

sureoptions series 35

Worry-free ways to make your money work harder

Closing date 07 September 2007



Irish Life

more options for your future

sureoptions

Worry-free ways to make your money work harder

With **sureoptions** we give you a range of investment options linked to the performance of the shares of some of Europe's top property companies and the Eurozone's 50 biggest companies.

Unlike most other investments linked to shares, **sureoptions** aims to protect your original lump sum at the end of your investment period. Plus, on some of the options, you know that you will get a minimum return, with the possibility of earning more. This means with **sureoptions** you get the benefits of the potentially higher rewards that shares can provide but without any of the worries.

sureoptions series 35

The closing date for applications is 07 September 2007 (or earlier if we receive too many applications). **Your investment will start on 14 September 2007.**

All information including the Terms and conditions of your plan will be provided in the English language.

Why invest in shares?

In the long run, investing in shares has consistently given investors the best rewards.

However, while anyone can put their money direct into the stock market, buying and selling shares can be expensive and you'd need a lot of time and money to invest in more than just a handful of shares. You will also know from recent times that shares can fall in value, sometimes by large amounts. In the past, that risk may have put people off investing direct in shares. This is where **sure**options could now provide the solution for you.

Your money. Your choices.

sureoptions allows you to build an investment to meet your needs.

What time period suits you best?

You can choose to invest for three years and 11 months or four years and 11 months.

What level of protection do you want on your investment?

Each of the options will protect your initial investment - your capital - at the end of each investment period. You also have a choice of options that give you the protection of a level of return with the potential to earn more.

You're looking for a potentially higher return.

You have a choice of options that give you the opportunity for higher growth while also protecting your lump sum at the end of your investment period.

You only want top-quality investments.

This is where you'll have no choice. **sure**options is linked to the performance of the shares of a mix of some of the Eurozone's top property companies and the Eurozone's biggest 50 companies overall.

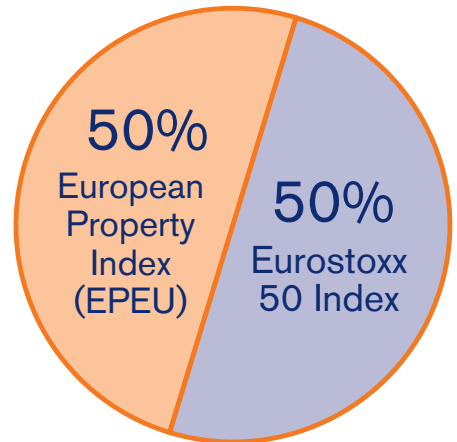
Worry-free investing

Because each option protects your capital at the end of the investment period, you don't have to worry about whether you'll lose any of your money. However, there are different levels of potential return that you could achieve. We explain each **sure**option clearly, but our savings and investment adviser can work with you so that you can easily decide which options suit you best.

A brief guide to **sureoptions**

What does your **sureoptions** invest in?

We will link your investment to the performance of a mix of the Eurostoxx 50 and the Eurozone Property Index (EPEU). The Eurostoxx 50 index tracks the performance of share prices of the Eurozone's 50 biggest companies. The EPEU index tracks the performance of the share prices of 32 of the Eurozone's top property companies. The actual return you will get will depend on the combined performance of both these indexes and the option you choose.



Investing for three years and 11 months

Option 1: You want a minimum level of return on your investment with the opportunity to increase this further. This option should give you modest growth.

Option 2: You are looking for good growth and don't need a minimum level of return. This option should give you the opportunity for good growth.

Investing for four years and 11 months

Option 3: You want a return on 20% of your investment after year one. You are willing to invest the rest of your money for the full investment period. However, you also want a minimum level of return on that money. This option should give you the opportunity for good growth.

Option 4: You want a return on 20% of your investment after year one. However, you are looking for higher growth on the rest. As a result, you don't need a minimum level of return on that money. This option should give you the opportunity for very good growth.

You cannot cash in your investment early in any of the options.

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

How to compare each **sure**options

We explain each option clearly on the following pages to help you understand the differences between them and to help you pick the investment that best suits your needs.

How long do you want to invest for?

You can choose from two different time periods - three years and 11 months, or four years and 11 months. The smallest amount you can invest is €3000.

Do you want access to some of your money during that period?

If you choose options 3 or 4 - the options lasting four years and 11 months - you will get back 20% of your money after one year, along with a very competitive return on that money.

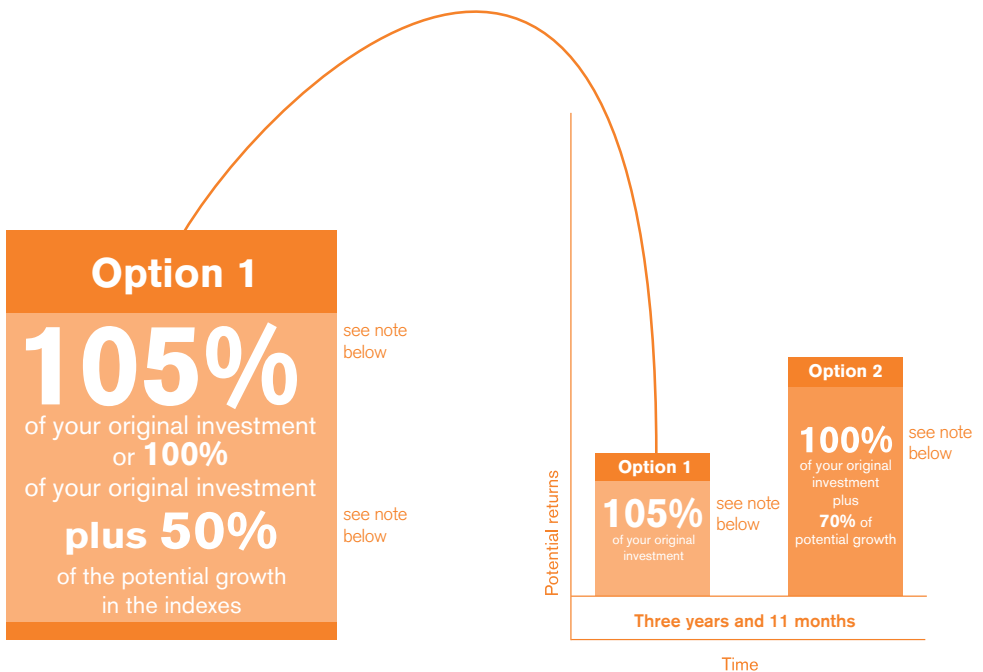
What level of protection does each option have?

Each **sure**options gives you the security of knowing that the money you invest is protected at the end of the investment period.

There is also a minimum level of return on options 1, 3 and 4. We show clearly the level of protection for your capital that applies to each investment option is clearly shown on the following pages. The level of return shown is before tax.

Option 1 (three years and 11 months)

This option gives a return on your investment, with the potential to increase this further.



This is before tax. You pay tax on any profit you make when you cash in your investment.

This option will return at least 105% of your original investment (before tax) at the end of the three years and 11 months. You also have the opportunity to increase your return depending on the performance of the share indexes.

Your return, before tax, will be:

- 105% of your original investment; or
- 100% of your original investment plus 50% of any growth in the Eurostoxx 50 Index and the Eurozone Property Index; whichever is greater.

While you have a minimum level of return, there is no limit on the potential return you could get. The actual return you get will depend on how the indexes perform.

Is option 1 suitable for me?

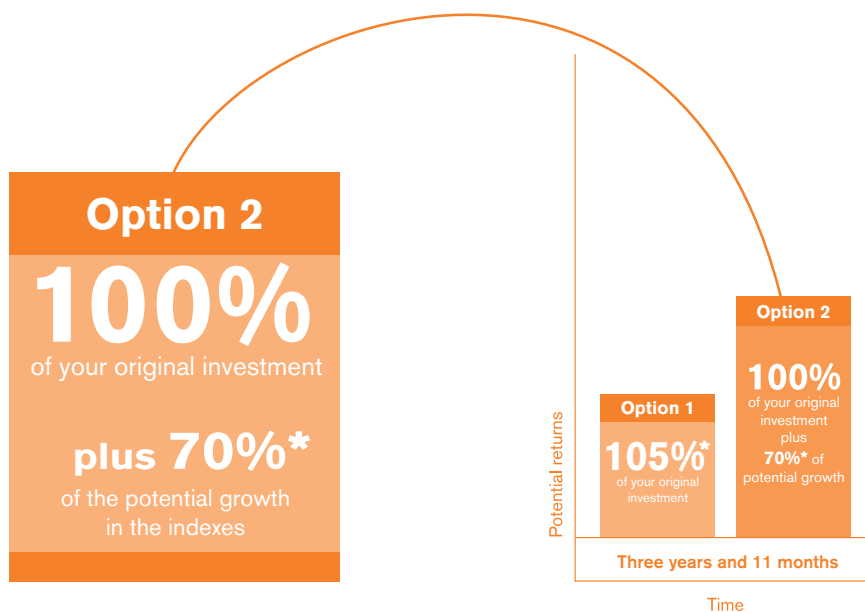
This option could suit you if:

- you want to invest your money for three years and 11 months; and
- you want a minimum level of growth with the opportunity to increase this further.

Remember you cannot cash in your investment before 15 August 2011.

Option 2 (three years and 11 months)

Your original investment is protected and you will also benefit from 70% of the performance of some of the Eurozone's top companies.



*This is before tax. You pay tax on any profit you make when you cash in your investment.

This option will return at least 100% of your original investment at the end of the three years and 11 months. You will also get a return, before tax, linked to 70% of any growth in the share indexes.

Your return, before tax, will be:

- 100% of your original investment; and
- 70% of any growth in the Eurostoxx 50 Index and the Eurozone Property Index:

There is no limit on the potential return you could get on this option. The actual return you get will depend on how the share indexes perform.

Is option 2 suitable for me?

This option could suit you if:

- you want to invest your money for three years and 11 months; and
- you are looking for a good growth potential and don't need a minimum level of return.

Remember you cannot cash in your investment before 15 August 2011.

Option 3 (four years and 11 months)

You will get back 20% of your money after one year, along with a very competitive return on that money. We will invest the rest of your money for four years and 11 months. You will have the security of getting back a minimum level of return at the end of that period.



*This is before tax. You pay tax on any profit you make when you cash in your investment.

Option 3 gives a return on your investment in two ways.

- 1 You will get a return of 5% (before tax) on 20% of your money after one year.**
- 2 You also have the opportunity to increase this return further depending on how the indexes perform.**

Part one - your protected return after one year

20% of the amount you invest will go into this part. After one year we will give you back this amount. You will also get a return of 5% before tax on that money.

Part two - your protected investment

80% of the amount you invest will go into this part. This part of your investment is linked to the performance of the Eurostoxx 50 Index and the Eurozone Property Index for the full investment period of four years and 11 months.

Your return, before tax, on part two will be:

- 107% of your investment in part two; or
- 100% of your investment in part two plus 50% of any growth in the specific indexes; whichever is greater.

While there is a minimum level of return, there is no limit on the potential return you could get. The actual growth you get will depend on how the indexes perform.

Is option 3 suitable for me?

This option could suit you if the following apply.

- You want to invest for four years and 11 months and want a minimum level of growth with the opportunity to increase this further;
- You want access to some of your money after one year and you would like a rate of return, on that part of your money, that is higher than most current deposit account rates. By doing this, you are reducing the level of your potential growth on the indexes the rest of your money tracks over the full investment period.
- This option should provide the opportunity for good growth over four years and 11 months.

Remember you cannot cash in your investment before 14 August 2012.

Option 4 (four years and 11 months)

You will get back 20% of your money after one year, along with a very competitive return on that money. We will invest the rest of your money for four years and 11 months. We will protect your capital at the end of that period and you will have a higher potential for growth than with option 3.



*This is before tax. You pay tax on any profit you make when you cash in your investment.

Option 4 gives a return on your investment in two ways.

- 1 You will get a return of 5% (before tax) on 20% of your money after one year.**
- 2 You also have the opportunity to increase this return further depending on how the indexes perform.**

Part one - your protected return after one year

20% of the amount you invest will go into this part. After one year we will give you back this amount. You will also get a return of 5% before tax on that money.

Part two - your protected investment

80% of the amount you invest will go into this part. This part of your investment is linked to the performance of the Eurostoxx 50 Index and the Eurozone Property Index for the full investment period of four years and 11 months.

Your return, before tax, in part two will be:

- 100% of your investment in part two; and
- 70% of any growth in the indexes.

While there is the security of capital protection, there is no limit on the potential return you could get. The actual growth you get will depend on how the indexes perform.

Is option 4 suitable for me?

This option will suit you in the following circumstances.

- You want to invest for four years and 11 months and don't need a minimum level of return on all of your money.
- You want access to some of your money after one year and you would like a rate of return, on that part of your money, that is higher than most current deposit account rates. You understand that by doing this, you are reducing the level of your potential growth on the indexes the rest of your money tracks over the full investment period.
- This option should suit you if you are looking for a higher growth potential over four years and 11 months.

Remember you cannot cash in your investment before 14 August 2012.

Your questions answered

How long is this offer available for?

The closing date for the investment is 07 September 2007. The investment will start on 14 September 2007.

What is the smallest amount I can invest?

The smallest amount you can invest is €3,000.

How am I protected against any fall in share prices?

Each **sure**options protects your original investment at the end of the investment periods.

We will also aim to protect you from any falls in the prices of the indexes towards the end of your investment. We smooth out the ups and downs over the final 12 months of each option so we reduce the effect of falls in the value of the indexes. However, this can also reduce the growth in your investment if the indexes rise in value over this final period.

How the set returns and capital protection work

The set returns and capital protection on **sure**options 35 are provided to us by Bear, Stearns International Limited (Bear Stearns).

Bear, Stearns International Limited (BSIL) is a wholly owned subsidiary of The Bear, Stearns Companies Inc. (NYSE:BSC). BSIL currently employs more than 1,100 staff in London who serve corporations, institutions, partnerships and governmental entities in the United Kingdom, Europe and the Middle East. BSIL's capabilities include investment banking, institutional equities and fixed income sales, trading and research, derivatives, financial futures, foreign exchange and global clearing. Bear, Stearns International Limited is authorised and regulated by the Financial Services Authority.

Your contract is with us (Irish Life). We have formed a contract with Bear Stearns to provide the set returns and capital protection on this investment. We are committed to passing the full value of the amounts we receive from Bear Stearns to you. We will not use any other assets to meet these commitments.

What charges do I pay?

We include the costs of setting up and running the investment. Please read the customer information notice for full details of the effect these charges will have on your investment.

Can I cash in my investment early?

sureoptions are fixed-term investments which last either three years and 11 months or four years and 11 months. Option 3 and 4 will repay 20% of your money after one year. At that stage your investment in this part will end and must be withdrawn. **You cannot cash in any of the options before the end of the investment period.**

What happens at the end of the investment period?

At the end of your investment period, you can:

- cash in your investment; or
- take out a new investment available at that time.

If you do not choose any of the options shown above, we will place the value of your investment (at the end of the investment term) into the Irish Life Cash Fund for you.

What tax do I pay?

You must pay tax on any profit that you make on **sureoptions**. The tax rate is currently 23%. That is the standard rate of income tax, currently 20%, plus 3%. We will take this tax and pay it to the Revenue for you. This tax is paid when:

- you cash in your investment;
- you die; or
- you transfer ownership of your **sureoptions** to someone else.

If you do not cash in your benefit amount on the guarantee date, we will transfer it into the Irish Life Claims Cash Fund. If your plan is still invested on the eighth anniversary of your investment, we will take exit tax of 23% on any profit on the investment at that date and every eight years after that.

Tax on your guaranteed return after one year on options 3 and 4

You may pay tax when we pay you your guaranteed return after one year - part one of options 3 and 4. The level of tax you pay at that stage would depend on the value of your overall **sureoptions** at that stage.

You will then pay tax at the end of the full investment period - four years and 11 months - on the overall profit your **sureoptions** has made. We will reduce the tax you pay to allow for any tax you have paid at the end of year one. If there is no growth on part two of your bond, this could mean that, after we pay the tax on the overall profit on your bond, you could get back less than you invested in that part of your **sureoptions**.

The total minimum amount you will get back from your **sureoptions** for Options 3 and 4 is:

- your original investment in part one of your bond; plus
- your protected return; plus
- your original investment (plus your minimum level of return if you choose option 3) in part two of your bond; less
- tax on the overall profit made.

This information is based on current tax rules that could change in the future.

What happens to my **sureoptions if I die?**

If you die, we will pay 101% of the cash-in value of **sureoptions** at the date of your death. The fund guarantees do not apply if you die, which means that the cash-in value could be higher or lower than the amount you originally invested. Under current law, we will have to pay tax at 23% on your profit if we pay a death benefit. (See the section called 'What tax do I have to pay?')

If you die and your **sureoptions** is in joint names, we will transfer it to the other investor. We will not pay a death benefit at that stage.

Warning: You cannot cash in your investment before the maturity date. If on death however, your investment is cashed in before 15 August 2011 (for Options 1 & 2) or 14 August 2012 (for Options 3 & 4), you may lose some or all of the money you put in.

Who can invest in **sure**options?

You must be living in the Republic of Ireland and be at least 18.

What happens after I apply?

When we receive your application, we will send you:

- an investment schedule which outlines the details of your investment;
- an investment document which sets out the terms and conditions of your investment;
- a copy of this booklet; and
- a detailed customer information notice.

sureoptions service

Can I change my mind?

We want to make sure that you are happy with your decision to invest in **sureoptions**. As a result, you will have 30 days from the day that we send you your investment documents to change your mind and cancel the investment. If you decide to cancel at that stage, you will get back the original amount you invested in **sureoptions**, less any reduction in the value of your investment that may have taken place while the investment was in place.

How will you keep me informed on the progress of my investment?

We will write to you each year with an update on your **sureoptions**. The statement will clearly show you the current value of your investment. If you need an update on the performance of your **sureoptions** at any stage, you can also call our customer service department on the number below.

Who can I speak to if I have any questions or complaints?

If you have any questions about your **sureoptions**, you should contact our Customer Service team on 01 704 1010. Our lines are open from 8am to 8pm Monday to Thursday, 8am to 6pm on Fridays and 9am to 1pm on Saturdays. To help improve customer service, we will record or monitor calls.

We will do our best to sort out your complaint fairly and promptly through our internal complaints procedures. However, if you are not happy with the outcome of your complaint, you should contact the Financial Services Ombudsman's Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo-call: 1890 882 090

Fax: 01 662 0890

E-mail: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

sureoptions - Important notice

We have written this booklet to help you understand **sureoptions**. We cannot include all the details specific to your investment. You will find these details in your investment document which is the legal contract with us. This contract is provided by Irish Life Assurance plc, and Irish law applies.

Your Customer Information Notice

Introduction

This notice is designed to highlight some important details about this investment and, along with the **sure**options Series 35 booklet, is meant to be a guide to help you understand your investment. Full details of the specific benefits and options that apply to you will be contained in your investment schedule, terms and conditions booklet and personalised customer information notice which you will receive when the contract is in place. It is important that you should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

A copy of the terms and conditions booklet is available on request.

Any Questions?

If you have any questions on the information included in this customer information notice you should contact your sales adviser or your insurer Irish Life, who will deal with your enquiry at our Customer Services Department, Lower Abbey Street, Dublin 1.

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A. INFORMATION ABOUT THE POLICY

1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

sureoptions series 35 is a lump-sum investment which offers a choice of four investment options with different fixed investment terms.

You may choose either a 3 year 11 month investment period or a 4 year 11 month investment period, with 2 options available within each investment period. You may not combine options with different investment periods in the one investment.

Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

Your sales adviser must indicate whether paragraph a) or paragraph b) below applies.

- ☐ a) This investment replaces in whole or in part an existing investment with Irish Life, or with another insurer. Your sales adviser will advise you as to the financial consequences of such replacement and of possible financial loss as a result. You will be asked at the beginning of your application form to confirm this in writing. Please ensure that you have completed this section of the form and that you are satisfied with the explanations provided by your sales adviser before you complete the rest of the application form.
- ☐ b) This investment does not replace in whole or in part an existing investment with Irish Life or with any other insurer.

2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

Option 1 and Option 2 (3 year 11 month investment period)

You cannot cash in your **sureoptions** series 35 before the fund guarantee date, which is the 15 August 2011. At the fund guarantee date, your **sureoptions** series 35 investment will be transferred into a cash fund. It may be cashed in at any stage after the fund guarantee date.

Option 3 and Option 4 (4 year 11 month investment period)

You cannot cash in any part of your **sureoptions** series 35 before the relevant fund guarantee date. The fund guarantee date for the Protected Return Fund 35 is 15 September 2008. At the end of year one, the value of this part of your investment will be paid out to you.

The fund guarantee date for **sureoptions** 35 Fund 3 and **sureoptions** 35 Fund 4 is 14 August 2012. At the fund guarantee date, your investment in whichever of these two funds you have chosen will be transferred into a cash fund. It may be cashed in at any stage from then on.

After the lump sum investment at the start of the plan, no further payments can be made.

3. HOW DOES THE SUREOPTIONS 35 TRACKER BOND WORK?

sureoptions Series 35 is a lump-sum investment which offers a choice of four investment options with different fixed investment terms.

You may choose either a 3 year 11 month investment period or a 4 year 11 month investment period, with 2 options available within each investment period.

3 year 11 month investment period

Option 1

100% of your total investment amount you invest will go into **sureoptions** 35 Fund 1.

Option 2

100% of your total investment amount you invest will go into **sureoptions** 35 Fund 2.

sureoptions 35 Fund 1

Your fund-guarantee (before tax) on the fund guarantee date of 15 August 2011 will be 105% of your total investment amount in **sureoptions** 35 Fund 1. You will also receive 50% of the growth that takes place in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes) in excess of 10%. The combined growth is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

For your investment of €20,000, your guaranteed amount will be €21,000. This corresponds to a compound annual rate of return (CAR) of 1.25% a year before tax.

If the indexes grow by more than 10%, you will also receive 50% of the index growth in excess of 10%, allowing for averaging.

sureoptions 35 Fund 2

Your fund-guarantee is that you will get back your total investment amount in **sureoptions** 35 Fund 2 on the fund guarantee date of 15 August 2011. If the indexes rise, on the fund guarantee date the value of your investment before tax will be 100% of your original investment amount plus 70% of the combined growth in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes), over the term. The combined growth after 3 years 11 months is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

For your investment of €20,000, your guaranteed amount will be €20,000. This corresponds to a compound annual rate of return (CAR) of 0% a year. This means that even if the value of the indexes fall over the term of your investment you will still receive back your initial investment in full. If the indexes grow you will also receive 70% of the index growth, allowing for averaging.

4 year 11 month investment period

Option 3

Your total investment amount will be split as follows:

- 20% will be invested in the Protected Return Fund 35.
- 80% will be invested in **sureoptions 35 Fund 3**.

Option 4

Your total investment amount will be split as follows:

- 20% will be invested in the Protected Return Fund 35.
- 80% will be invested in **sureoptions 35 Fund 4**.

Protected Return Fund 35

If you chose the 4 year 11 month investment period, 20% of your total investment amount will be invested in this fund. After 12 months (on 15 September 2008) the fund-guarantee is to give you back the amount invested in this fund and also give you a return of 5% less any tax that may be due.

For your investment of €20,000, €4,000 will be invested in the Protected Return Fund 35 and you will receive a guaranteed amount of €4,200 after 12 months. This corresponds to a compound annual rate of return (CAR) of 1% over the year on your total investment amount.

sureoptions 35 Fund 3

80% of your total investment amount will be invested in this fund.

Your fund-guarantee (before tax) on the fund guarantee date of 14 August 2012 will be 107% of the amount invested in this fund. You will also receive 50% of the growth that takes place in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes) in excess of 14%. However the amount that you receive may be reduced where some tax arising on the Protected Return Fund 35 was not payable until the end of your overall investment. The combined growth is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

For your investment of €20,000, €16,000 will be invested in **sureoptions 35 Fund 3** and your guaranteed amount will be €17,120. This corresponds to a minimum compound annual rate of return (CAR) of 1.1% a year before tax on your total investment amount.

If the indexes grow by more than 14%, you will also receive 50% of the index growth, allowing for averaging, in excess of 14%.

sureoptions 35 Fund 4

80% of your total investment amount will be invested in this fund.

Your fund-guarantee (before tax) is to give you back at least the amount invested in this fund, on the fund guarantee date of 14 August 2012. However the amount that you receive may be reduced where some tax arising on the Protected Return Fund 35 was not payable until the end of your overall

investment. If the value of the indexes rises, on the fund guarantee date the value of your investment before tax will be the full amount of your investment in this fund plus 70% of the growth in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes), over the term. The combined growth after 4 years 11 months is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

For your investment of €20,000, €16,000 will be invested in **sureoptions** 35 Fund 4 and your guaranteed amount will be €16,000. This corresponds to a compound annual rate of return (CAR) of 0% a year on your total investment amount. This means that even if the value of the indexes falls over the term of your investment you still receive back your initial investment in full. If the indexes grow you will also receive 70% of the index growth, allowing for averaging.

Averaging

The combined growth at the end of your investment is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period. Doing this will protect the value of your investment if the indexes fall over the final 12 months. However, it will also reduce the growth in your investment if the indexes rise over the final 12 months.

For example, if the indexes perform very strongly in the months before your investment matures, this growth will only be partially reflected in the maturity value you receive. If the indexes perform poorly in the months before your investment matures, you will benefit, in that the fall will only be partially reflected in the maturity value you receive.

Dividends

The fact that the **sureoptions** bond tracks the performance of the equity markets without directly investing in equities means that you will not receive any dividend payments on your investment. Your benefit tracks indexes whose value only reflects the capital growth of the underlying assets and not any dividends paid. As such, **sureoptions** is suitable only as a capital growth investment. It is not suitable if you require a regular income from your investment.

Currency

There is no currency risk associated with your **sureoptions** bond.

4. WHERE DOES MY INVESTMENT GO?

The following tables set out how your investment amount will be used for typical **sureoptions** Series 35 investments.

Investment amount: €20,000

3 Year 11 Month Term

sureoptions 35 Option 1

Your proposed investment of €20,000 will be used, at the date of investment, as follows:

€17,342	This is 87% of your investment and will be used to secure the guaranteed payment of €21,000 before tax, payable after 3 years and 11 months. This is equivalent to a guaranteed return on this part of your investment of 1.25% pa before tax is deducted.
€1,186	This is 6% of your investment and will be used to secure the cash bonus which may be payable after 3 years and 11 months. The cash bonus will be 50% of the growth in the investment indexes in excess of 10% as described in section 7, over the term of your investment.
€1,472	This is 7% of your investment and will be taken in charges.
€20,000	Total

If the cash bonus is zero, the guaranteed payment will represent a return of 1.25% pa before tax, on your total investment over the period to the date of the guaranteed payment.

sureoptions 35 Option 2

Your proposed investment of €20,000 will be used, at the date of investment, as follows:

€16,510	This is 83% of your proposed investment and will be used to secure the guaranteed payment of €20,000 payable after 3 years and 11 months. This is equivalent to a guaranteed return on this part of your investment of 0% pa. This means that even if the value of the indexes falls over the term of your investment you still receive back your initial investment in full.
€2,208	This is 11% of your proposed investment and will be used to secure the cash bonus which may be payable after 3 years and 11 months. The cash bonus will be 70% of the growth before tax in the investment indexes described in section 7.
€1,282	This is 6% of your proposed investment and will be taken in charges.
€20,000	Total

If the cash bonus is zero, the guaranteed payment will represent a return of 0% pa on your total investment over the period to the date of the guaranteed payment. This means that even if the value of the indexes falls over the term of your investment you will still receive back your initial investment in full.

4 Year 11 Month Option

sureoptions Plus 35 Option 3

Your proposed investment of €20,000 will be used, at the date of investment, as follows:

€17,446	This is 87% of your proposed investment and will be used to secure the following guaranteed payments: €4,200 payable after one year, this is equivalent to a guaranteed return of 1% pa over one year on your total investment €17,120 payable after 4 years and 11 months, this is equivalent to a guaranteed return of 1.1% pa before tax on your total investment amount.
€1,052	This is 5% of your proposed investment and will be used to secure the cash bonus which may be payable after 4 years and 11 months. The cash bonus will be 50% of the growth before tax in the investment indexes described in section 7, provided the indexes grow by at least 14 %
€1,502	This is 8% of your proposed investment and will be taken in charges.
€20,000	Total

If the cash bonus is zero, the guaranteed payments will represent a return of 1% pa over one year and 1.1% pa over 4 years 11 months, respectively on your total investment, before any tax is deducted.

sureoptions Plus 35 Option 4

Your proposed investment of €20,000 will be used, at the date of investment, as follows:

€16,558	This is 83% of your proposed investment and will be used to secure the following guaranteed payments: €4,200 payable after one year, this is equivalent to a guaranteed return of 1% pa over one year on your total investment €16,000 payable after 4 years and 11 months, this is equivalent to a guaranteed return of 0% pa on your total investment amount. This means that even if the value of the indexes falls over the term of your investment you will still receive back your initial investment in full.
€2,034	This is 10% of your proposed investment and will be used to secure the cash bonus which may be payable after 4 years and 11 months. The cash bonus will be 70% of the growth before tax in the investment indexes described in section 7.
€1,408	This is 7% of your proposed investment and will be taken in charges.
€20,000	Total

If the cash bonus is zero, the guaranteed payments will represent a return of 1% pa over one year and 0% pa over 4 years 11 months, respectively on your investment, before any tax is deducted. This means that even if the value of the indexes falls over the term of your investment you still receive back your initial investment in full.

5. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

The following tables set out the costs and benefits for a typical **sureoptions** Series 35 investment.

Investment amount: €20,000

Projected Benefits - Option 1
3 year 11 month investment period - assumes 100% investment in sureoptions option 1

Table (A):					
YEAR	A €	B €	C €	D €	E=A+B-C-D €
	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Taxation to date	Projected policy value after payment of taxation
1	20,000	699	1,472	-	19,227
2	20,000	1,425	1,472	-	19,953
3	20,000	2,179	1,472	162	20,544
3 yrs , 11 mths	20,000	2,894	1,472	327	21,095

Note: Certain categories of policyholders may not be liable to tax if the requirements for tax-exempt status are met when tax is due to be paid.

The above return corresponds to a compound annual growth rate (CAR) of 1.7% pa before tax.

Note: The investment values for years 1, 2 and 3 are notional cash-in values which are shown for illustration purposes only. It is not possible to cash in these options before the fund guarantee date at the end of 3 years 11 months.

Projected Benefits - Option 2

3 year 11 month investment period - assumes 100% investment in sureoptions option 2

Table (B):

YEAR	A €	B €	C €	D €	E=A+B-C-D €
	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Taxation to date	Projected policy value after payment of taxation
1	20,000	791	1,282	-	19,509
2	20,000	1,615	1,282	76	20,256
3	0,000	2,473	1,282	274	20,917
3 yrs, 11 mths	20,000	3,292	1,282	462	21,548

Note: Certain categories of policyholders may not be liable to tax if the requirements for tax-exempt status are met when tax is due to be paid.

The above return corresponds to a compound annual growth rate (CAR) of 2.4% pa before tax.

Note: For tables (A) and (B) the investment values for years 1, 2 and 3 are notional cash-in values which are shown for illustration purposes only. It is not possible to cash in these options before the fund guarantee date at the end of 3 years 11 months.

Projected Benefits - Option 3

4 year 11 month investment period - assumes 100% investment in sureoptions option 3.

Table (C):

YEAR	A €	B €	C €	D €	E €	F= A+B-C-D-E €
	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Taxation to date	Benefits received to date after taxation	Projected policy value after payment of taxation
1	20,000	699	1,502	0	4,200	14,997
2	20,000	1,298	1,502	0	4,200	15,596
3	20,000	1,922	1,502	97	4,200	16,123
4	20,000	2,570	1,502	246	4,200	16,623
4 Yrs, 11 mths	20,000	3,187	1,502	388	4,200	17,098

Note: Certain categories of policyholders may not be liable to tax if the requirements for tax-exempt status are met when tax is due to be paid.

The above return of €17,098 corresponds to a compound annual growth rate (CAR) of 1.4% pa before tax on your total investment over 4 years 11 months.

The payment of €4,200 you receive after one year corresponds to a compound annual growth rate (CAR) of 1% pa before tax on your total investment over 1 year.

Projected Benefits - Option 4

4 year 11 month investment period - assumes 100% investment in sureoptions option 4.

Table (D):						
YEAR	A € Total amount of premiums paid into the policy to date	B € Projected investment growth to date	C € Projected expenses and charges to date	D € Taxation to date	E € Benefits received to date after taxation	F= A+B-C-D-E € Projected policy value after payment of taxation
1	20,000	790	1,408	0	4,200	15,182
2	20,000	1,489	1,408	19	4,200	15,863
3	20,000	2,220	1,408	187	4,200	16,425
4	20,000	2,985	1,408	363	4,200	17,014
4 Yrs, 11 mths	20,000	3,717	1,408	531	4,200	17,578

Note: Certain categories of policyholders may not be liable to tax if the requirements for tax-exempt status are met when tax is due to be paid.

The above return of €17,578 corresponds to a compound annual growth rate (CAR) of 2% pa before tax on your total investment over 4 years 11 months.

The payment of €4,200 you receive after one year corresponds to a compound annual growth rate (CAR) of 1% pa before tax on your total investment over 1 year.

Note: For tables (C) and (D), the investment values for years 1, 2, 3 and 4 are notional cash-in values which are shown for illustration purposes only. It is not possible to cash in these options before the fund guarantee date at the end of 4 years 11 months.

IMPORTANT: THE ILLUSTRATIONS IN TABLES (A), (B), (C) and (D) ASSUME AN INCREASE OF 4.1% PER ANNUM IN THE INDEXES THIS INVESTMENT TRACKS. THE GROWTH ON THE INDEXES DETERMINES THE RETURN YOU WILL RECEIVE ON YOUR INVESTMENT ON THE FUND GUARANTEE DATE. THESE GROWTH RATES ARE FOR ILLUSTRATION PURPOSES ONLY AND ARE NOT GUARANTEED. ACTUAL GROWTH MAY BE MORE OR LESS THAN ILLUSTRATED.

Based on the assumed growth in the index above, the effect of the expenses and charges shown is to reduce the assumed return on your policy by 2% and 1.8% per annum for the two 3 year 11 month investment period policies in tables (A) and (B) respectively. Based on the assumed growth in the index above, the effect of the expenses and charges shown

is to reduce the assumed return on your policy by 2% and 1.9% per annum for the two 4 year 11 month investment period policies in tables (C) and (D) respectively.

6. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

The levels of payment shown are based on the typical investments outlined in section 3 above.

3 YEAR 11 MONTH INVESTMENT PERIOD

Illustrative table of Intermediary/Sales Remuneration		
YEAR	€ Premium payable in that year	€ Projected total intermediary/sales remuneration payable in that year
1	20,000	520
2	0	0
3	0	0
3 yrs, 11 months	0	0

4 YEAR 11 MONTH INVESTMENT PERIOD

Illustrative table of Intermediary/Sales Remuneration		
YEAR	€ Premium payable in that year	€ Projected total intermediary/sales remuneration payable in that year
1	20,000	520
2	0	0
3	0	0
4	0	0
4yrs, 11 months	0	0

The projected intermediary/sales remuneration shown above includes the costs paid by Irish Life in giving sales advice, service and support for the investment. These costs are included in the investment charges set out in column C of the illustrative tables of projected benefits and charges in section 3.

7. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

The values illustrated above are not guaranteed. What you get back also depends on how the value of the indexes this investment tracks changes over the term of the investment. You could get back more or less than these projected benefits.

However, there are set returns and capital protection in respect of your investment in each fund. These are provided to Irish Life Assurance plc (Irish Life) by Bear Stearns International Limited (Bear Stearns). Irish Life does not provide set returns and capital protection on these funds.

The fund-guarantees explained

Capital protection

Bear Stearns has contracted to provide to us the minimum capital return amounts for the **sureoptions 35 Funds** (1, 2, 3 and 4) along with the Protected Return Fund 35. This means Bear Stearns are to provide to Irish Life the capital protection amounts of 105% in the **sureoptions 35 Fund 1**, 100% in the **sureoptions 35 Fund 2**, 107% in the **sureoptions 35 Fund 3** or 100% in the **sureoptions 35 Fund 4**. If you choose the 4 year 11 month investment period Bear Stearns will also provide Irish Life with the capital protection amount of 105% in the Protected Return Fund 35 at the end of the first year.

Growth potential

Option 1 and Option 2 (3 year 11 month investment period)

If, over the 3 year 11 month term, the **sureoptions 35 Fund 1** or the **sureoptions 35 Fund 2** returns are greater than the capital protection, then Bear Stearns has contracted to provide to us the growth returns for the fund. This means that at the end of the investment period, Bear Stearns are to provide to Irish Life 50% of any growth that takes place (if you have chosen to invest in the **sureoptions 35 Fund 1**) or 70% of any growth that takes place (if you have chosen to invest in the **sureoptions 35 Fund 2**).

Option 3 and Option 4 (4 year 11 month investment period)

If, over the 4 year 11 month term, the **sureoptions 35 Fund 3** or the **sureoptions 35 Fund 4** returns are greater than the capital protection, then Bear Stearns has contracted to provide to us the growth returns for the fund. This means that at the end of the investment period, Bear Stearns are to provide to Irish Life 50% of any growth that takes place (if you have chosen to invest in the **sureoptions 35 Fund 3**) or 70% of any growth that takes place (if you have chosen to invest in the **sureoptions 35 Fund 4**).

Your contract is with Irish Life. Separately Irish Life has contracted with Bear Stearns to provide the set returns and capital protection to Irish Life in relation to the fund in which we invest your money. Irish Life's commitment to you is to pass on the full value of the underlying fund, including the amounts it receives from

Bear Stearns in respect of your investment. No other assets of Irish Life will be used to meet these commitments. Bear Stearns' commitment is restricted to its contract with Irish Life. You do not have a contract with Bear Stearns.

3 year 11 month investment period

Option 1

100% of the amount you invest will go into **sureoptions 35 Fund 1**.

Option 2

100% of the amount you invest will go into **sureoptions 35 Fund 2**.

sureoptions 35 Fund 1

Your fund-guarantee (before tax) on the fund guarantee date will be the greater of 105% of your original investment amount in **sureoptions 35 Fund 1**, or 100% of your original investment amount plus 50% of the growth that takes place in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes), over the investment period. The combined growth is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

sureoptions 35 Fund 2

Your fund-guarantee is to get your original investment amount in **sureoptions 35 Fund 2** back on the fund guarantee date in 3 years 11 months time. If the indexes rise, on the fund guarantee date the value of your investment before tax will be 100% of your original investment amount plus 70% of the combined growth in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes), over the term. The combined growth after 3 years 11 months is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

4 year 11 month investment period

Option 3

Your investment amount will be split as follows:

- 20% will be invested in the Protected Return Fund 35.
- 80% will be invested in **sureoptions 35 Fund 3**.

Option 4

Your investment amount will be split as follows:

- 20% will be invested in the Protected Return Fund 35.
- 80% will be invested in **sureoptions 35 Fund 4**.

Protected Return Fund 35

If you chose the 4 year 11 month investment period, 20% of your investment amount will be invested in this fund. After 12 months the fund-guarantee is to give you back 105% of the amount invested in this fund less any exit tax that may be due.

sureoptions 35 Fund 3

80% of your total investment amount will be invested in this fund.

Your fund guarantee (before tax) on the fund guarantee date after 4 years 11 months will be the greater of 107% of your investment in this fund (80% of your total original investment), or 100% of your investment in this fund plus 50% of the growth that takes place in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes), over the investment period. However the amount that you receive may be reduced where some tax arising on the Protected Return Fund 35 was not payable until the end of your overall investment.

The combined growth after 4 years 11 months is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period. This averaging will protect the value of your investment if the indexes fall over the final 12 months. However, it will also reduce the growth in your investment if the indexes rise over the final 12 months.

sureoptions 35 Fund 4

80% of your total investment amount will be invested in this fund.

Your fund guarantee (before tax) on the fund guarantee date after 4 years 11 months will be to get back at least the amount invested in the fund. However the amount that you receive may be reduced where some tax arising on the Protected Return Fund 35 was not payable until the end of your overall investment.

If the value of the indexes rises, on the fund guarantee date the value of your investment before tax will be the full amount of your investment in this fund plus 70% of the growth in the indexes (a mix of the Eurostoxx 50 and the Eurozone Property (EPEU) indexes) over the term. The combined growth after 4 years 11 months is adjusted to reflect the average growth in the indexes taken every month over the final 12 months of the investment period.

This averaging will protect the value of your investment if the indexes fall over the final 12 months. However, it will also reduce the growth in your investment if the indexes rise over the final 12 months.

8. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

If the cost of administering your **sureoptions** series 35 investment increases unexpectedly we may need to increase the charges on your investment. We can alter **sureoptions** series 35 (or issue another investment in its place) if at any time it becomes impossible or impracticable to carry out any of the rules of your investment because of a change in the law or other circumstances beyond our control. Before we alter your **sureoptions** series 35 investment (or issue another in its place), we will send a notice to your last known address explaining the change and your options.

9. INFORMATION ON TAXATION ISSUES

Under current Irish tax law (June 2007), tax is payable on returns made on this investment. We will pay tax at the rate which applies for customers of life-assurance companies (currently 23%). This tax rate is equal to the standard rate of income tax (currently 20%) plus 3%. Where the charge applies, Irish Life will deduct any tax due from the value of your investment and pay it to the Irish Revenue. We will pay you the after tax amount.

We must pay tax on investment returns:

Option 1 and Option 2

- when you cash in your investment after 3 years 11 months;

Option 3 and Option 4

- when you cash in part of your investment at the end of year one;
- when you cash in the rest of your investment after 4 years 11 months;

All Options

- if we pay the death benefit;
- on every eighth anniversary (as outlined below); and
- if you transfer all or part of your investment to somebody else. There are some exceptions to this however you must inform us if you transfer the investment.

If you do not cash in the investment on the guarantee date, we will transfer it to the Life Claims Cash Fund. If your policy is still invested on the eighth anniversary, and on every eighth anniversary, after the start of your investment, we will take off tax at that time.

The tax you pay on each eighth anniversary will reduce the amount invested in the fund from that date onwards. Where tax is deducted from your fund on each eighth anniversary, this tax can be offset against any tax that is payable on a subsequent full encashment.

In some circumstances, more tax may be due after you die. For example, if the benefit is paid to your estate, your beneficiaries may have to pay inheritance tax. There is no inheritance tax due on an inheritance between a married couple. In certain circumstances, inheritance tax due under this investment may be reduced by any tax paid if you die.

If payments are made by anyone other than the legal owner of the investment, for example from a company or business account, there may be other tax implications.

Certain categories of policyholders may not be liable to tax if the requirements for tax-exempt status are met when tax is due to be paid. It is up to you to satisfy yourself that you have complied fully with all revenue reporting requirements and are aware of the implications of non-disclosure.

Please contact your financial adviser or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your investment.

10. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY

What are the benefits and options provided under this investment?

Your **sureoptions** series 35 is an investment designed to meet your medium-term investment needs with investment options which offer fund guarantees:

- at the end of 3 years 11 months; or
- at the end of the first year and again at the end of 4 years 11 months.

Your investment will end if you die (or, for a joint life case, when the second of the investors dies). If this occurs we will pay 101% of the value of your fund, less the appropriate exit tax. Please note that the fund guarantees are provided at the end of the guarantee period only and that the amount we pay in the event of a death before that date could be less than the amount invested. The procedure for paying the benefits on death is set out in your Terms and Conditions booklet.

What is the term of the investment?

If you choose **sureoptions** option 1 or **sureoptions** option 2, the term of your investment is 3 years 11 months.

If you choose **sureoptions** option 3 or **sureoptions** option 4, the term of your investment is 4 years 11 months.

Are there any circumstances under which the investment may be ended?

Your **sureoptions** series 35 investment will end if you die.

How are the payments invested?

sureoptions series 35 is a unit-linked investment. In return for your investment amount we allocate units to your **sureoptions** series 35 investment from the relevant fund according to your choice of options. The value of your investment is linked to the value of these units. The value of a unit will rise or fall over time, depending on how the underlying assets perform. You do not own the units. Unit-linking is simply a method of working out the value of your investment at any date. The value of your investment at any date will be equal to the total of the number of units allocated to your investment from each fund multiplied by the unit price for units of that fund on that date. The value of your investment will therefore rise and fall over time as the unit prices change to reflect the value of the underlying assets.

Is there an opportunity to change your mind?

When your welcome pack is issued you will have an opportunity to cancel the investment if you are not satisfied that the benefits meet your needs. You may do this by writing to the Customer Services Department at Irish Life within 30 days of the date that we send you details of your investment. On cancellation all benefits will end and Irish Life will refund your investment amount, subject to taking off any losses that may have been incurred as a result of falls in the value of assets relating to the investment during the period it was in force.

Law applicable to your investment

Irish Law governs the investment and the Irish Courts are the only courts that are entitled to settle disputes.

What to do if you are not happy or have any questions?

If for any reason you feel that this investment is not right for you, or if you have any questions, you should contact Irish Life Customer Services Department, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Services Department also operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman's Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

B. INFORMATION ON SERVICE FEE

There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your terms and conditions booklet.

C. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY

Insurer

sureoptions series 35 is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Financial Regulator. You can contact us at Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 704 1010, by fax at 01 704 1900 and by e-mail at customerservice@irishlife.ie. To help improve customer service, we will record or monitor calls.

Insurance Intermediary

The sales adviser should insert details of their name, legal status, their address for correspondence and a contact telephone number/fax number or e-mail address and where relevant the companies with whom agencies are held.

No delegated or binding authority is granted by Irish Life to your sales advisor in relation to underwriting, claims handling or claims settlement.

D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT

We at Irish Life are obliged by law to tell you if any of the following events occurs during the term of your contract:

- we change our name;
- our legal status changes;
- our head office address changes;
- an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.

Notes

Notes

Notes

Irish Life & Permanent plc (trading as permanent tsb) and Irish Life Assurance plc are regulated by the Financial Regulator.

LARC No.

Your details (please use BLOCK CAPITALS)

Title Surname

First name(s) Male ☐ Female ☐

Date of birth

Proposer (if different from above)

Joint name title Surname

First name(s) Male ☐ Female ☐

Date of birth

Phone Work E-mail

Home address

Proposer address (if different from above)

Investment details

I want to invest the amount shown below in the **sureoptions series 35**.

3 year 11 months

Option 1

or

Option 2

€ V53

€ V54

Minimum investment €3,000. Maximum investment €1,000,000.

4 year 11 months

Option 3

€ V55

Minimum investment €3,000. Maximum investment €1,000,000.

Option 4

€ V56

Minimum investment €3,000. Maximum investment €1,000,000.

Warning: You cannot cash in your investment before the maturity date. If on death however, your investment is cashed in before 15 August 2011 (for Options 1 & 2) or 14 August 2012 (for Options 3 & 4), you may lose some or all of the money you put in.

The set returns and capital protection on sureoptions 35 are provided to us by Bear, Stearns International Limited (Bear Stearns).

NOTE: Please enclose your cheque made payable to Irish Life Assurance plc. We will need the following documents to fulfil money laundering regulations: An original valid Irish/UK driver's licence (full or provisional) or valid Passport and original recent utility bill with your name and address. These documents will be returned to you immediately.

Declaration under Regulation 6(3) of the Life Assurance (Provision of Information) Regulations, 2001

Please complete this section by ticking the appropriate box.

This plan does not replace an existing plan ☐ This plan does replace an existing plan ☐

WARNING

If you propose to take out this plan in complete or partial replacement of an existing plan, please take special care to satisfy yourself that this plan meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing plan. If you are in doubt about this, please contact your insurer or insurance intermediary.

Ref. Plan Number

Declaration of Insurer or Intermediary

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001

(Client name and address)

has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the client as to the financial consequences of replacing an existing plan with this plan by cancellation or reduction, and of possible financial loss as a result of such replacement.

Signed

Date

Irish Life Assurance plc

Declaration of Client

I confirm that I have received in writing the information specified in the above declaration.

Signed (Signature of customer)

Signed (Joint signature)

Date

Sign and Date

I/We understand that the investment will not commence until the application has been accepted by Irish Life Assurance plc, and that the investment will not occur until 14 September 2007. Acceptance will not occur until the policy documentation has been issued. I/We understand that a copy of this application is available on request. I authorise Irish Life Assurance plc, to hold and process information in connection with this contract or transaction. This includes any other information supplied to or obtained by Irish Life Assurance plc. Irish Life Assurance plc may hold and process information for administrative, customer care and service purposes. I/We have read and understand the contents of the booklet and customer information notice.

Signature

Date

Signature of proposer (if different)

Joint Signature

Data Protection and Confidentiality

The information you give here will be used to process your application on computer. We may use this information to send you details of other products from companies within the Irish Life & Permanent Group (a financial services group mainly made up of life assurance, banking and personal finance companies). For this purpose we may pass this information to the other companies within the Group. If you do not wish to avail of this service, please tick this box. ☐ The option to decline this service may be exercised at any time in the future (even if you do not tick this box) by simply writing to the Marketing Department, Irish Life, Lower Abbey Street, Dublin 1.

For Office Use Only

Branch No.

Options 1 & 2 Single

SO35SAA

Joint

SO35LAA

Options 3 & 4 Single

SP35SAA

Joint

SP35LAA

I.D. and address inspected and verified by

Date

We offer investment,
protection, pension and
savings products.

Contact us

phone: 01 704 1010

8am to 8pm Monday to Thursday

8am to 6pm on Fridays

9am to 1pm on Saturdays

fax: 01 704 1900

e-mail: customerservice@irishlife.ie

website: irishlife.ie

write to: Irish Life Assurance plc, Lower Abbey Street, Dublin 1.