

100% Capital Protection



Irish Life



DUAL RETURN BOND 1



Irish Life

For Financial Advisors Only



Irish Life

Under the bonnet of Dual Return

- 100% Capital Protected
- Structure:
 - 7% Fixed Return (Before Tax) 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%





Irish Life

Return Breakdown

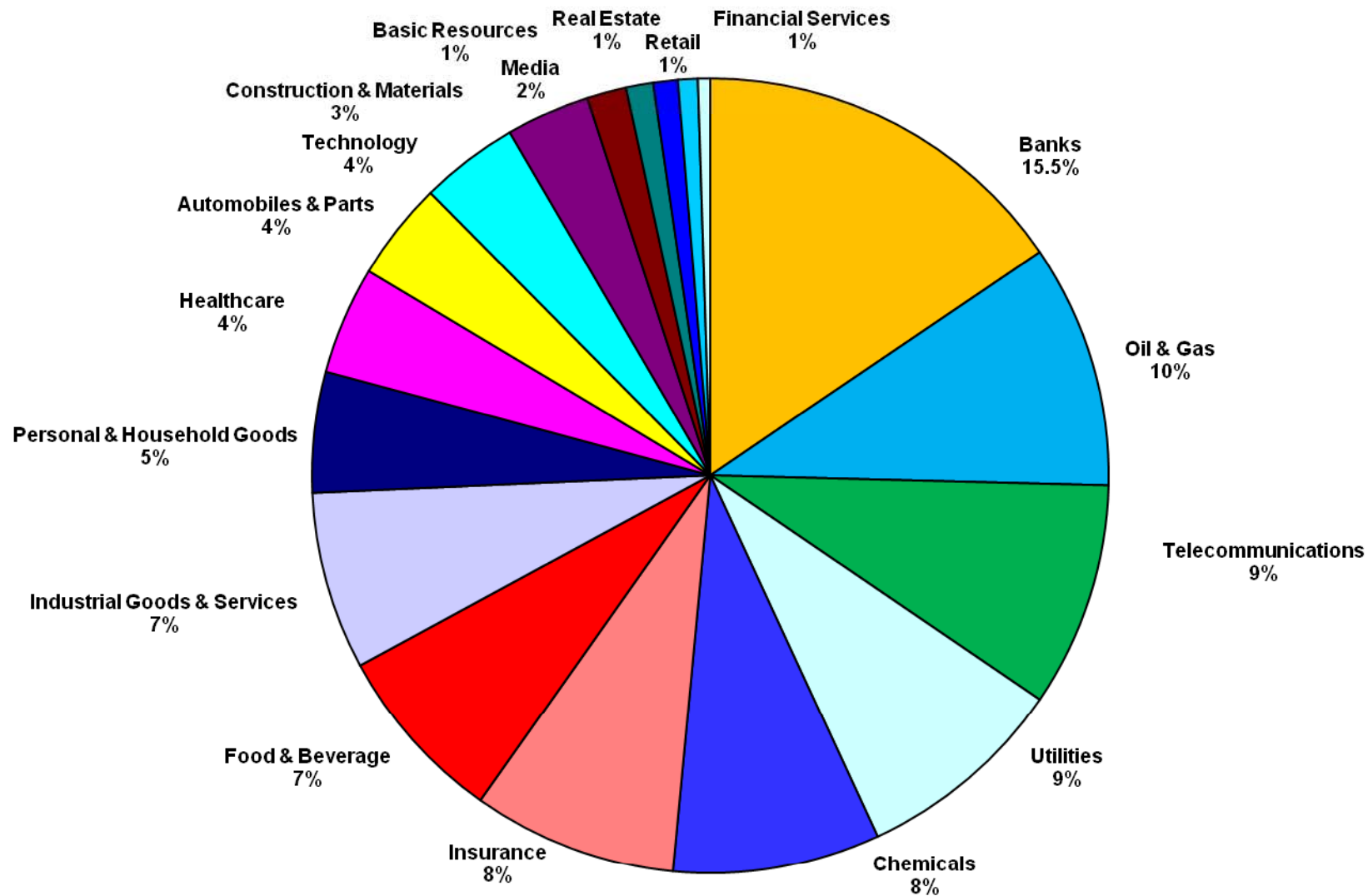
1/3rd Your 7% before tax return on 100k investment (€33,333) after 1 yr.	2/3rd Averaged performance of Eurostoxx 50	2/3rds 100% of that return (with a cap of 35%)	2/3rds Your return (before tax) on €100,000 (€66,666.67) after 4 yrs 11 months.
€35,666	Index falls by 10%	0%	€66,666.67
€35,666	Index grows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

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



Irish Life

The EuroStoxx 50 – Strong sector Diversification





Irish Life

The EuroStoxx 50 – Household names



L'ORÉAL



Global Companies listed in Europe



Irish Life

The EuroStoxx 50 – Performance





Irish Life

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

Opinions: Any opinions expressed may be subject to change without notice. We are not soliciting or recommending any action based on this material.

Risk Warning: The performance shown represents past performance and does not guarantee future results. Past performance is not indicative of future results. Our investment management services relate to a variety of investments, each of which can fluctuate in value. The value of funds we manage may fall as well as rise, and the investor may not get back the full amount originally invested. In making an investment decision, prospective investors must rely on their own examination of the merits and risks involved.

Irish Life Assurance is authorised by the Central Bank of Ireland