



Performance Tracker 6

Performance Tracker 6 is a great investment option for the conservative investor. Your investment is partially protected, plus you have access to the potential growth of the EURO STOXX 50 Index – Europe's leading index for the Eurozone.

Full details of Performance Tracker 6 are included in the product booklet and terms and conditions and these should be read in full before you complete an application.

Your potential investment return at the end of the investment term (before tax)

Capital protection 90%



125% of the potential growth in the EURO STOXX 50 Index (up to a maximum index growth of 50%). The maximum potential return you could receive is 52.5% (before tax) of your amount invested.

10% of your original investment is at risk as only 90% is protected.

Warning: If you invest in this product you could lose 10% of the money you invest.

Warning: If you invest in this product you may lose some or all of the money you invest.

Averaging protection

Over the final 12 months of your investment, we smooth out the ups and downs in the values of the EURO STOXX 50 Index. This can reduce the effect of any falls in the value of the index but can also reduce how much your investment grows in value.

Why Irish Life's Performance Tracker 6?

- ✓ **No.1** Irish Life Investment Managers are Ireland's number 1 Investment managers when it comes to the amount of money we manage for Irish people.
- ✓ **Awards** Irish Life were voted Top Life Company by the Professional Insurance Brokers Association (PIBA) in 2011 and also by the Irish Brokers Association (IBA) in 2010, 2011, 2012 and 2013.

Key dates

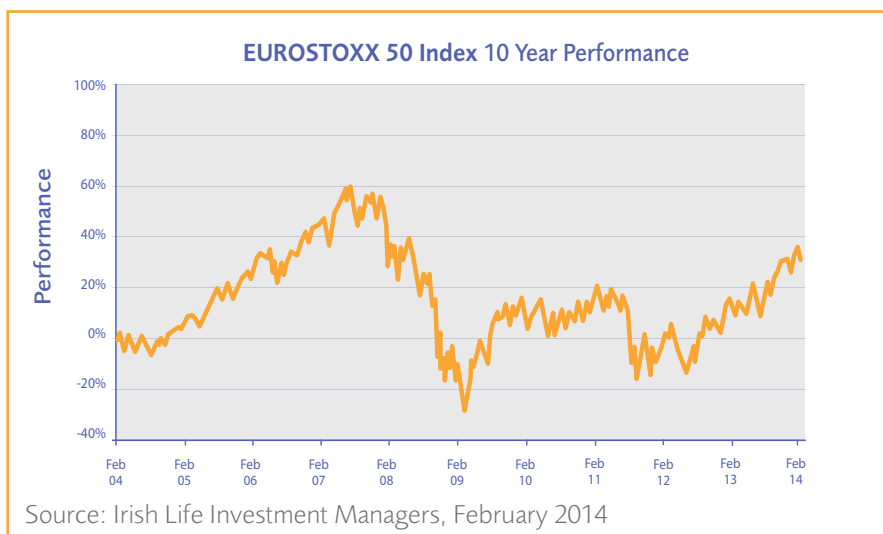
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| Closing date | 2 May 2014 (or earlier if too many applications received). |
| Investment start date | 12 May 2014 |
| You cannot cash in your investment before | 20 April 2020 |

Warning: If you invest in this product you will not have access to your money until 20 April 2020.

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

Access to European stock markets

Performance Tracker 6 tracks the performance of the EURO STOXX 50 Index, Europe's leading index for the Eurozone. This index covers large, high-profile companies which are leaders in their field in the Eurozone. The index tracks 50 stocks from countries across the Eurozone.



Warning: Past performance is not a reliable guide to future performance.

Key details

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| Minimum investment | €20,000. |
| Maximum investment | €1,000,000. |
| Age | 18-74. For joint life cases, both investors must be aged 74 or under. |
| Provider of capital protection & potential returns | A portion of the investment has been used to purchase Irish Government Bonds (also known as gilts) which aims to provide the partial capital protection on this product. The potential return is provided by Barclays Bank plc (Barclays) using a separate percentage of the investment to buy options on the EURO STOXX 50 Index. If for some reason the Irish Government Bonds and/or Barclays cannot pay Irish Life what they owe, then you could lose some or all of your capital protected amount and/or potential return. The maturity date of the tracker bond could be deferred if the maturity of the Irish Government Bonds, which provide the capital protection is deferred. Irish Life will not use any of our assets to make up any shortfall which may occur in these circumstances. Please make sure that you read the product booklet for further details. |
| Key risks | <ul style="list-style-type: none">• If you invest in this product you could lose 10% of the money you invest.• This does not qualify for the Irish Deposit Guarantee Scheme.• The performance is based on one index only and there may be no potential returns on this index.• No access to your money until 20 April 2020. |
| Taxes and levies | Exit tax (on profit) currently 41%. Government levy 1%. We will invest a minimum of 101% of your investment amount. Any amount we invest in excess of your investment amount is considered as profit earned by you and so is subject to tax (where exit tax is applicable). |
| Allocation | We invest 101% of your amount invested. |

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Terms and conditions apply. All details are correct as at March 2014.
Irish Life Assurance plc is regulated by the Central Bank of Ireland.