

Great New Reasons to invest in a Complete Solutions ARF

We are delighted to launch some great new improvements to our Complete Solutions ARF plans for your customers.



Commission Options

1

1. We have a great range of commission options, and what's more you can now choose up to **4% commission**.



Fund Range

2

2. We have improved our fund range, so you now have a wider choice of low and medium risk funds to offer clients, including Fidelity Multi-Asset Strategic Defensive Fund, the Irish Life Corporate Bond, and an improved Safe Deposit Fund.

Our Safe Deposit Fund now offers a great rate of **ECB + 1.75%, until the 29th September 2010**. This is an improvement of 0.75% for an additional 9 months.

Interest rate *(before annual fund charge)*

Initial AER* up to

29 September 2010:

ECB rate + **1.75%**

AER from 30 September 2010:

ECB rate

AER from 31 December 2010:

Variable rates will apply



Regular Withdrawals

3

3. We have improved our Regular Withdrawal facility. Customers can now take up to **15%** each year with no early encashment charges. (The higher the regular withdrawal, the higher the risk of the fund running out before death.)



Premium Bands

4

4. We have lowered our premium bands, so customers can gain higher allocation levels for smaller funds.

For more details on our ARF 1 & ARF 2 contracts, please see a copy of our ARF product booklets and 'At a Glance' flyers, log on to **b-line**, or talk to your Irish Life Account Manager today.

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



Irish Life