your **Preliminary Disclosure Certificate – PRSA** *performance*

Ref: (3% & 1.35%) PDC 0117 (REV 06-07)

Introduction

Your Personal Retirement Savings Account is a contract between you, the contributor, and us, Irish life Assurance plc (Irish Life). This contract will be in the form of an insurance plan.

This certificate is designed to highlight some important details about the plan and, along with the **PRSA** *performance booklet*, is meant to be a guide to help you understand your plan. Full details specific to your own contract will be contained in your plan schedule, plan terms and conditions and statement of reasonable projection which you will receive when the contract is in place. It is important that you should read these carefully when you receive them, as they will describe your level of contributions and the investment options you have selected. The **PRSA** *performance* is not a standard PRSA.

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

Any questions?

If you have any questions on the information included in this preliminary disclosure certificate you should contact your financial adviser or your PRSA provider, Irish Life, who will deal with your enquiry at our Customer Services Department, Lower Abbey Street, Dublin 1.

The PRSA performance has been approved under Part X of the Pensions Act, 1990 as amended. It complies with the provisions of Part 30, Chapter 2A Taxes Consolidation Act 1997. Its approval number is APP/K/926/NS.

Preliminary Disclosure Certificate – PRSA *performance*

contents

1. INFORMATION ABOUT THE PLAN

(a) Benefits

Your PRSA performance is provided in the format of a plan that allows you to pay either regular contributions, one-off amounts or a combination of the two. If you pay regular contributions through a personal bank account, you may choose to increase contributions in line with inflation. If you choose this option, your contributions will automatically increase each year in line with the rise in the Consumer Price Index (CPI). When the rise in the CPI is low, we may set the increase at a slightly higher minimum amount (this is currently 5% each year but this may be different when the increase in your contribution is calculated). If your contributions are made by salary deduction via your employer's bank account, the option to increase contributions in line with inflation is not available.

The purpose of this plan is to:

- build up a retirement fund; or
- provide for payment of the value of your fund to your estate in the event of your death before retirement; and
- provide for continuity of your pension funding if you change your job or employment status. Any contributions paid whilst you are a member of an approved occupational scheme (main pension scheme) at work will be treated as additional voluntary contributions (AVCs) into your PRSA.

When you take your benefits, part of the accumulated fund may be paid to you in the form of a tax-free lump sum. The balance of the fund can be used to provide one or more of the following options:

- buy an annuity (pension for life); or
- stay invested in your PRSA and draw down an income at your discretion, subject to certain restrictions; or
- invest in an Approved Retirement Fund/Approved Minimum Retirement Fund from which an income may be drawn down at your discretion, subject to certain restrictions; or
- take in cash, subject to certain restrictions and income tax implications.

If you pay AVCs into your PRSA with Irish Life, when you take your benefits we will have to pay benefits, including your tax-free lump sum, in line with (a) the rules of your main pension scheme at work, (b) maximum pension benefit limits and (c) the Revenue Commissioner guidelines.

You may be considering investing some or all of your SSIA funds into your PRSA. A customer guide on SSIA investments into pension plans is available on request from Irish Life. It explains the requirements and benefits of such an investment and should be read along with this certificate and the PRSA booklet.

(b) Investment Strategy

How are the contributions invested?

Your PRSA performance is provided in the format of a unit-linked plan. In return for your money we allocate units to your account from each of your chosen funds. These will be listed in your plan schedule. 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 investment 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.

Where you choose a fund which invests in equities, the equities within that fund may be used for the purpose of securities lending in order to earn additional return for the fund. While securities lending increases the level of risk within a fund it provides an opportunity to increase the investment return.

If you have chosen to invest in the Property Fund, we may delay any transfers or switches for a period of up to six months from the time we receive your request. If you have chosen to invest in the Diversified Assets Fund, we may delay any transfers or switches for a period of up to three months from the time we receive your request. Delayed transfer values or switches will be based on the value of units at the end of the notice period. The notice period is required due to the high cost and time involved in selling properties.

When more customers are moving out of a property fund than making new investments in it, the value of the units in the fund will undergo a once-off reduction to reflect some or all of the costs associated with buying and selling property.

Default Investment Strategy

Unless you tell us otherwise in writing, we will invest your money in the Indexed Global Equity fund until 15 years before your chosen retirement date. From that time on, we will invest your money in the Consensus fund and then switch it into a mix of two more secure funds, as you approach retirement.

The Indexed Global Equity Fund aims to achieve good growth by investing in the Irish and international equities that the Consensus Fund invests in. Because this fund invests only in shares, it offers the possibility of high growth over the long term, but it also carries the risk of significant ups and downs. However, because it is more broadly based than the other index funds in the PRSA performance range, it spreads the risk more.

The Consensus Fund is based on the combined wisdom of the main Irish pension investment managers. The fund matches the investments they make in shares, property, bonds and cash. The Consensus Fund aims to provide performance that is consistently in line with the average of all funds in the market.

The main advantages of this fund are:

- there is no risk of choosing the wrong investment manager; and
- it is more cost-effective than actively-managed funds, which could mean better long-term performance.

Because the Consensus Fund invests mainly in shares it can be risky over short time periods.

When you are five years away from retirement, we will start switching your fund into less volatile funds. One tenth of the fund will be switched each six months, until six months from retirement your full fund will be invested in less volatile funds. This is useful in locking in any gains that you have made over the years, and reducing the risk of loss as you get nearer to retirement. The funds chosen are:

- A cash fund that invests in cash type investments. The value of this fund cannot fall but it will not grow very quickly. We aim to have one quarter of your money invested in the cash fund when you retire to lock in this portion of your fund value.
- A fixed interest fund (the Pension Protection Fund), which mainly invests in government backed bonds. The value of this fund can fall as well as rise but it is less volatile than an equity fund. We aim to have the rest of your money invested in this fund when you retire as the value of this fund will tend to increase if the cost of pensions rises due to falls in interest rates.

The Default Investment Strategy described above is intended to meet the needs of a typical contributor and invests through pooled unit-linked funds, the underlying assets of which will provide for diversification, liquidity, transparency of charges and frequent valuation and pricing. We will review this strategy at least every five years. The purpose of the Default Investment Strategy is mainly to generate a retirement income by buying an annuity rather than drawing down your retirement fund.

Individual Investment Strategy

It is possible to choose the Individual Investment Strategy (IIS) as a separate option. Under the IIS you choose what you invest in until you are five years from retirement. We will then move your funds into the Consensus Fund, Cash Fund and the Pension Protection Fund in the same way as the Default Investment Strategy outlined above.

Alternative Investment Strategy

You can choose not to avail of the default investment strategy or the Individual Investment Strategy. An alternative investment strategy can be chosen from the wide range of funds that are described in the PRSA performance booklet from outset or at a later date. The Default Investment Strategy or the Individual Investment Strategy will not apply to your plan and you will be responsible for selection of the entire fund mix. If you want to vary the fund choice, you can switch some or all of your money from one fund to another at any time by writing to us to request a switch. In certain circumstances, there may be a delay in switching.

(c) Tax

Tax relief on contributions (under current tax law)

For people under 30, pension contributions of up to 15% of earnings, subject to an earnings limit each year, qualify for tax relief.

For people aged between 30 and 39, pension contributions of up to 20% of earnings, subject to an earnings limit each year, qualify for tax relief.

For people aged between 40 and 49, pension contributions of up to 25% of earnings, subject to an earnings limit each year, qualify for tax relief.

For people aged between 50 and 54, pension payments of up to 30% of net relevant earnings, subject to an earnings limit each year, qualify for tax relief.

For people aged between 55 and 59, pension payments of up to 35% of net relevant earnings, subject to an earnings limit each year, qualify for tax relief.

For people aged 60 or over, pension contributions of up to 40% of earnings, subject to an earnings limit each year, qualify for tax relief.

The earnings limit is currently €262,382 (as at June 2007). The earnings limit will be increased each year in line with an earnings factor.

In all cases, the above limits include any contributions which you may be paying to any other approved pension scheme or retirement annuity contract. Any employer contributions to this or any other PRSA are also included in the above limits. For all payment methods, except where you are paying AVCs directly from your salary, it may be possible to carry forward tax relief to future years if the above limits are exceeded or where you pay contributions when out of the workforce.

If you pay AVCs directly from your salary, these limits cannot be exceeded.

Certain occupations qualify for a minimum 30% limit regardless of age. Examples of these occupations would be professional sports people such as golfers, jockeys, footballers and so on. Entitlement to tax relief is not automatically guaranteed.

Taxation of Benefits

Under current tax law, all investment returns made within the PRSA performance funds will grow without the deduction of tax. However, the maximum pension fund allowed at retirement for tax purposes is €5,165,000 (as at June 2007) or, if higher, the value of your pension funds in total on 7 December 2005. The relevant maximum will apply to the aggregate value of all pension provision held by an individual.

Any fund in excess of this amount will be liable to a once-off tax charge of 41% (current rate) when it is drawn down on retirement. This rate could change in the future.

The maximum tax-free lump sum that can be taken on retirement is 25% of your fund subject to a lump sum limit (€1,291,250 as at June 2007). If the aggregate of lump sums drawn down from all pension plans held by you exceeds the lump sum limit then the excess lump sum will be taxed at your marginal rate as income.

The limits above will be adjusted annually in line with an earnings factor.

If you are paying AVCs into your PRSA then the amount you can take as a tax-free lump sum will depend on the rules of your main pension scheme at work and limits set by the Revenue Commissioners. This could be more or less than 25% of your fund.

After taking your lump sum, the balance of the fund can be used to provide one or more of the following options:

- buy an annuity (pension for life) which is subject to income tax. Such an annuity cannot be surrendered, commuted or assigned in the future; or
- stay invested in your PRSA and draw down an income at your discretion, subject to certain restrictions and appropriate income tax deductions; or
- invest in an Approved Retirement Fund/Approved Minimum Retirement Fund from which an income may be drawn down at your discretion, subject to certain restrictions and appropriate income tax deductions; or
- take in cash, subject to income tax and certain restrictions.

If you pay AVCs into your PRSA with Irish Life at any stage, we may have to pay additional benefits in line with (a) the rules of your main pension scheme at work, (b) maximum pension benefit limits and (c) the Revenue Commissioner guidelines.

You can invest some or all of your SSIA fund into your PRSA. That payment will be treated as a single contribution. If you are eligible for the Pensions Incentive Tax Credits (PITCs) scheme, the Government will pay Irish Life a certain amount to be invested on your behalf. This is called a top-up tax credit. Also, if SSIA maturity tax has been deducted from your SSIA maturity value, the Government may also pay an additional maturity tax credit.

If you die, the full value of your fund (without any tax deduction) will be paid to your estate. If you pay AVCs into your PRSA at any stage, we will pay the full value of your fund in line with Revenue Commissioner guidelines. Inheritance tax may have to be paid. However, there is no inheritance tax due on an inheritance between a married couple.

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

(d) Risk factors

The benefits from your PRSA are not guaranteed. What your fund will be worth at retirement depends on the rate at which your investments grow. The value of investments can fall as well as rise. The pension your fund can buy will depend on your gender and your age and interest rates at the time you retire. The cost of buying a pension is very likely to change over time. Inflation can affect the value of your retirement planning and you should regularly review the progress of your fund against your required retirement income levels.

The proceeds of this plan can be taken from age 60 onwards (unless you are an employee, in which case benefits can become available on your retirement from age 50) or earlier death. Certain occupations may allow you to take benefits earlier than 60 and you may, because of ill-health, access benefits earlier than this date also.

If you pay AVCs into your PRSA at any stage, we will normally pay benefits under your PRSA at the same time as you take the benefits from your main pension scheme at work. This is explained in more detail in your plan terms and conditions.

You cannot encash your plan early, although you can transfer the value of the fund to another PRSA, an occupational pension scheme with your employer or an approved pension scheme overseas. Such transfers may be subject to certain restrictions.

If you stop paying contributions, your fund will continue to be invested with Irish Life until you retire. The fund charge will continue to be deducted. Your fund at retirement will be less than if you continue to pay contributions and your retirement income could be insufficient for your needs unless you have alternative arrangements in place.

If you are paying AVCs but subsequently leave your main pension scheme at work, you should notify Irish Life. Any further contributions will become ordinary contributions unless you join another approved main pension scheme at work

Funds such as the Capital Protection Fund and the Secured Performance Fund may apply a market value adjuster (MVA) to the value of your fund if you choose to switch or transfer your money during the term of the contract. The effect of this will be to reduce the value of your fund. The actual MVA is decided at the date of the switch or transfer. This is explained more fully in your plan terms and conditions.

If you have chosen to invest in the Property Fund, we may delay any transfers or switches for a period of up to six months from the time we receive your request. If you have chosen to invest in the Diversified Assets Fund, we may delay any transfers or switches for a period of up to three months from the time we receive your request. Delayed transfer values or switches will be based on the value of units at the end of the notice period. The notice period is required due to the high cost and time involved in selling properties.

When more customers are moving out of the Property Fund than making new investments in it, the value of the units in the fund will undergo a once-off reduction to reflect some or all of the costs associated with buying and selling property.

It is not possible to obtain a refund of your contributions paid after the cooling-off period as outlined in section 4. Assets under your plan can only be paid in line with Part 30, Chapter 2A Taxes Consolidation Act 1997 and Section 109, Pensions Act, 1990 as amended. If you invest part or all of your SSIA funds into your PRSA under the PITCs scheme, the Government will (if you are eligible) invest extra contributions on your behalf. If it is subsequently established that you are not eligible for these extra Government payments after you take out your PRSA, units allocated as a result of those payments will be cancelled. It will not be possible to obtain a refund of your contributions after the cooling-off period.

2. THE PROJECTED LEVEL OF BENEFITS

The benefits that will emerge from your PRSA will depend, in particular, on the level of your contributions, how long you pay those contributions and the investment return achieved. The table below illustrates the projected benefits that might be obtained from this PRSA contract.

The figures will obviously vary based on each individual's personal details and the benefits provided in each case. The figures below are based on the following details, which are those of a typical contributor:

Customer:	Male aged 35 next birthday.
Contribution:	€275 each month payable by direct debit, assumed to increase by 3% each year.
Term:	It is assumed that retirement benefits are taken at age 65.
Funds:	Contributions will be invested in line with the default investment strategy; 100% Indexed Global Equity Fund at outset, moving to the Consensus Fund, Cash Fund and Pension Protection Fund as described in section 1(b).
Retirement income:	This income is assumed to be paid monthly in advance to you for life, or for five years if you die before this time. The income is also assumed to increase by 2% every year during your lifetime. The retirement income is on your life only. The annuity rate is not guaranteed and may change in the future. Different annuity options can be chosen at retirement.

Other funds with different charges are available if you decide to choose an alternative investment strategy. The choice of fund will determine what level of charges will apply.

We do not have sufficient information to produce a certificate that reflects your specific circumstances. Consequently, the level of contributions, projected benefits and intermediary remuneration shown here may be misleading. If you accept the terms of this contract, we will subsequently send you a Statement of Reasonable Projection that will reflect your specific circumstances. You will then have 30 days in which you may cancel the contract if you wish.

TABLE OF BENEFITS

Year	€ Total amount of contributions paid into the PRSA contract to date	€ Projected investment growth to date	€ Projected PRSA contract value if no account is taken of applicable charges to date	€ Projected PRSA contract value if account is taken of applicable charges to date
1	3,300	106	3,406	3,280
2	6,699	420	7,119	6,808
3	10,200	960	11,160	10,599
4	13,806	1,746	15,552	14,669
5	17,520	2,799	20,319	19,032
6	21,346	4,141	25,487	23,705
7	25,286	5,797	31,083	28,707
8	29,345	7,793	37,137	34,054
9	33,525	10,156	43,681	39,768
10	37,831	12,915	50,746	45,868
11	42,266	16,103	58,369	52,376
12	46,834	19,752	66,586	59,313
13	51,539	23,899	75,437	66,705
14	56,385	28,581	84,966	74,575
15	61,376	33,840	95,216	82,950
16	66,518	39,718	106,236	91,857
17	71,813	46,263	118,076	101,325
18	77,268	53,523	130,791	111,385
19	82,886	61,552	144,438	122,068
20	88,672	70,405	159,077	134,741
21	94,632	80,141	174,773	146,833
22	100,771	90,825	191,597	159,656
23	107,095	102,525	209,619	173,249
24	113,607	115,312	228,919	187,654
25	120,316	129,263	249,578	206,969
26	127,225	144,221	271,446	223,115
27	134,342	159,445	293,787	239,352
28	141,672	174,795	316,467	255,568
29	149,222	190,118	339,340	271,650
30	156,999	205,253	362,252	293,228
Year of Maturity	161,004	212,696	373,700	301,116

IMPORTANT:

THE PROJECTIONS SHOWN ABOVE MAKE NO ALLOWANCE FOR THE EFFECT OF INFLATION WHICH WILL REDUCE THE VALUE OF THE PROJECTED BENEFITS. THE PROJECTED MATURITY VALUE OF €301,116 SHOWN IN THE TABLE IS WORTH €122,236 IN TERMS OF CURRENT PRICES. THIS MATURITY VALUE COULD PURCHASE A RETIREMENT INCOME FOR THE REST OF YOUR LIFE STARTING FROM THAT DATE OF €576 PER MONTH IN TERMS OF CURRENT PRICES.

THESE ILLUSTRATIONS ASSUME AN INVESTMENT RETURN BEFORE RETIREMENT OF 6% PER ANNUM AND INFLATION OF 3% PER ANNUM. THESE RATES ARE FOR ILLUSTRATION PURPOSES ONLY AND ARE NOT GUARANTEED. ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.

This illustration assumes investment in line with the Default Investment Strategy. Under this strategy, the investment return used in these illustrations over the last 5 years of your investment is different to 6%. The assumed rate of return during these final 5 years decreases half-yearly, starting at 6% and reducing to 4.1%, to reflect the gradual movement in your asset mix from the Consensus Fund towards a target of 25% in the Cash Fund and 75% in the Pension Protection Fund by retirement. This illustration does not take tax into account. Please refer to section 1(c) for information on tax payable.

WARNINGS:

It is important to make adequate provision for retirement. At the date of this Certificate, the State pension (contributory) payable under the Social Welfare (Consolidation) Act, 2005 to a single person who is qualified to receive the maximum rate amounts to €209.30 per week and equates to 36% of the latest yearly figure for gross average earnings as published by the Central Statistics Office for all industrial workers in all industries.

The value of your assets, and accordingly, the level of your benefits will depend upon the value of the underlying investments of the PRSA and the income which they earn. These values are not guaranteed, and may fall from time to time, as well as rise.

This PRSA is intended to provide benefits over the duration of your life from retirement and it should be viewed as a long-term investment. It is recommended that you seek professional financial advice about the nature of this PRSA before signing the PRSA contract.

This illustration assumes a term of 30 and a half years and that a total of 366 contributions are paid.

3. INTERMEDIARY REMUNERATION

ILLUSTRATIVE TABLE OF INTERMEDIARY REMUNERATION AND SALES REMUNERATION.

Year	Contributions payable in that year €	Projected total intermediary and sales remuneration payable in that year €
1	3,300	228
2	3,399	106
3	3,501	109
4	3,606	112
5	3,714	116
10	4,306	134
15	4,992	154
20	5,787	176
25	6,708	200
30	7,777	229
Maturity	4,005	117

This remuneration is paid for by us from the charges we make on your contract.

4. INFORMATION ON CHARGES

Before we invest your contributions, we will deduct a charge.

- For regular contributions of €150 per month or more, this is 3% of the amount you pay.
- For regular contributions of less than €150 per month, it is 5% of the amount you pay. If you start out paying less than €150 per month and later increase your regular contribution to greater than €150, then a charge of 3% will be deducted from that increase and any future increases. The original contribution will always have a charge of 5%.
- For single contributions it is 5% of the amount you pay.
- No charge will apply to transfers into the PRSA from other approved pensions.
- If you invest part or all of your SSIA fund into your PRSA, we will deduct a charge of 5% of the amount you pay. Any top-up and additional maturity tax credits from the Government will not be subject to an up-front charge.

Also, each month we deduct a charge of 1/12th of the annual fund charge for each of your chosen funds. We take this charge from the investment price evenly over the month. These charges are shown in the table on the next page in the column "Annual fund charge".

For single and transfer contributions (including any SSIA contribution or tax credits from the Government, if applicable), we deduct the fund charge as shown in the table below in the column "Annual fund charge" but then add back units to the fund each month in order to reduce the effect of the charge. The lower charges are shown in the column "Effective charge for single, transfer and SSIA contributions".

	Annual fund charge	Effective charge for single, transfer and SSIA contributions
Consensus Fund	1.35%	1%
Irish Equity Indexed Fund	1.35%	1%
Japanese Equity Indexed Fund	1.35%	1%
European Equity Indexed Fund	1.35%	1%
North American Equity Indexed Fund	1.35%	1%
Pacific Equity Indexed Fund	1.35%	1%
UK Equity Indexed Fund	1.35%	1%
Pension Protection Fund	1.35%	1%
Indexed Global Equity Fund	1.35%	1%
Global Opportunities Fund	1.35%	1%
Property Fund	1.35%	1%
Cash Fund	1.35%	1%
Active Managed Fund	1.35%	1%
Ethical Global Equity Fund	1.35%	1%
Fidelity Managed International Fund	2%	1.65%
Fidelity Global Property Shares Fund	2%	1.65%
Fidelity Global Special Situations Fund	2%	1.65%
Fidelity European Opportunities Fund	2%	1.65%
Diversified Assets (PRSA) Fund	1.5%	1.15%
Capital Protection Fund	1.6%	1.25%
Secured Performance Fund (1)	1.85%	1.5%

(1) Please note that with effect from 1st January 2006, the Secured Performance Fund is no longer available to single contributions.

After 10 years, and every five years after that, we will add a bonus to the fund built up by your regular contributions if this fund is at least €100,000. The level of bonus depends on the size of this fund and is set out in the table below.

Fund built up from regular contributions	Bonus %
at least €100,000	1%
at least €200,000	2%
at least €300,000	3%

The bonus will not apply to the proportion of your fund built up from single contributions, transfer contributions, SSIA contributions or tax credits from the Government.

As your value of the units built up from single contributions, transfer contributions, SSIA contributions or tax credits from the Government gets bigger, the level of the fund charge on those funds reduces. It falls by 0.05% when your fund reaches €150,000, then by another 0.05% when it reaches €250,000 and a further 0.05% when it reaches €500,000. For example, if the effective fund charge is 1%, the first reduction is to 0.95%, the second is to 0.90% and the third is to 0.85%. This reduction in charges is allowed for by adding additional units to the accumulated fund each month.

If the cost of administering your **PRSA** *performance* plan increases unexpectedly we may need to increase the charges on your plan. At least two months before we alter the plan, we will send a notice to your last known address that will explain the change, provide revised fund and benefit projections and outline your options.

For your contract, the total effect of these charges on the benefits at maturity projected above is equivalent to a single charge of 1.3% per annum of the assets held under the contract.

5. YOUR RIGHT TO CHANGE YOUR MIND (COOLING OFF PERIOD)

This contract is not enforceable until a period of 30 days has elapsed from the date on which you are given a Statement of Reasonable Projection and you may cancel this contract at any time during that period. You may do this by completing the cancellation notice at the back of your Statement of Reasonable Projection and sending it to the Customer Services Department at Irish Life within the 30 day period. On cancellation all benefits will cease and Irish Life will refund your contribution. Single contributions will be refunded less any fall in value due to market fluctuations. It is not generally possible to receive a refund of contributions after this time.

Subsequently, if for any reason you feel that this plan 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 operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you have a complaint and are not satisfied that it has been properly or adequately dealt with you do have further options.

The Pensions Ombudsman.
You may refer disputes about maladministration which results in financial loss or disputes of fact and law in relation to your PRSA to the office of the Pensions Ombudsman. The Pensions Ombudsman is a statutory body. Decisions of the Office may be appealed by either party to the High Court.

The Pensions Ombudsman will decide if your complaint is one for their office. If you wish to enquire further, please contact them at:

The Office of Pensions Ombudsman
36, Upper Mount Street,
Dublin 2.
Tel: 01 6471650

6. CERTIFICATE

This Preliminary Disclosure Certificate has been prepared under the provisions of section 111 of the Pensions Act, 1990 as amended for disclosure in connection with this PRSA on 1st June 2007. This PRSA is not a Standard PRSA.

Signed: Kevin Murphy.

Kevin Murphy
Irish Life Assurance plc
Irish Life Centre
Lower Abbey Street
Dublin 1

Date: 1st June 2007

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