

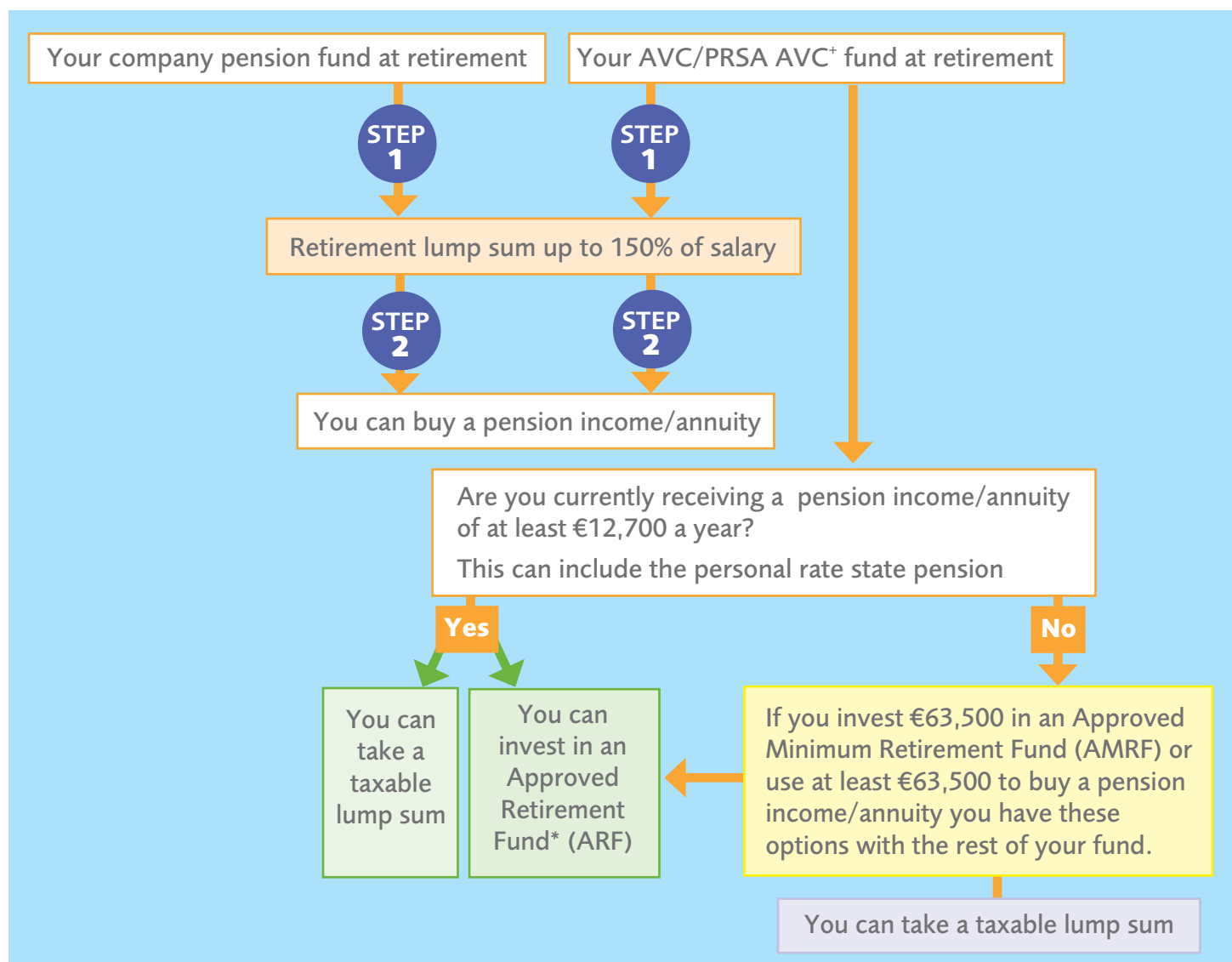


Company Pensions - Your retirement options

OPTION
1

These charts set out the retirement options available from your Irish Life one member Company Pension plan and should be read in conjunction with your retirement options letter, the Irish Life Retirement Options booklet and our flyer explaining tax.

For more detailed information on your individual circumstances you should speak to your financial broker or adviser.



*Personal Retirement Savings Account Additional Voluntary Contribution

*If you have a PRSA, you will also have the option to continue your PRSA as a vested PRSA instead of investing in an AMRF or ARF.

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

Warning: If you invest in this product you may lose some or all of the money you invest.

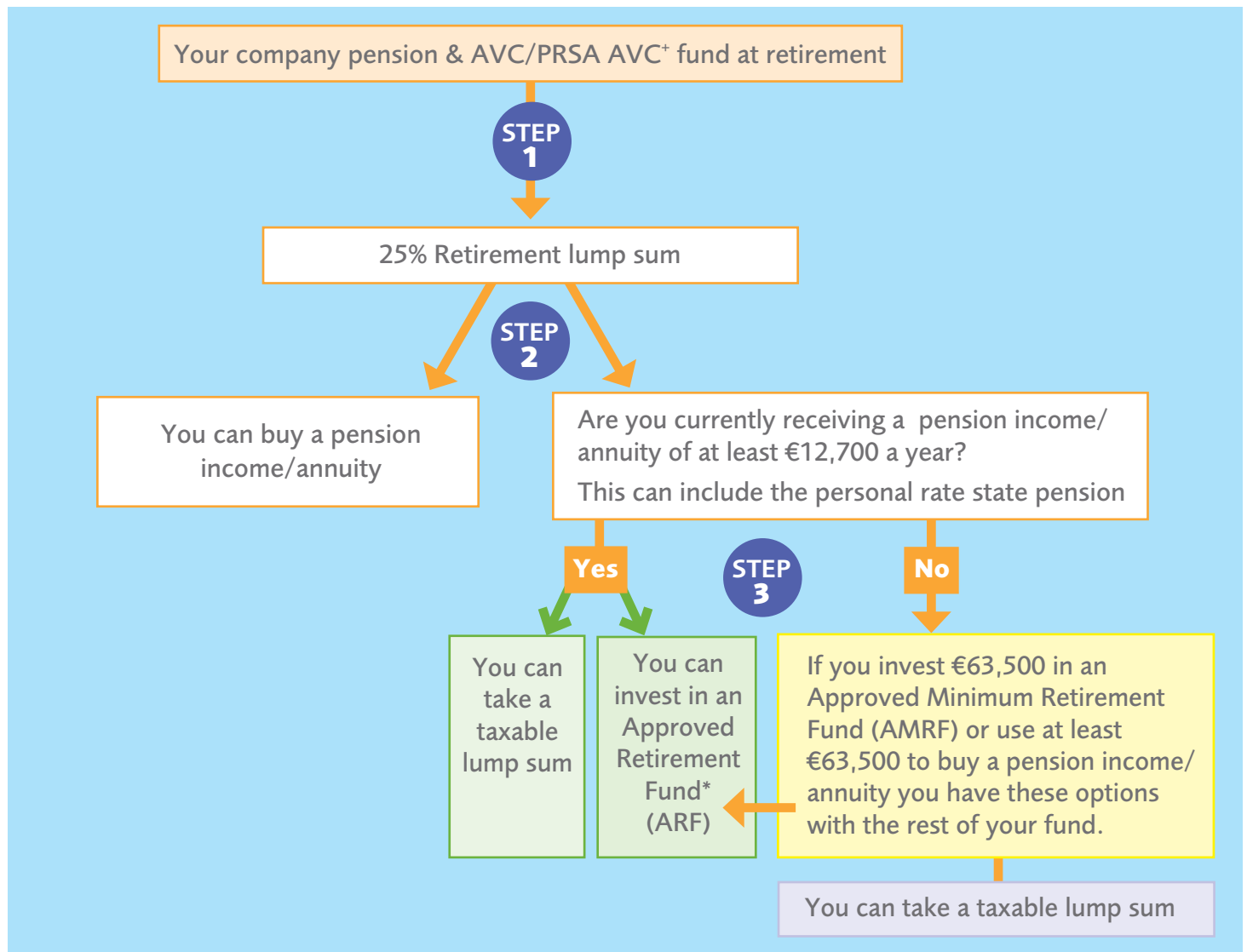
Warning: The income you get from this investment may go down as well as up.

Warning: If you invest in an AMRF you will not have access to your initial investment until age 75.

Company Pensions

- Your retirement options

OPTION
2



+Personal Retirement Savings Account Additional Voluntary Contributions

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