

select **bonussave**

rewards saving again
and again (and again)



Irish Life



Wherever our lives are headed, be it saving for our family's future, saving for our children's education or just looking to buy our first home – we all need to save. With **select bonussave**, the new savings plan from Irish Life there has never been a better time to start saving!

You can start saving from as little as €150 a month with the potential for some great rewards.

3 great reasons to choose our new select bonussave



Get the rewards for saving!

With the new **select bonussave** you also have the potential to be rewarded again and again (and again), for your loyalty. If you continue to save the same amount regularly to your plan you could receive the following loyalty bonuses:

- Bonus of 20% of your first years regular payments at the end of year six, and;
- Bonus of 30% of your seventh years regular payments at the end of year ten, and;
- Bonus every five years thereafter of 20% of the regular payments made in the year after your last bonus payment.

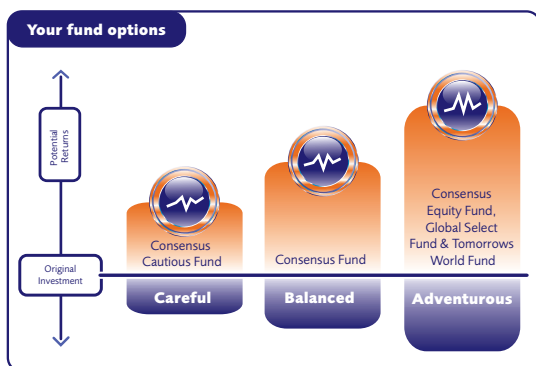
The example below highlights the potential bonuses you could receive at the end of each bonus period with the new **select bonussave** by saving €250 per month.

bonus period	regular payments during bonus period	bonus at end of bonus period
Years 1-6	€250 a month	€600 at the end of year 6
Years 7-10	€250 a month	€900 at the end of year 10
Years 11-15	€250 a month	€600 at the end of year 15
Every 5 years thereafter	€250 a month	€600 at the end of every 5 years thereafter



Fantastic range of funds

select bonussave offers you five great fund options to choose from. Our range of funds has been carefully selected so that whatever type of saver you are, **select bonussave** may have the fund option with a risk profile to suit you! Choose between the three Consensus Funds available or branch out to a couple of our more specialised share fund options.



The Consensus Fund 'Family of Three' offers you three ways to access the Consensus Fund at three varying levels of risk, ranging from careful to adventurous. (Please see the graph above.)

If you are interested in potentially higher returns, with higher risk - the Global Select Fund and Tomorrows World Fund may be for you. Global Select invests in a selection of shares spread across a range of industries worldwide with the possibility of high levels of ups and downs.

And with the introduction of the Tomorrow's World fund, you have the opportunity to save for the future without sacrificing your environmental principles. This fund invests in companies that place emphasis on corporate responsibility, sustainability and environmental issues.



Round the clock service

We have developed a wide range of ways for you to check the progress of your **select bonussave** plan.

Customer Information line

You will have access over the phone to a range of services, all day seven days a week.

- You can check the value of your plan.
- You can hear our daily update on the investment markets.

Online Values

If you prefer to be kept updated online, you can track the progress of your **select bonussave** plan on our dedicated online service. This service also allows you to check the value of your investment and even switch your fund options online free of charge.

Yearly update

You will also receive an update on the performance of your plan each year, showing you how much you have invested and the value of your **select bonussave** plan.

Call 1850 356 200 to arrange a
Savings Review with one of our Personal
Financial Consultants.



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Warning: The value of your investment may go down as well as up. Select bonussave may be affected by changes in currency exchange rates. These figures are estimates only. They are not a reliable guide to the future performance of this investment.

Terms and conditions apply. select bonussave is provided by Irish Life Assurance plc. select bonussave is a unit linked savings plan. To avail of the loyalty bonuses on the product, you should consider select bonussave for a period of ten years or more. We use regular payments to buy units in an investment fund. Charges will apply to each regular payment. There is a more detailed product brochure available that you should read before deciding to invest. In the interest of customer service we will record and monitor calls. Irish Life Assurance plc is regulated by the Financial Regulator.

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