



Irish Life

Closing
date
28 October
2011 *

DOUBLE LOCK BOND 1

Talk to us today

Terms and conditions apply. *The closing date is 28 October 2011 or earlier if over-subscribed. All details are correct as at September 2011. There is currently a 1% government levy on all life assurance payments. Further details are included in the Double Lock Bond 1 product booklet which you should read in full before you complete an application. The minimum fixed returns on Double Lock Bond 1 are provided to Irish Life Assurance plc (Irish Life) by Irish Life & Permanent plc (trading as **permanent tsb**). The potential returns and the potential bonus that could apply at maturity are provided to us by Morgan Stanley & Co International plc (MSIP). Irish Life will not use any of their assets to make up any shortfall. This means if **permanent tsb** and/or Morgan Stanley & Co International plc (MSIP) are unable to pay Irish Life what they owe, then you may not receive some or all of your original investment and/or potential returns/potential bonus.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Let Double Lock Bond 1 provide a protected home for your money.

- ✓ lock-in a protected minimum fixed return at maturity,
- PLUS**
- ✓ you could lock-in some of the potential growth in the EURO STOXX 50 index.

Option 1: 3 years 11 months

At maturity this option is designed to provide you with 100% capital protection and the following (before tax):

40% of the averaged potential growth in the EURO STOXX 50 index (with a minimum fixed return of 4%)

+

If the EURO STOXX 50 index grows by 20% or more we will add an extra 10% potential bonus to your original investment (if the index grows by less than 20%, no bonus is paid)



This option may suit you if you want to ensure your investment is protected at the end of 3 years 11 months and you are looking for potential growth in your investment. You must invest for the full term, and you cannot cash in or access your investment before the maturity date (5 October 2015). The minimum investment is €10,000, and the maximum is €1,000,000. The minimum age to invest is 18, and maximum is 75 (next birthday).

Option 2: 4 years 11 months

At maturity this option is designed to provide you with 100% capital protection and the following (before tax):

50% of the averaged potential growth in the EURO STOXX 50 index (with a minimum fixed return of 10%)

+

If the EURO STOXX 50 index grows by 20% or more we will add an extra 10% potential bonus to your original investment (if the index grows by less than 20%, no bonus is paid)



This option may suit you if you want to ensure your investment is protected at the end of 4 years 11 months and you are looking for potential growth in your investment. You must invest for the full term, and you cannot cash in or access your investment before the maturity date (4 October 2016). The minimum investment is €10,000, and the maximum is €1,000,000. The minimum age to invest is 18, and maximum is 75 (next birthday).

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