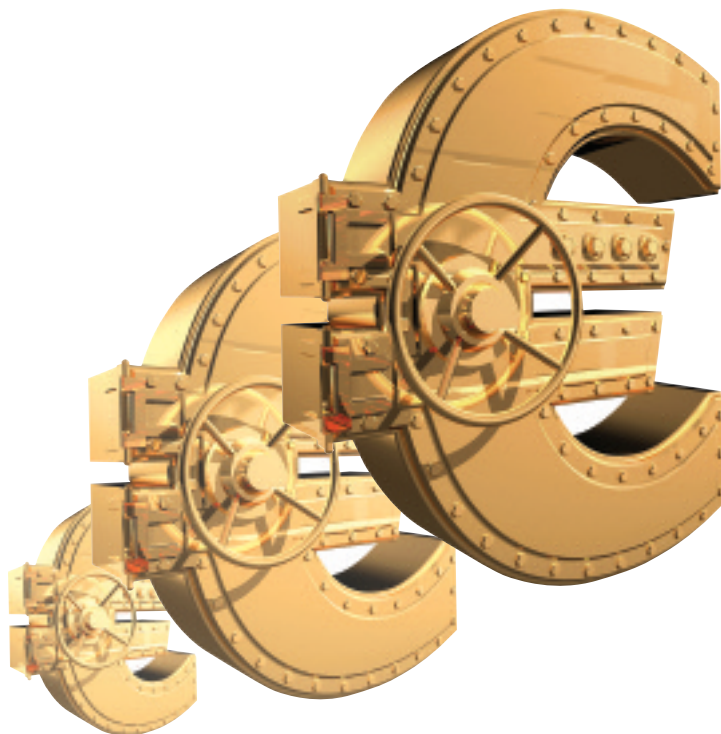


Closing Date
9 October 2009

For more information on the benefits of
SecureTrack 7 call:

A secure
investment,
with the potential
to grow and grow



All details are correct as of 14 August 2009. This is a brief guide to **SecureTrack 7**. Full details are included in the **SecureTrack 7** 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 7** 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.

SecureTrack 7

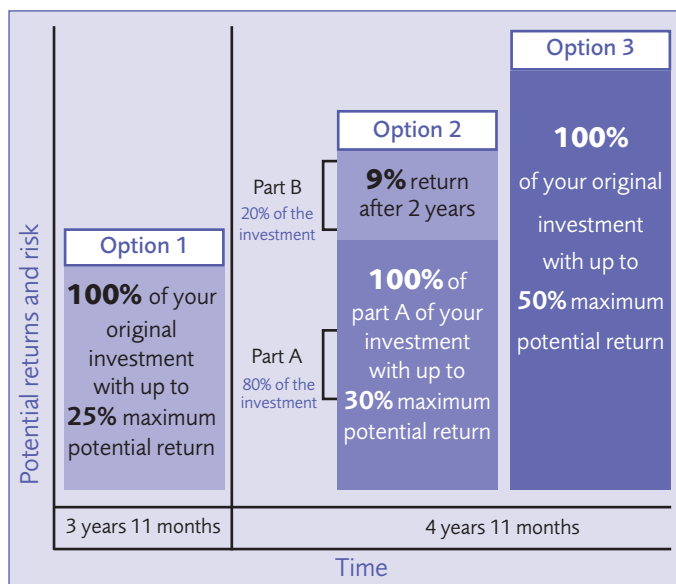


Irish Life

With **SecureTrack 7**, you can have the best of both worlds. A secure home for your money, with access to the potential future growth of the EURO STOXX 50 index.

Choosing the right path

SecureTrack 7 offers three competitive investment options, depending on the investment term and growth potential you want at maturity. We have summarised these options below, for full details please read our product booklet. You cannot access your investment before the maturity date.



Great reasons to choose **SecureTrack 7**



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 be 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 7** you have access to the performance of the EURO STOXX 50 index.



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.

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