

We value our sales staff highly, so forgive us if we indulge them.



Some rewards are better than others.

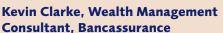
Become a Financial Adviser with Irish Life & Permanent and we reward you where it really counts. Financially. You don't need to have experience in finance or sales, just as long as you're a natural salesperson, are customer oriented and have great interpersonal skills. We'll provide you with all the training you need and will continue to do so as your career progresses. So if superb career prospects; working as part of a winning team; and potential for uncapped earnings all sound appealing to you, read on.

Meet some of our happy recruits.



Laura Duffy, Personal Finance Consultant

"Coming from a teaching background, I wasn't sure whether financial services would be the place for me. But with commitment and persistence it wasn't long before I saw the upside. In many ways, I'm my own boss. My job is flexible and I manage my working day in a way that suits me. There's no doubt it involves plenty of hard work but the bottom line is that if you really commit, you'll succeed, and the rewards are great. I'm earning far more than I expected to be when I started."



"I'm from a recruitment background originally so I didn't have any financial sales experience to start with. But that didn't seem to matter. As far as Irish Life & Permanent were concerned, I could sell and I had good interpersonal skills. They provided all the training I needed. In fact, the training is ongoing so I'm increasing my knowledge base as I progress. I only started here three years ago but I've already been promoted several times. That's really the difference between Irish Life & Permanent and other businesses. You really do have excellent career prospects and while you're getting to where you want to be, you are rewarded accordingly."



James Nolan, Personal Finance Consultant

"It's great working in such a growing area of business and the future looks even brighter. Like in any industry, it takes a little time to get your bearings, but once you're up and running, the sky's the limit and it's really up to you where you want to take it. I really make the most of all the supports available and I work well with my manager. I consider myself ambitious and I want to do well financially so the earnings structure is a real bonus. I'm happy to say that I've achieved all my goals so far!"



Pamela Lyons, Bancassurance Consultant

"Most financial institutions are very hierarchical and political. If you came in as a bank teller, like I did, you could be left behind the counter forever. A lot of banks are reluctant to move you out of a job you might not necessarily like but you're efficient at it and that's their priority. Irish Life & Permanent's attitude is that if you excel at one role, then there's a good chance you'll be good at another. So I made the transition from teller to consultant in a relatively short space of time. Now they tell me I'm one of their top Bancassurance Consultants. All I know is that I enjoy my job and like my clients. And the harder I work, the better the rewards."



The rewards are great. The future is bright.

Over the last several years, the Irish economy's growth has meant that more and more people are in the market for financial services. They're saving more, investing in more diverse areas, taking out more personal loans and mortgages, and more of them are arranging pensions. This means that the outlook for the financial services industry in this country is very bright indeed. And that's great news for all of us. To help us meet this ever-growing demand, we are now recruiting Financial Advisers.

Key benefits for Irish Life & Permanent staff

Education. Unique learning-support environment includes educational support through the Qualified Financial Adviser (QFA) exams, the Pensions Diploma and more.

Career progression. Irish Life & Permanent plc has a branch network through **permanent tsb**, plus a direct sales distribution network as well as Financial Advisers in our institutional business partners. We are the only company in Ireland to offer its Financial Advisers the opportunity to develop in sales as a professional career. You can progress from Financial Adviser to Senior Financial Adviser and Executive Financial Adviser or Wealth Management Consultant.

Serving our customers. Ireland, its economy and its people have all changed dramatically over the last decade. Customers are better informed and their demands are more sophisticated. Their need for financial planning solutions has become more refined. Our Financial Advisers are at the heart of solving their problems and answering their needs, every day. Whether they want to protect their family's financial future; plan for their own future taxefficiently with a comfortable retirement; plan for their children's education; or simply make their investments work harder — we, and you, will be there to offer the solution that best answers our customers' needs.

Recruitment and benefits. You can expect a unique and comprehensive remuneration package that recognises and rewards performance through potentially uncapped earnings. We encourage this because when you succeed, we succeed. Employees also share in the profits of the Group through the Group Profit Share Scheme. You can also enjoy other benefits such as the Staff pension scheme, a company car, free banking, subsidised loans and much more.

Support if you are new to financial services

Financial Services Academy

If you're joining us from outside the financial services industry, you will train using our unique, structured academy programme that will help you to learn and develop professionally. This programme starts with induction training then offers you experience of the key sales areas of our business. That way, you get a valuable apprenticeship in the day-to-day role of a Financial Adviser.

Rotation through the key business and sales areas.

Mentor. You will be introduced to a mentor who will offer you the benefit of their experience as a sales manager or Financial Adviser.

Buddy. Your buddy is a colleague who is there for day-to-day support while you train. This person will most likely be a member of your team, available to answer your questions as you go.

A unique organisation

With over a million customers and more than five thousand employees, Irish Life & Permanent plc is one of Ireland's leading providers of financial services. Our organisation comprises Irish Life, the country's largest life-assurance company and market leader in pensions and investments; and **permanent tsb**, our retail banking network and Ireland's leading provider of residential mortgages. We have the largest sales force in Ireland, including almost four hundred Financial Advisers who actively distribute our diverse product range nationwide. As an organisation we are very ambitious; it is our goal to be the number one provider of personal financial services. Now, we're looking for unique people who will help us to do just that.

How to apply

Consider a brighter future as a Financial Adviser with Irish Life & Permanent. Call us on +353 1 8563047 or visit www.Irishlifeandpermanent.ie

