



Performance Tracker 3

Performance Tracker 3 is a great investment option for the cautious investor. Your investment is protected, plus you have access to the potential growth of the EURO STOXX 50 Index – Europe's leading index for the Eurozone.

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

Capital protection 100%



75% 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 37.5% (before tax) of your amount invested.

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 3?

- ✓ **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 and 2012.
- ✓ **Strength** 8 of the 10 biggest Irish companies and 6 of the 10 biggest US companies have pensions with Irish Life.

Key dates

Closing date	8 November 2013 (or earlier if too many applications received).
Investment start date	18 November 2013
You cannot cash in your investment before	18 June 2019 (a term of 5 years 7 months)

Warning: If you invest in this product you will not have access to your money until 18 June 2019.

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

Full details of Performance Tracker 3 are included in the product booklet and terms and conditions and these should be read in full before you complete an application.

Access to European stock markets

Performance Tracker 3 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.



Source: Irish Life Investment Managers, June 2013

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

Key details

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 will provide the capital protection on this product. The potential return is provided by BNP Paribas (BNP) 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 BNP cannot pay Irish Life what they owe, then you could lose some or all of your original investment 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">• 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 18 June 2019.
Taxes and levies	Exit tax (on profit) currently 36%. Government levy 1%. Irish Life will invest an extra amount equal in value to the government levy you pay. This extra amount invested by Irish Life is considered profit earned by you and so is subject to exit 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 September 2013.
Irish Life Assurance plc is regulated by the Central Bank of Ireland.