



Re-tune your pension to our Lower Risk Options

Risk Rating*	Fund/Asset	SIF	Capital Protected	Counterparty Credit Rating as of Aug' 2011 [^]
1	Global Cash Fund	N/a	N/a	Min A (Multiple counterparties)
1	Deposits Rabodirect	✓	✓	AAA
1	German Gov. Bond**	✓	No	AAA
2	Safe Deposit Fund	No	✓	BBB
2	Deposits AIB BOI EBS PTSB KBC Investec	✓	✓	BBB BBB BBB BBB BBB BBB
2	SIF Tracker Duggan Asset Mgt. BCP Wealth Options	✓	✓	Depends on underlying counterparties
3	Protected Consensus Markets Fund	No	Partial (Min. 80%)	A-

*SIF is a high risk fund given the open access to higher risk funds, but the particular assets highlighted in the table are lower risk options available within the SIF platform.

**This is the normal guarantee provided by the German government when issuing its own sovereign bonds. The guarantee relates to the payment of coupons and the repayment of capital at par at maturity. [^]The credit ratings for the Irish Banks are based on their long term rating under the ELG scheme

Important Information:

Information is correct as at August 2011. For further information please refer to the Irish Life Fund Guide and Product Booklets. Pension products are long term savings plans that can only be taken on retirement.



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