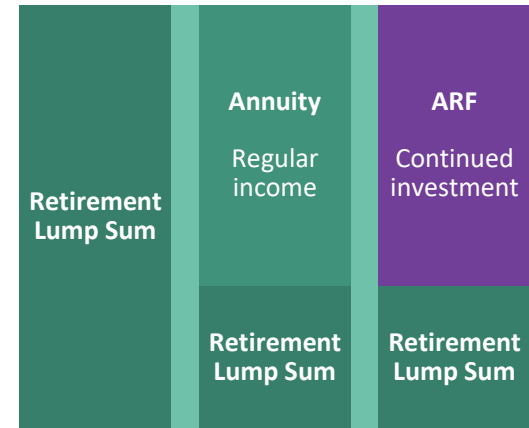
Grow

Your Retirement Account is invested with the aim of growing in value



Benefit

The value of your Retirement Account is used to fund your choice of benefits



If you built up benefits with a previous employer you should contact the administrator or HR team of that plan to check your entitlement



The benefits available at retirement



The benefits available at retirement

Your benefit options



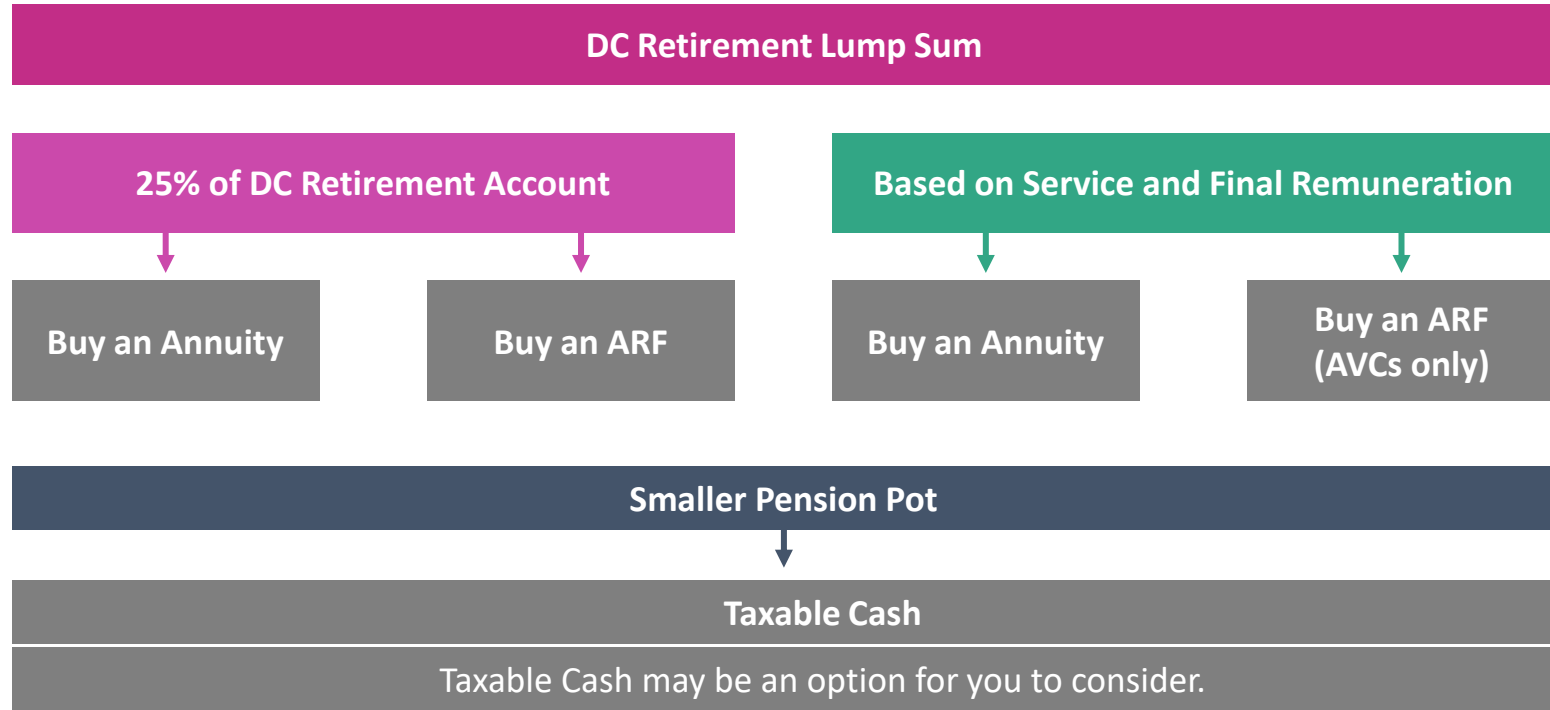
DB Pension income	Retirement Lump Sum	Annuity	ARF	Taxable cash
<ul style="list-style-type: none">• A regular income• Spouse's benefit• Secured for your life• Not inheritable	<ul style="list-style-type: none">• A once off cash payment• Tax free up to Revenue limits• Can be combined with an Annuity	<ul style="list-style-type: none">• A regular income• Secured for your life• Options for partner's pension / guarantees• Not inheritable	<ul style="list-style-type: none">• Income on demand• Continued tax free investment• Could run out• Inheritable	<ul style="list-style-type: none">• A once off cash payment• Taxed at a low level.• Available in very limited cases of very small retirement funds.



The DC benefits available at retirement



DC Retirement Lump Sum (The first €200k you are entitled to of pension lump sum is Tax Free)



The benefits available at retirement

Sample Retirement Options Statement

Page 1



The AIB Group Irish Pension Scheme (DB Scheme)
The AIB Group Defined Contribution Scheme (DC Scheme)

Date:
Prepared for:
Membership number:

Illustration of Retirement Benefits and Options as at 31 Jan 2023

Personal
Details:

Date of Birth:	Retirement Date:	
Date Joined Company:		
Date Joined DB Scheme:	Date ceased accrual in DB Scheme:	31/12/2013
Date Joined DC Scheme:		
Date of Leaving Service:	Basic annual salary at date of leaving:	€62,342.00
Pension Adjustment Order received		
*see important note below	No	

Notes:

- This Statement is issued (errors and omissions excepted) subject to the DB Schemes Rules and the DC Scheme Rules which are summarised in your Explanatory Booklets including member communications when the AIB DB Scheme was amended at various times to include a Hybrid section, to introduce member contributions for all members and after 31 December 2013 to cease accrual of benefits for service with the Bank after that time. This Statement has been prepared by Aon and issued on the instructions of the Trustee.
- The Administrators for the Schemes are AIB Staff Pensions and Aon.
- The Trustee of the AIB DB Scheme is Allied Irish Banks Pensions Limited. The Trustee of the DC Scheme is AIB DC Pensions (Ireland) Limited.
- If you require additional information, please contact AIB Irish Pension Schemes, Aon, Hibernian House, Building 5200, Cork Airport Business Park, Cork; ☎ Helpline: 1800 806 133; ✉ Mailbox: myaibpension@aon.ie
- The DB Scheme is registered with the Pensions Authority under reference 1744 and the DC Scheme is registered with the Pensions Authority under reference 78012.
- If you are aware of any family law proceedings in relation to your benefits under the above Schemes or of any Pension Adjustment Order in place that the Trustee may not be aware of it is important that you notify us. Similarly, if you have an existing Order(s) in place, please confirm if there is, or has been, any subsequent family law proceedings that will, or have, altered the terms of the existing Order(s).
- Please note you are no longer covered for Death in Service and Income Protection Benefits from your date of leaving.
- You may request a transfer value of your DB Scheme benefits to the DC Scheme. Any decision concerning a transfer may have significant financial consequences for you and your dependants in relation to which you should take independent financial advice (at your own expense). It is important to note that any transfer value quoted isn't guaranteed and may be subject to recalculation prior to transfer. The Retirement Support Service does not include any financial advice on DB Scheme to DC Scheme Transfers.
- The AIB DB Scheme is funded by contributions paid by the employer (members' contributions ceased at 31 December 2013). Actuarial advice will have been obtained when setting those contributions. However, there is no guarantee that the AIB DB Scheme will have sufficient funds to pay the benefits described in the AIB DB Scheme Rules. It is therefore possible that the benefits payable under the AIB DB Scheme may have to be reduced. If the AIB DB Scheme is wound up and there is a deficit, the employer may not be under an obligation to fund the deficit or, even if the employers are under such an obligation, they may not be in a position to fund the deficit. Further information in relation to this Risk Statement may be obtained from the Trustee.





Important Notice:

This statement outlines the information noted in the Scheme's records on which your benefits are based. The statement is strictly confidential and is intended as an illustration addressed to the member named in the statement. Any disclosure, copying, distribution or action taken based on the contents of this statement is strictly prohibited and the Trustees, Aon, and the employer cannot accept any responsibility howsoever arising from any such disclosure, copying, distribution or other action.

Every effort has been made to ensure the accuracy of this statement; however, this is not a contractual document and gives no right to benefit. The member, and those claiming benefits from the above-named Scheme's through a member, is/are only entitled, at all times, to those benefits applicable to him/her under the terms of such Trust Deeds, Rules, insurance policies and government legislation as apply from time to time in relation to the above-named Schemes.

Aon is not authorised by either the Trustee or AIB to pay any benefits over and above your Scheme entitlement.

Data Privacy

The Scheme Trustees respect your right to privacy and ensures that your personal data is kept securely and is processed in accordance with applicable data protection laws, including the GDPR, and the Trustee's data protection policies.

A copy of the latest Scheme privacy notices can be viewed on-line www.planforlife.ie

The Trustees may revise the privacy notices from time to time.

Action Required by you:

You must return a completed Benefits Option Form to Aon to enable the Trustees to administer your benefit entitlements under the Schemes. You must also provide the information and documentation outlined in the Retirement Checklist. Benefits will only be settled once we have received all completed documentation (including ARF/Annuity documentation).

The Trustees and the Registered Administrator cannot provide you with financial advice; however, the Trustees recommend that you obtain professional financial advice before deciding how you wish to receive your retirement benefits.



Defined Contribution Scheme

The values noted below are based on contributions remitted to-date to the DC Scheme in respect of you. The value of your retirement account is recalculated daily by the Investment Managers, and it should be noted that revaluations may fall as well as rise.

Current Value of Employer Contributions	€	100,369.70
Current Value of Member Contributions	€	44,608.88
Current Value of Member AVCs	€	38,074.13
Current Value of Transfers Received	€	0.00

Total Retirement Account € **183,052.69**

1. Please note that your DC Retirement Account will be disinvested once all the required documentation (including ARF/Annuity documentation) has been returned to us.
2. The actual value of your DC Retirement Account will only be known following completion of the sale transaction and may be higher or lower than that noted above.
3. Pending final settlement of your benefits the sale proceeds may be held in a non-interest-bearing account.
4. In the event of death after leaving AIB but prior to drawing benefits the value of your DC Retirement Account would be made available to the Trustees to provide for your Beneficiaries.

Defined Benefit Scheme

Your illustrative pension on based on the following:

$(2/3rds \times (Actual \ Service \ to \ 31/12/2013/Potential \ Service \ to \ NRD) \times Final \ Pensionable \ Salary) \text{ revalued}$ € 30,239.95 per year

*Adjusted if applicable to take account of the following:

- any part-time and non-Pensionable Service
- 80% of your normal accrual from 1st April 2010 to 31st December 2013 if you were not a contributory member

plus

Survivor's benefits in the event of your death of:

Spouse/Civil Partner pension ($1/2$ of Member's pension) and where applicable, € 15,119.98 per year

Dependant Children ($1/3$ of Spouse/Civil Partner's pension (to a maximum of 3 Dependant Children)) € 5,039.99 per year

Illustration of Retirement Benefits – Options as at 31 January 2023

Benefit Options: One of the following options may become payable to you from your retirement date

The options below illustrate how your DC Fund may be integrated with your DB Scheme benefits. Further alternatives are available and can be discussed and administered at your request.

The current DB Scheme Commutation factor applicable to your benefits is 16.807

Please note Commutation Factors are regularly reviewed by the Trustee and are subject to change

Option 1	<p><i>All Benefits in Pension Form</i></p> <p>Full DB Scheme Pension of: €30,239.95 per year</p> <p><i>Plus</i></p> <p>Additional Annuity from the value of DC Fund of: €7,535.52 per year</p>
Option 2	<p><i>Retirement Lump Sum + Pension:</i> €94,399.50</p> <p>Maximum Retirement Lump Sum (based on salary and service)</p> <p><i>Plus</i></p> <p>DB Scheme Pension of: €30,239.95 per year</p> <p><i>Plus</i></p> <p>Additional Annuity from the value of DC Fund of: €3,649.49 per year</p>
Option 3	<p><i>Max Retirement Lump Sum from DC & DB Schemes, with Reduced DB Pension and DC Balance to an ARF</i></p> <p>Retirement lump sum of 25% of DC Fund of: €45,763.17</p> <p><i>Plus</i></p> <p>Balance of Retirement Lump Sum from DB Scheme of: €48,636.33</p> <p><i>Plus</i></p> <p>Reduced DB Scheme Pension of: €27,346.14 per year</p> <p><i>Plus</i></p> <p>Balance of DC Fund transferred to an ARF of: €137,289.52</p>
Option 4	<p><i>Max Retirement Lump Sum from DC & DB Schemes, with Reduced DB Pension and DC Balance as a Taxable Lump Sum:</i></p> <p>Retirement lump sum of 25% of DC Fund of: €45,763.17</p> <p><i>Plus</i></p> <p>Balance of Retirement Lump Sum from DB Scheme of: €48,636.33</p> <p><i>Plus</i></p> <p>Reduced DB Scheme Pension of: €27,346.14 per year</p> <p><i>Plus</i></p> <p>Balance of DC Fund paid as a Taxable Lump Sum* of: €137,289.52</p>



Option 5	<i>Max Retirement Lump Sum from DC & DB Schemes, with Reduced DB Pension and Full DC to an ARF</i>	
	Maximum Retirement Lump Sum (based on salary and service) from DB Scheme of:	€94,399.50
	<i>Plus</i>	
	Reduced DB Scheme Pension of:	€24,623.27
	<i>Plus</i>	
	Full DC Fund transferred to an ARF of:	€183,052.69
Option 6	<i>Max Retirement Lump Sum from DC & DB Schemes, with Reduced DB Pension and Full DC as a Taxable Lump Sum:</i>	
	Maximum Retirement Lump Sum (based on salary and service) from DB Scheme of:	€94,399.50
	<i>Plus</i>	
	Reduced DB Scheme Pension of:	€24,623.27
	<i>Plus</i>	
	Full DC Fund paid as a Taxable Lump Sum* of:	€183,052.69
Option 7	<i>DB & DC Scheme Retirement Lump Sum & Reduced DB Pension with AVC Fund to an ARF</i>	
	Maximum Retirement Lump Sum (based on salary and service) from DB Scheme of:	€94,399.50
	<i>Plus</i>	
	Reduced DB Scheme Pension of:	€33,249.36
	<i>Plus</i>	
	AVC Fund transferred to an ARF of:	€38,074.13
Option 8	<i>DB & DC Scheme Retirement Lump Sum & Reduced DB Pension with AVC Fund to as a Taxable Lump Sum:</i>	
	Maximum Retirement Lump Sum (based on salary and service) from DB Scheme of:	€94,399.50
	<i>Plus</i>	
	Reduced DB Scheme Pension of:	€33,249.36
	<i>Plus</i>	
	AVC Fund paid as a Taxable Lump Sum* of:	€38,074.13
Option 9	<i>DC Fund Retirement Lump Sum, Full DB Scheme Pension and DC Balance to an ARF</i>	
	Retirement Lump Sum of 25% of DC Fund of:	€45,763.17
	<i>Plus</i>	
	Full DB Scheme Pension of:	€30,239.95
	<i>Plus</i>	
	Balance of DC Fund transferred to an ARF of:	€137,289.52

AON

Option 10 DC Fund Retirement Lump Sum, Full DB Scheme Pension and DC Balance as a Taxable Lump Sum:

Retirement Lump Sum of 25% of DC Fund of:	€45,763.17
<i>Plus</i>	
Full DB Scheme Pension of:	€30,239.95
<i>Plus</i>	
Balance of DC Fund paid as a Taxable Lump Sum* of:	€137,289.52

Option 11 Full DB Scheme Pension with Full DC Fund to an ARF

Full DB Scheme Pension of:	€30,239.95
<i>Plus</i>	
Full DC Fund transferred to an ARF:	€183,052.69

Option 12 Full DB Scheme Pension with Full DC Fund as a Taxable Lump sum:

Full DB Scheme Pension of:	€30,239.95
<i>Plus</i>	
Full DC Fund paid as a Taxable Lump Sum* of:	€183,052.69

***Taxed withdrawal of account balance**

Rather than investing the balance of your Retirement Account remaining after the Retirement Lump Sum in an ARF, you could withdraw it subject to deduction of your highest rate of income tax, the Universal Social Charge and PRSI (if you are under age 66).

The benefits available at retirement

The Pros and Cons of ARFs and Annuities



	Annuity	ARF
Income	Secured for your life	Withdrawn from capital – could run out. A min drawdown is required p.a depending on age.
Tax treatment of income	Income tax and Universal Social Charge	Income Tax, Universal Social Charge and (until State Pension Age) PRSI
Value	Fixed	Could grow through investment
Inheritability	Limited	Fully inheritable
Retirement lump sum	Salary by service, or 25% of Retirement Account	25% of Retirement Account





**Aligning your investments to
the benefits you want to take
at retirement**



The Lifestyle Options

How they work

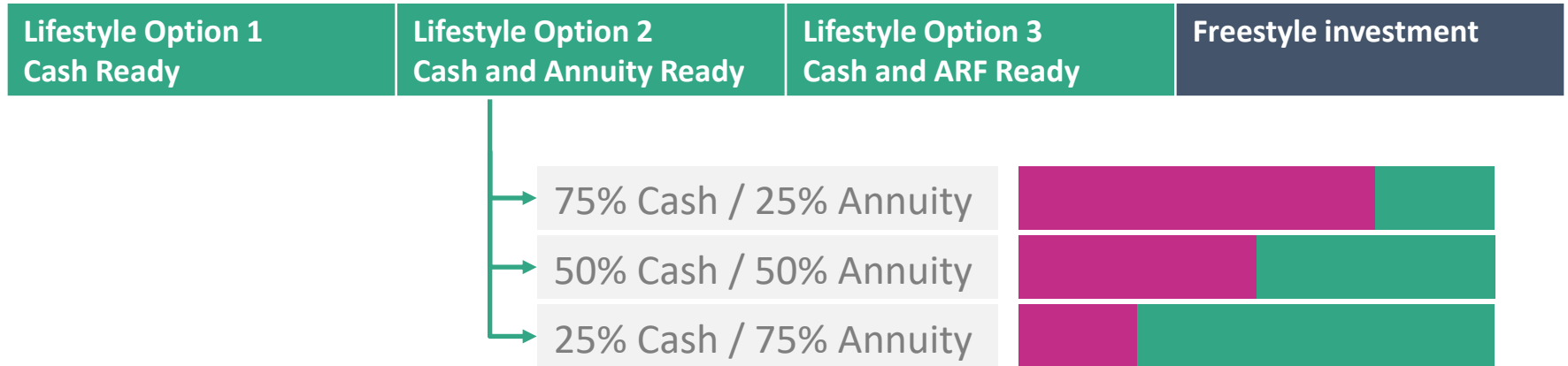


- The Lifestyle Options are automated investment solutions that follow best practices
- They are the default investment options for the plan
 - Your pension savings will be invested in one of the Options
 - Unless you actively chose the freestyle approach to investment
- Our Lifestyle Options follow the investment best practices of:
 - Balancing risk and return:
 - Aiming for growth when you are early-midway through your career
 - Reducing investment risk as you get closer to Normal Retirement Date (age 65)
 - Aligning the underlying investments with how you are likely to use your savings at retirement

You can confirm where your savings are currently invested by visiting:
www.myaipension.ie

What benefits do you want to take when you retire?

Matching your investment approach to your targeted benefits



It can take 6-8 weeks to set up a product. Failure to complete necessary paperwork in advance of retirement may result in a delay of the start of benefit payments.

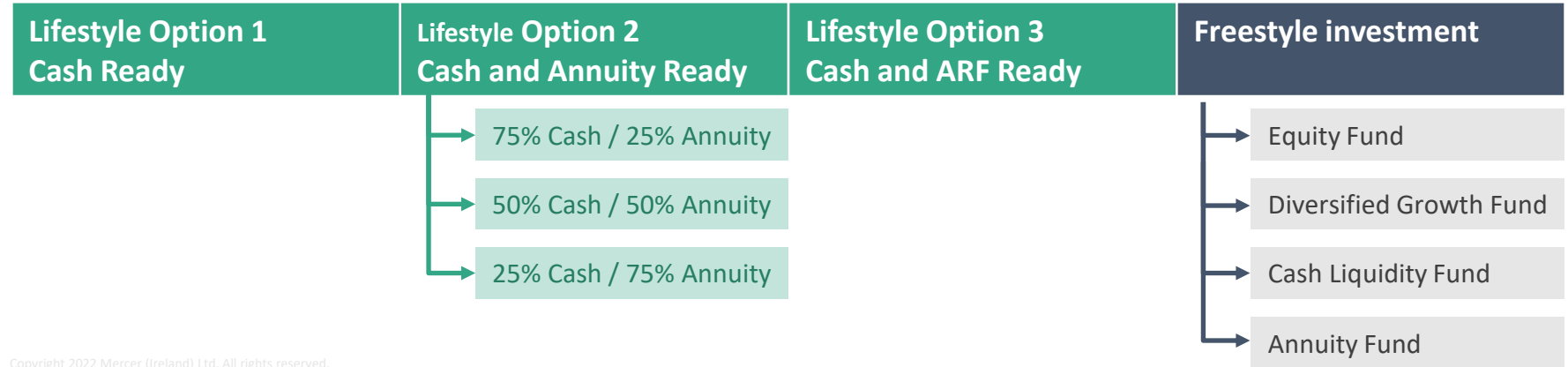
You can confirm where your savings are currently invested, or update your investment arrangements by visiting:

www.planforlife.ie or via Single Sign On through the **HR Hub**

Do any of **Lifestyle Options** suit:

- You attitude to Risk and Return
- When you want to retire
- The benefits you want to take at retirement

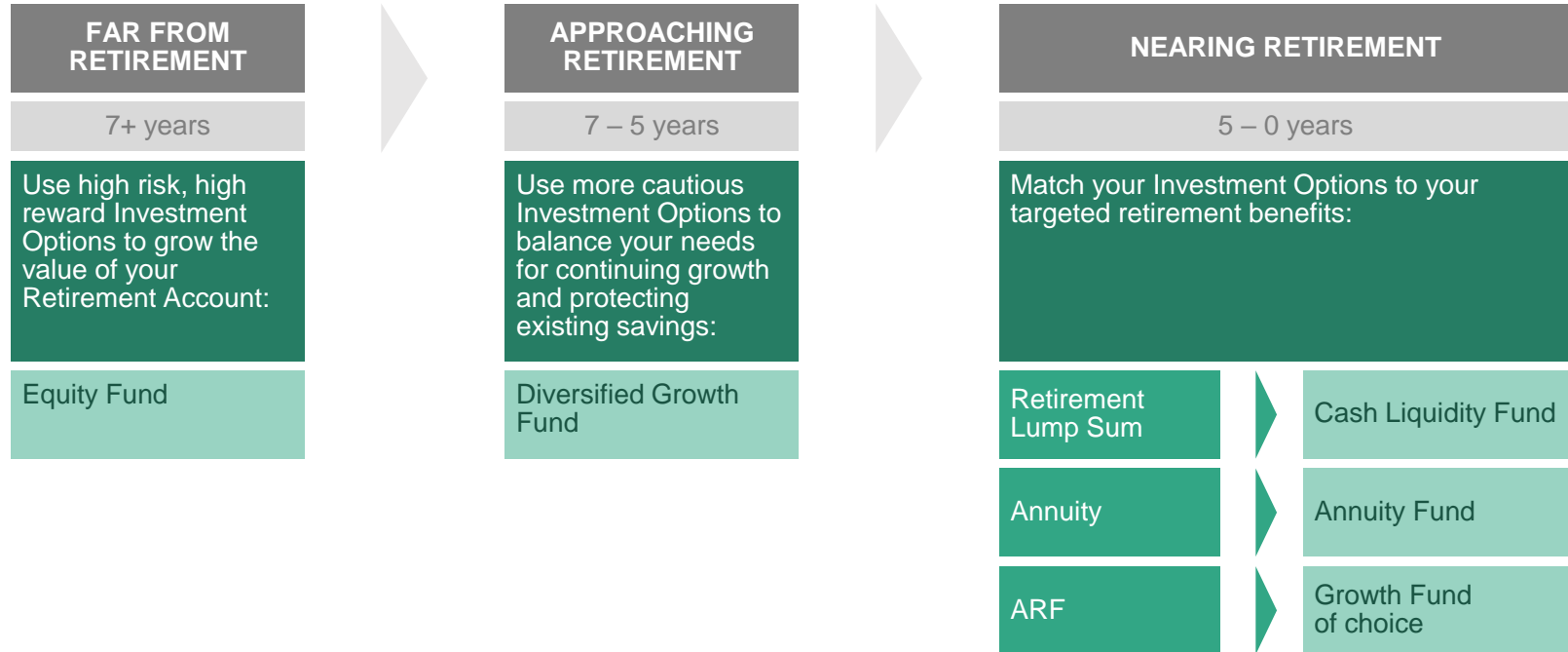
If none of the Lifestyle Options suit your objectives, you may wish to consider the **Freestyle investment** approach instead



Freestyle investment



Aligning your investments with the benefits you want to take at retirement



It can take 6-8 weeks to set up a product. Failure to complete necessary paperwork in advance of retirement may result in a delay of the start of benefit payments.

[Dashboard](#)[My Account](#) [My Pension](#) [Knowledge Centre](#)[Other Benefits](#) [Contact us](#)[Logout](#)

Hi Frank,

Your pension needs you! Plan your approach.

[See My Retirement Benefits](#) →[Set a New Retirement Goal](#) →

Member Balance

My Current Me

€17,909

My Future Me

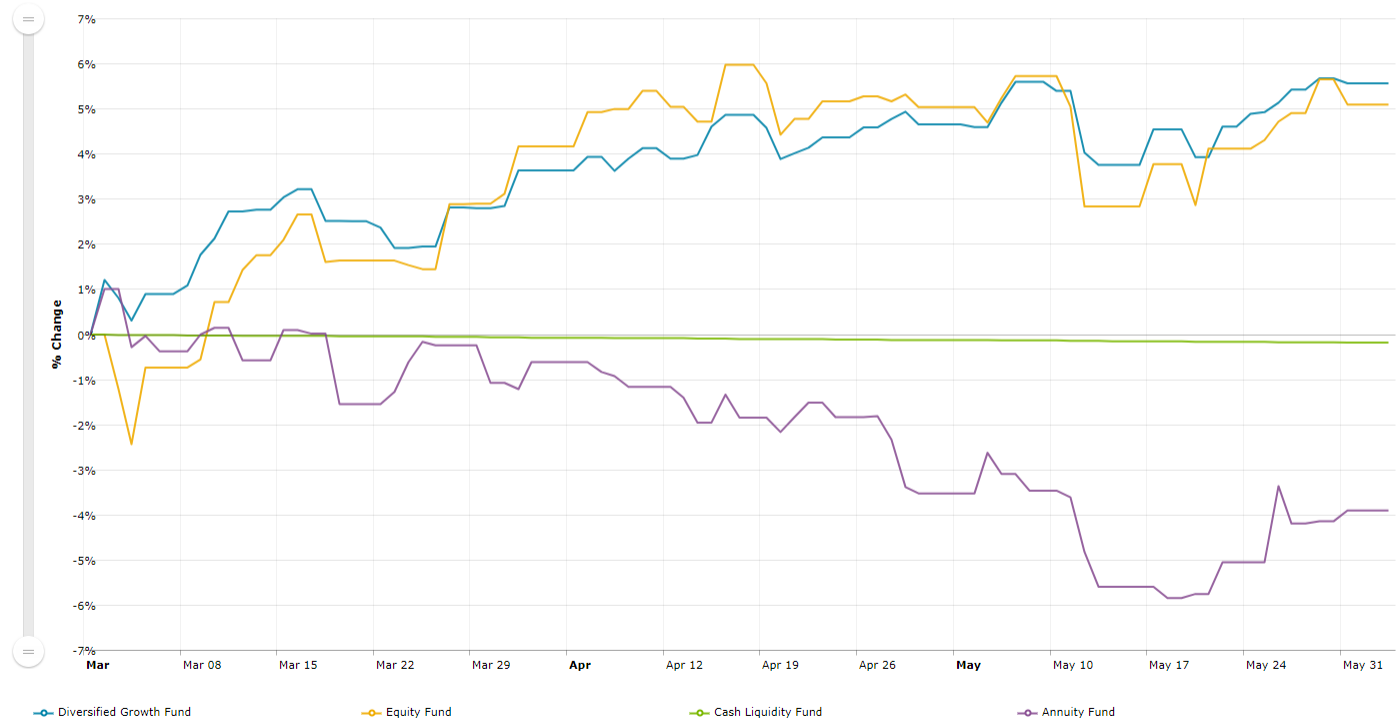
€324,006

- Dashboard
- My Account
- My Pension
- My Pension Planner
- My Investments**
- Switch Funds
- My Contributions
- Knowledge Centre
- Other Benefits
- Contact us
- Logout

Fund Performance

Information: Select a time period to compare the performance of funds available for you.
The performance is expressed as a percentage increase or decrease in the fund value since the start of the time period selected.
Remember, past performance is not necessarily a guide to the future and investments may go down as well as up.

Date From to [Re-draw graph](#)



Diversified Growth Fund

Equity Fund

Cash Liquidity Fund

Annuity Fund

Switch Funds

Step 1: Current Investment Splits

Step 2: Future Investment Strategy

Step 3: Review and Confirm

Step 1: Current Investment Splits Current Assets

You can now specify the desired percentage investment splits for your current assets.

Important: If you use your existing split but are invested in a fund which is now closed, you will have to chose other fund(s) to contribute to before proceeding. The percentage figures must add up to 100% before you can proceed to the next step.

Fund	Value	Current Split	Required Split	Notes
Annuity Fund	€0.00	0.00%	<input type="text" value="0.00"/>	
Cash & ARF Ready 25 Percent Cash & 75 Percent DGF	€17,909.10	100.00%		
Cash Liquidity Fund	€0.00	0.00%	<input type="text" value="0.00"/>	
Diversified Growth Fund	€0.00	0.00%	<input type="text" value="0.00"/>	
Equity Fund	€0.00	0.00%	<input type="text" value="0.00"/>	
Total	€17,909.10	100.00%	0.00%	

Reset Figures

You may enter percentages in the boxes above.

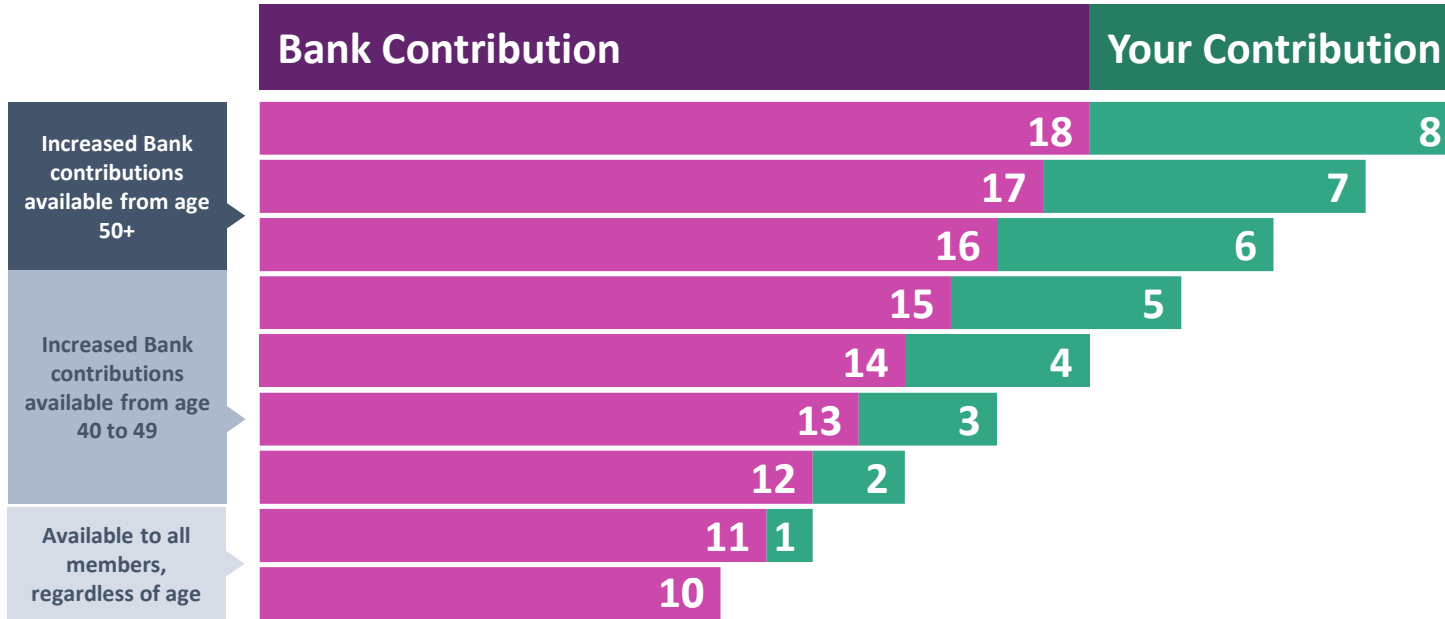


**Boost your income in
retirement by increasing
contributions**



Regular contributions to the plan

How much will the Bank match?



You can amend your regular contribution rates via HR Direct.

Changes can be made each month in line with payroll.

Your contributions to the plan

Income tax relief



How much would it
cost **YOU** to
make a contribution worth

With Standard Rate
Income Tax Relief

20%

€80



With Higher Rate
Income Tax Relief

40%

€60



Additional Voluntary Contributions

Boosting your Retirement Account

Only available while you are still in employment

Additional Voluntary Contributions (AVCs)

are the extra amounts you can pay into your Retirement Account above the maximum matched Regular Ordinary Contributions available for your age band

- You can make **regular** AVCs
 - Income tax relief is applied at source through payroll
- You can make a **once-off** AVC payment at any time
 - Often used to maximise your tax savings for the year
 - You can reclaim income tax relief when making your tax return or via a Form12



The Bank does **not** match AVCs

Be sure to maximise your regular contributions **before** making AVCs



Additional Voluntary Contributions



Maximum limits for income tax relief

Example: Suppose someone is earning €40,000 a year and wants to make the maximum pension contribution possible

Age	Percentage of total taxable income	Example	
		Annual	Monthly
50-54	30%	€12,000	€1,000
55-59	35%	€14,000	€1,167
60+	40%	€16,000	€1,333



Note the limit above includes **any** employee pensions contributions – Bank contributions can be ignored.
Current earnings cap of **€115,000** for tax relief applies.





Nearing retirement checklist



Retirement checklist

When do you want to retire?

- The general AIB retirement age is **65**
- Your personal Normal Retirement Date is outlined in your Annual Benefit Statement
- You may be allowed to retire from age **50**, or earlier if you are in ill-health
 - You must apply to and be approved for the appropriate ill-health scheme
- If you retire from Active status, you must settle all pension benefits from all AIB pensions at the same time
 - If you have retained benefits under the **DB plan**, you may **not be** allowed to retire early
- If you are deferred member and you wish to draw benefits early than your NRD, you should contact Aon as Revenue have introduced additional options known as 'Split Benefits'.



It can take 6-8 weeks to set up a product. Failure to complete necessary paperwork in advance of retirement may result in a delay of the start of benefit payments.



What you should do now

Getting Retirement Ready



- Don't get left out of pocket, prepare from the Natural Gap between your NRA and receiving your pension benefits.
- For any individual considering a DB to DC transfer this Gap can be a little longer due to Actuarial analysis of such a transfer and the need for a new set of options to be compiled.
- If you have retained benefits from other employment we suggest you trace and obtain benefit details, failure to do so can cause delays.
- Return your decision form to Aon asap after your 1:1 so they can prepare to execute your decision. No de-investment of your benefits can happen until you reach NRA and your decision form is received by Aon.
- Engage with Mercer or your Financial Advisor to assist in putting your APR or Annuity in place if required. This process can take up to 6-8 weeks.



What you should do now

Let's review



Consider how you want to spend your time in retirement

- Will your expected income cover your needs?

Confirm your State pension entitlement

- Set up a MyGovID account

Collate information on previous pensions

- Contact administrators of previous schemes

Consider boosting contributions

- Maximise Bank matched contributions
- Tax relief, maximise Lump Sum, increase benefits

Consider Annuity or ARF option at retirement

- Which option are you aiming for?

Review investment strategy

- Is your investment strategy aligned with your target benefits?
- Are you automatically de-risking or do you need to make decisions re funds

Get retirement ready

- Use the checklists to prepare for a smooth landing
- Make sure we have a permanent contact point for you



What you should do now

Don't let your savings just float away!

- Thousands of pensions go unclaimed each year because the administrator can't find their benefactor
- Register your permanent personal email address at www.planforlife.ie



What you should do now

Financial planning



- 1:1 advice is available for members roughly 6-8 weeks from Normal Retirement Age
 - A letter will be issued to you 12 months before Normal Retirement Age
 - This will include Mercer Consent Forms needed to share information with Mercer
 - AON will hold these forms until it is time to set up your 1:1
- Mercer act in your best interests
 - Mercer does not financial benefit from the advice they provide
- If you engage a financial advisor other than Mercer, be sure to use a registered financial advisor



What you should do now

QUESTIONS ABOUT RETIREMENT?



If you have a question about your
AIB pension, contact:

Post: Aon
Hibernian House,
Building 5200,
Cork Airport Business Park,
Cork T12 FDN3

Email: myaibpension@aon.ie

If you have a question about your
AIB staff pension, contact:

Post: AIB Staff Pensions
AIB,
Central Park, 2nd Floor,
Sandyford,
Co Dublin

Email: pensions@aib.ie



What you should do now

Let's review



Consider how you want to spend your time in retirement

- Will your expected income cover your needs?

Confirm your State pension entitlement

- Set up a MyGovID account

Collate information on previous pensions

- Contact administrators of previous schemes

Consider boosting contributions

- Maximise Bank matched contributions
- Tax relief, maximise Lump Sum, increase benefits

Consider Annuity or ARF option at retirement

- Which option are you aiming for?

Review investment strategy

- Is your investment strategy aligned with your target benefits?
- Are you automatically de-risking or do you need to make decisions re funds

Get retirement ready

- Use the checklists to prepare for a smooth landing
- Make sure we have a permanent contact point for you

