

# Protected Advantage Bond



Talk to us today  
about Protected  
Advantage Bond



Irish Life



At Irish Life we know that more and more investors are looking for a secure home for their money. Well, look no further! With our new Protected Advantage Bond you will have the security of capital protection with the potential for your investment to grow and grow. Through the Protected Advantage Bond your money will be invested in our Protected Advantage Fund. The performance of the Protected Advantage Fund will be based on the returns from the Advantage Fund and Fixed-Interest Bonds.

The Protected Advantage Bond offers you capital protection and gives you access to the potential higher performance of the Advantage Fund.

## How the bond works

Initially 70% of the performance of the Protected Advantage Fund is based on returns from the Advantage Fund and 30% is based on Fixed-Interest Bonds.

After your investment starts, the level of the Protected Advantage Fund that is linked to the performance of the Advantage Fund will change.

- If the Advantage Fund goes up in value, the amount that is linked to the performance of that fund will be increased.
- If the Advantage Fund falls in value, the amount that is linked to the performance of that fund will be reduced.

This way, more of your money is linked to the performance of the Advantage Fund when markets are going up and if they are going down, more is linked to the returns from Fixed-Interest Bonds.

# 3 Great reasons to invest in Protected Advantage Bond:

## 1. Built in security features

At the end of the six year and six month period you will get back (before tax) the higher of:

- The amount you invested; or
- 80% of the highest value of your investment on the last day of any quarter (as referenced from start date) ; or
- The cash-in value of your investment at that stage.

Your capital protection will be reduced if you take any withdrawals from your investment. Capital protection only applies on maturity. Early exit charge will apply.

## 2. Great exposure to the Advantage Fund

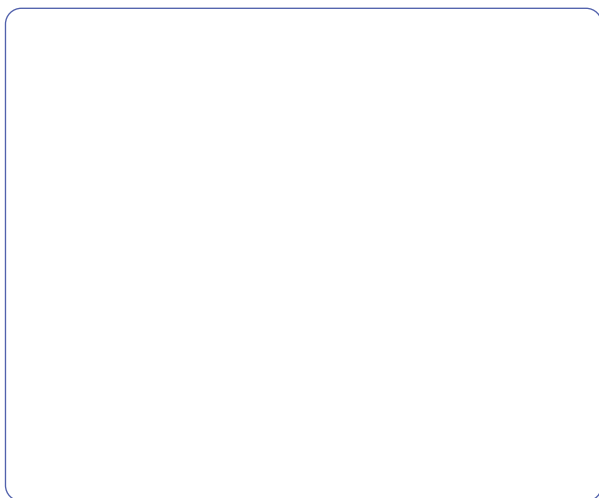
The better the performance of the Advantage Fund, the more of your investment that will be linked to that performance. Similarly if the Advantage Fund is not performing well, less of your money will be linked to the Advantage Fund and more will be linked to Fixed-Interest Bonds. In this way, you have the peace of mind of knowing that your investment is always working for you.

## 3. Great Irish Life service

You have access to a range of Irish Life's great services. What's more, Irish Life was awarded the "Excellence in Insurance Award" at the 2008 KPMG Financial Services Excellence Awards, and the award for "Best Customer Service" at the Moneymate /Investor Magazine 2008 awards.

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

For more information on the benefits of Protected Advantage Bond please call:



In the interest of Customer Service, we will record and monitor calls. All details are correct as at 19 November 2009. We will take off exit tax on any profit made (currently this is 28%). This is a brief guide to Protected Advantage Bond. Full details are included in the Protected Advantage Bond product booklet which you should read in full before you complete an application. Irish Life Assurance plc is regulated by the Financial Regulator. The capital protection is provided by Irish Government Bonds and the potential returns are provided by JP Morgan Chase Bank, N.A. The full details of how this capital protection and potential returns are provided are set out in the product booklet.

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