

100% Capital Protection



Irish Life



DUAL RETURN BOND 1



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Under the bonnet of Dual Return

- 100% Capital Protected
- Structure:
 - 7% Fixed Return after 12 months on one third of investment
 - Remaining two thirds is invested for 4 years 11 months
 - 100% participation in EuroStoxx 50
 - Cap of 35%
- Client allocation 101%



Return Breakdown



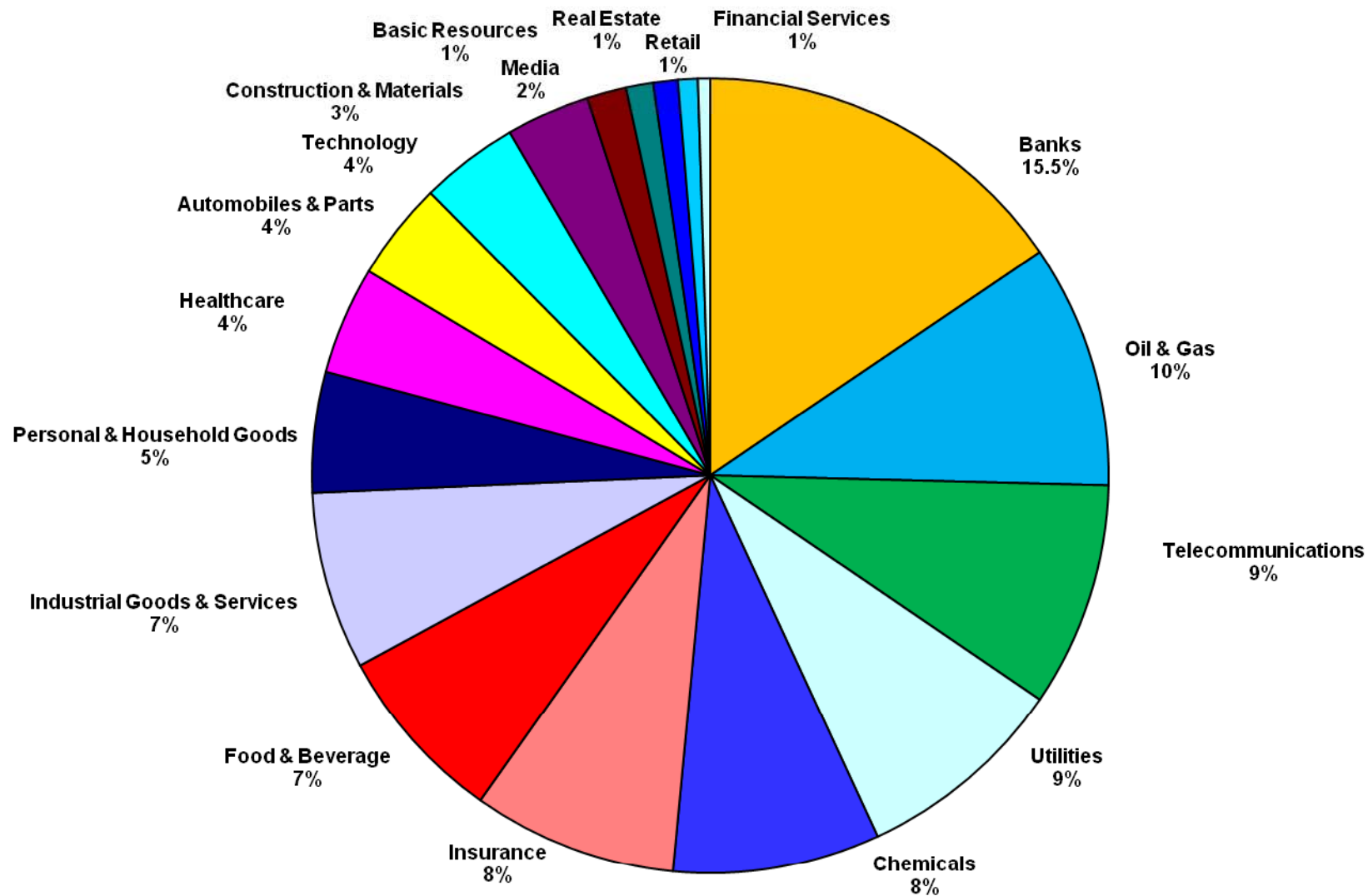
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1/3rd Your 7% before tax return on 100k investment (€33,333) after 1 yr.	2/3rd Averaged performance of Eurostoxx 50	2/3rds 100% of that return (with a cap of 35%)	2/3rds Your return (before tax) on €100,000 (€66,666.67) after 4 yrs 11 months.
€35,666	Index falls by 10%	0%	€66,666.67
€35,666	Index grows by 25%	25%	€83,333.33
€35,666	Index grows by 35%	35%	€90,000.00



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The EuroStoxx 50 – Strong sector Diversification





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The EuroStoxx 50 – Household names



L'ORÉAL



Global Companies listed in Europe



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The EuroStoxx 50 – Performance





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Why Dual Return

- 100% Capital Protected
- Strong one year fixed return – 7% (Before Tax)
 - This portion is returned to the client after 12 months with fixed return
- 101% allocation for the client
- Access growth potential of Europe's top 50 companies
- Minimum premium €10K

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Irish Life Assurance is authorised by the Central Bank of Ireland