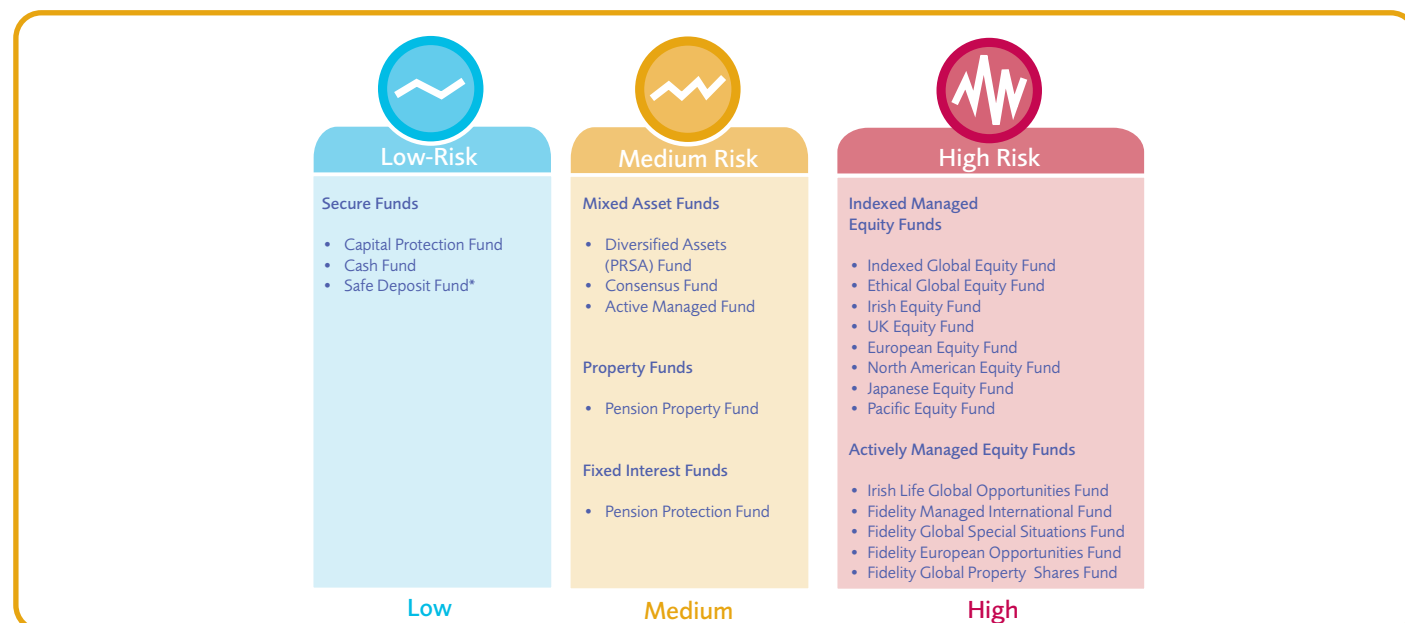


the PRSA that puts you in control

A flexible product tailored for the client who wishes to avail of your advice, and have access to a wide range of investment options.

Available investment funds

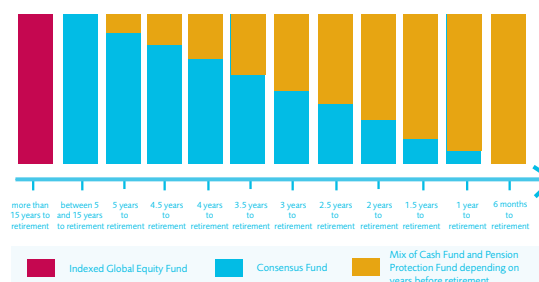


*There is no fund charge on the Safe Deposit Fund up to 31 December 2009.

Default Investment Strategy(DIS)

We also have a DIS on the PRSA performance plan. This involves investing in the Global Equity Fund until 15 years to retirement, switching to the Consensus Fund until five years to retirement. At that point, and every six months thereafter, we would gradually move the funds into the Pension Protection and Cash Funds.

A client can opt into or out of the DIS at any time.



Regular premium charges

Premium charge: 5%	
Fund charge:	1.35% a year for all funds excluding those listed below 1.6% a year for the Capital Protected Fund 2.0% a year for the Fidelity Funds 1.5% a year for the Diversified Assets(PRSA) Fund
Bonuses:	We will add bonuses to the fund after 10 years and every five years thereafter. The amount of the bonus will be dependant on the size of the fund at that time. 1% if the fund is over €100,000 2% if the fund is over €200,000 3% if the fund is over €300,000 These bonuses are not contingent on premiums continuing to be paid.

Single premium charges

Premium charge: 5%	
Fund charge:	1% a year for all funds excluding those listed below 1.25% a year for the Capital Protected Fund 1.65% a year for the Fidelity Funds 1.15% a year for the Diversified Assets(PRSA) Fund
These charges will be reduced as the total single premium funds within the plan grow.	
Fund size	Reduction in Management Charge
up to €149,999	0% a year
up to €249,999	0.05% a year
up to €499,999	0.10% a year
€500,000 +	0.15% a year



Irish Life

Commission options

Premium charge 5%, Consensus Fund charge 1.35%

Regular premium	Option1 Initial & Renewal	Option 2 Spread
€150-€599.99	20% initial +2% renewal	5.5%
€600 +	22.5% initial +2% renewal	6.0%

Note 1: For PRSAs with an annual premium between €300 and €1800, we will pay the commission above if the case is processed online on our 'B-line' system

Note 2: In addition to options 1 and 2 above, fund based trail commission options are also available.

Single premium	Initial
€300+	5%

3 other lower commission options are available

1. Premium Charge 5%, Consensus Fund Charge 1.2% (10% Initial & 3% Renewal)
2. Premium Charge 3%, Consensus Fund Charge 1.35% (6% Initial & 3% Renewal)
3. Premium Charge 0%, Consensus Fund Charge 1.2% (Nil Commission)



Commission on transfers of fund into PRSA

- (a) 0.5% commission is payable on transfers from a pension plan outside of Irish Life
- (b) no commission payable on internal transfers within Irish Life.

Please contact your Account Manager if you require any further information on these options.