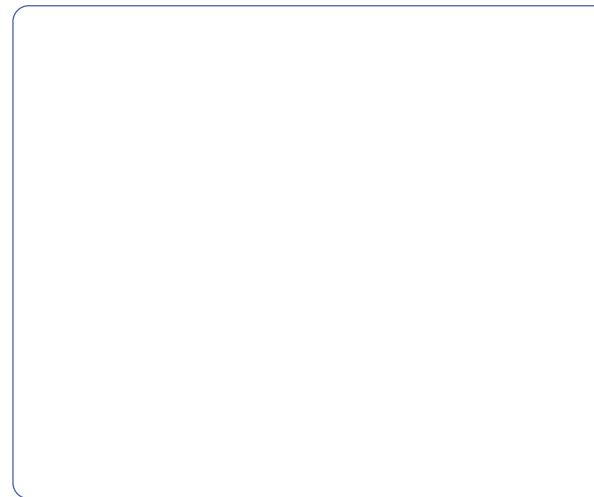


Closes
28 August 2009

Four Great Reasons to choose **SecureTrack 6**

-  1. **A choice of options**
When it comes to security and potential growth, **SecureTrack** offers you a choice of three great options, depending on the investment term, level of risk and potential return you are looking for.
-  2. **The security of capital protection**
You can make sure that the original amount you invest is secure no matter what happens to stockmarkets. 100% of your original investment amount is protected at the end of your chosen investment term.
-  3. **Growth potential of shares**
Shares generally give the highest long-term growth potential. With **SecureTrack 6** you have access to the performance of three major stockmarket indices (FTSE 100, S&P 500 and EURO STOXX 50 indices).
-  4. **Wealth of experience**
Irish Life has a great record of developing tracker products and was the first company to introduce Tracker Bonds to Ireland in the early 1990s.

For more information on the benefits of **SecureTrack 6** call:



All details are correct as of 9 July 2009. This is a brief guide to **SecureTrack 6**. Full details are included in the **SecureTrack 6** product booklet that you should read in full before you complete an application. Irish Life Assurance plc is regulated by the Financial Regulator. The capital protection and set return on **SecureTrack 6** are provided by Irish Life Assurance plc. The defined returns are provided by HSBC Bank plc. Irish Life will not use any other assets to meet these commitments. This means that if HSBC Bank plc is unable to meet its commitment to Irish Life, then you may not receive the defined returns. In the interest of customer service we will record and monitor calls.

A secure investment,
with the potential
to grow, and grow



SecureTrack 6



Irish Life

With **SecureTrack 6**, you can have the best of both worlds. A secure home for your money, with access to the potential future growth of three major stockmarket indices.

Choosing the right path!

With **SecureTrack 6**, you can choose from three great investment options, depending on the investment term and growth potential you want at maturity. You cannot access your capital before the maturity date.



After 3 years

- Your return before tax: 100% of your original investment

plus

- 45% of the average growth in the three stockmarket indices (up to a maximum potential return of 20.25%)



After 2 years 2 months (20% of your investment)

- 10% set return on 20% of your investment

After 4 years 9 months

- Your return before tax: remaining 80% of your original investment

plus

- 55% of the average growth in the three stockmarket indices (up to a maximum potential return of 30.25%)



After 4 years 9 months

- Your return before tax: 100% of your original investment

plus

- 65% of the average growth in the three stockmarket indices (up to a maximum potential return of 42.25%)

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