navigator

the route to a better pension

Irish Life

made for life

10010 Crystal Mark

Clarity approved by Plain English Campaign

About us

Founded in 1939, we have been taking care of our customers' financial futures for over 60 years. We are proud to be part of the Irish Life & Permanent group of companies - one of Ireland's largest and most successful financial organisations.

As the leading life assurer in Ireland, our vision for the future is to be your first and best choice for all your long-term financial needs. We understand that your lifestyle and financial circumstances are specific to you and so we aim to offer you, over your lifetime, a better combination of choice, value and service than any other company. We will do our best to give you the flexibility to manage your finances and the freedom to live your life the way you want to.

The Crystal Mark

Because financial products can be complicated and difficult to understand, we are committed to using clear and straightforward language in all our customer communications. We work with Plain English Campaign, an independent company who specialise in testing the text and layout of our documents to make sure that all our customer communications meet the highest standards of clarity, openness and honesty.

Irish Life's pensions

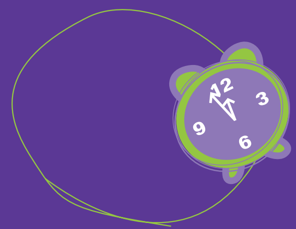
In terms of pensions, more Irish people choose us to manage their pension plan than any other company. In fact, we manage over €10 billion on behalf of pension customers. Every week of every year, we pay out more retirement benefits than anybody else (except the State) because, as the pension experts, our experience has led us to design smart solutions for pension customers. These solutions cover not just the products we offer, but also an unrivalled choice of funds and customer service.

No wonder we're Ireland's number one choice for pensions.

the pension experts

Navigator

A flexible plan that allows you to build up a fund for when you retire.



Your **Navigator plan in 60 seconds**

- With a very competitive charging structure, Navigator offers excellent value when you retire.
- You have a range of investment options to help you get the best results for your needs.
- You can stop, start or change your payments at any time, without paying extra charges.
- The Revenue could give you full tax relief on every euro you pay in.
- As you get closer to retirement, you can protect the growth your fund has achieved by choosing our Consensus Lifestyle option.
- You can add life cover to your plan or take it out separately and qualify for tax relief.
- You can keep track of your investment 24 hours a day by phoning 01 704 1111.
- Your fund is being looked after by Ireland's leading pension provider.

contents

This booklet outlines all you need to know about your **Navigator** plan. If you decide to take out a company pension plan, certain information is required for the trustee (usually the employer). This is outlined at the back of this booklet

We have also produced a booklet called "Pensions – your questions answered", that we recommend you read as well. It covers all the most frequently asked questions about pensions, including the following.

- How do pensions work?
- Which type of pension is best for me?
- How does tax relief work?
- How much should I invest in my pension plan?
- What are my options when I retire?
- Other general questions.
- Questions about personal pension plans.
- Questions about company pension plans (including AVCs).

1 introduction

The future is in your hands

You don't have to work for the rest of your life, but you do have to save if you want to maintain your lifestyle when you retire. Many of today's pensioners find that the State retirement pension isn't enough to make ends meet. What's more, most have no other retirement savings. This means that too many people spend what they had hoped would be a comfortable retirement struggling to pay the bills.

Most end up regretting not having saved more money when they were working.

The simple fact is this – to save the money you'll need for a secure and comfortable retirement, you have to take matters into your own hands. You need to put money aside now for the time when you stop working. To encourage you to do this, the Government offers very large tax advantages.

Saving regularly for retirement, and starting as soon as you can, are two of the most important things you can do for yourself, so it is very important that you choose a plan that will meet your needs over the next 10, 20 or even 40 years.

Tax **advantages**

Firstly, you can claim tax relief on the money you pay into your pension fund, up to certain limits. That means that you'll start to see the benefits of planning your pension straight away, as you'll get a large part of your payments back in tax relief. For example, if you are a 42% taxpayer and you invest €1,000 into your pension plan, the Government could give you €420 back in tax relief. In other words, after tax relief, you pay €580 while the Government pays €420. Not only that, but if you are an employee, you could benefit from PRSI relief as well, making the real cost almost half price.

In addition, your employer can benefit from tax relief on any payments they make, up to certain limits. So it makes sense for everybody.

As the tax relief is so good, the Government has set limits on how much tax relief you and your employer can get on your pension payments in any one year. Your financial adviser can outline these limits.

Then when you retire, you can take a substantial part of your fund as tax-free cash, and although the rest is taxed, it may be taxed at a lower rate than the rate of tax relief you received on your payments.

The combination of all these tax benefits can make a big difference to how much you'll have built up by the time you retire.

What's so special about the **Navigator pension plan**?

There's an old saying that 'it's a long road that doesn't turn'. Above all, we have designed Navigator to be flexible, so that your pension can adapt to your changing circumstances. You don't lock yourself into decisions that you make today. Navigator is a pension with options that put you in control.

Contribution options

You can choose your level of contribution and you have the option to increase or reduce it. You can contribute lump sums each year instead of regular payments, and you can even take a break in payments if you need to.

Investment options

You can choose where you want your money invested from a wide range of funds, and change at any time, at no cost.

Information options

Most importantly, you are likely to invest in a retirement plan for many years, so it is important that you are well informed and in control. With Navigator you will be. You can increase or stop making payments, add lump sums or switch funds at any stage at no cost. Just tell us. What's more, we'll send you statements each year and you have access to the value of your Navigator plan at all times by calling 01 704 1111.

Retirement options

You decide when you want to retire, and how you want to use the retirement fund you have built up.

2 your investment options

Summary

There is a wide range of funds available for you to choose from. The fund that is right for you depends on:

- the amount of risk you are willing to take; and
- how much time you have until you retire.

Generally funds that offer the highest growth potential have the biggest ups and downs.

You can switch to a higher-risk or lower-risk investment fund at any time.

Navigator offers a wide range of investment options, because everyone has different needs and views on how they would like to invest their pension payments. Over the long term, shares have consistently given good returns, so Navigator offers share-based funds like Irish Life's Consensus or Equity funds and funds managed by other fund managers such as Fidelity or KBC. However, over the short term, shares can be quite risky so your Navigator plan also offers funds that limit that risk - funds like our Secured Performance or Guaranteed Fund. Or, if you'd like the best of both worlds, our Consensus Lifestyle option automatically moves your investment into more secure funds as you get nearer your retirement. Your financial adviser will help you decide what is best for you.

Where you invest will depend on the following.

1. The **amount of risk** you are willing to take

Depending on which fund you invest in, its value can fall as well as rise over the period of investment. By choosing a low-risk fund, you are protecting gains made over the period of investment. However, the potential for large gains is lower than if you choose a high-risk fund.

High-risk funds mainly invest in company shares so that their value is not protected but you do have the potential to gain significantly, especially over the long term. If you invest in these funds, you should realise that, in wanting a higher return, you could lose some of the value of your investment.

Think about how you feel about the risks associated with investing. With the help of your financial adviser, you are the best person to decide how much risk you are comfortable with.

2. How much **time you have until you retire**

Think about how long you have before you plan to retire. For example, if you are not planning to retire for another 15 to 20 years, you may be able to accept more risk than if you want to retire in five years. This is because there is more potential for high-risk funds to perform better than others over long periods of time and you can expect to ride out any ups and downs that the stock market may experience.

Once your financial adviser has helped you decide where you stand on these questions, they can help you build your own investment plan using any combination of the funds explained below. You'll notice that we have divided these into high-risk options with the potential for higher returns, medium-risk options and low-risk options with lower potential for returns.

High-risk/high potential

Equity Fund*
Indexed Global Equity Fund
Irish Equity Indexed Fund*
UK Equity Indexed Fund*
European Equity Indexed Fund*
North American Equity Indexed Fund*
Japanese Equity Indexed Fund*
Pacific Equity Indexed Fund*
Ethical Global Equity Fund*
Fidelity European Growth Fund*
Fidelity UK Special Situations Fund*
Fidelity Managed International Fund
Irish Life International MAPS Fund

*Available from August 2004.

Medium-risk/ medium potential

Consensus Fund
Consensus Lifestyle*
Irish Life Active Managed Fund*
Irish Life Property Fund
Pension Protection Fund*
Fixed Interest Fund
KBC Managed Fund

Low-risk/low potential

Secured Performance Fund
Guaranteed Fund
Cash Fund

Low-risk funds

Secured Performance Fund

We have designed the Secured Performance Fund to:

- deliver consistent managed fund performance over the longer term;
- always protect the value of your fund because the value will never fall; and
- provide a return which is announced every year and which is guaranteed once it has been announced.

The fund invests in the same assets as the Consensus Fund (see page 8). We smooth the return so that you do not run the risk of losing any of the value of your pension fund because of short-term changes in market returns. We provide this smoothed return in the form of a declared rate every year, and it is guaranteed once we declare it.

There may be restrictions on entering the fund:

- for one-off payments or large regular payments; and
- if you have less than 10 years until you retire.

To protect other investors in the fund, we can reduce the value of your fund if you leave the Secured Performance Fund before your retirement date. We will not reduce the value if you leave because you change jobs or take early retirement, as long as you have been making regular payments into the fund for 10 years.

Guaranteed Fund

Most of the fund is invested in cash deposits and fixed-interest assets, mainly in Ireland. It is guaranteed not to fall in value. To protect other investors in the fund, we can reduce the value of your fund if you retire early or leave the Guaranteed Fund before your retirement date.

Cash Fund

This fund invests in deposits and short-term investments on international money markets. It is guaranteed not to fall in value.

Medium-risk funds

Consensus Fund

This innovative fund is Ireland's most popular fund, currently managing over €2 billion in pension assets. It is so successful because its approach is based on the combined wisdom of the main pension investment managers in Ireland. The fund matches the investments they make in shares, property, bonds and cash. The Consensus Fund aims to provide performance that is consistently in line with the average of all funds in the market.

The main advantages of this fund are that:

- there is no risk of choosing the wrong investment manager; and
- it is more cost-effective than actively-managed funds, which could mean better long-term performance.

Consensus Lifestyle*

The Consensus Lifestyle service allows you to protect your pension fund from the ups and downs of the market as you get closer to retirement. If you choose this option, over the five years before you retire, we will switch part of your fund each month from the Consensus fund into a lower-risk combination of the Pension Protection and Guaranteed Funds. By the time you retire, 75% of your fund will be invested in the Pension Protection fund to help protect your retirement income and 25% will be invested in the Guaranteed Fund to help protect your tax-free cash. This is useful in reducing the risk of loss as you get nearer retirement.

Irish Life Active Managed Fund*

This fund is managed by Irish Life Investments – one of Ireland's top investment companies. Like most actively-managed funds, this fund invests mainly in shares, with some investment in bonds, property and cash.

Property Fund

This fund invests in a wide range of Irish and international property that has the potential to provide a good income from rent, and the possibility of increasing your initial investment. Because of the nature of the assets involved in this fund, there may be a delay in taking money out of this fund.

KBC Managed Fund

KBC Asset Management was set up in July 2000 when KBC bought Ulster Bank Investment Managers in Ireland. They currently have total funds of more than €7 billion. The KBC Asset Management Fund invests mainly in world stock markets. The rest of the fund is invested in bonds, property and cash.

Pension Protection Fund*

This fund invests in long-term Irish Government securities to protect the buying power of your retirement fund. This makes it an attractive fund if you want to protect your pension as you come close to retiring.

Fixed Interest Fund*

The aim of this fund is to provide reasonable long-term returns with low risk. The assets of this fund mainly invested in government stocks (gilts) and other fixed-interest securities in the Eurozone and overseas.

*Available from August 2004.

High-risk funds

high risk

Actively-managed funds

These funds aim to do better than other managed funds by using active investment strategies. Based on the investment managers' view of the world economies and stock markets, they will decide:

- which countries to invest in; and
- which shares or properties to buy.

You can choose between the following fund managers.

Fidelity is the world's largest investment company and manages over €600 billion on behalf of 15 million customers around the world. They have an exclusive relationship with us in Ireland and manage certain funds for us. The Managed International Fund invests purely in company shares from around the world, and so is a suitable choice for someone who wants to increase their returns as much as possible, and is comfortable with short-term rises and falls in the market.

We will add the following two Fidelity funds in August 2004:

- Fidelity European Growth Fund; and
- Fidelity UK Special Situations Fund.

Irish Life Equity Fund*

Our Equity Fund aims to achieve good growth by investing in certain companies from around the world which have proven track records.

Irish Life International Multi-Adviser Performance System (MAPS)

This investment approach recognises that all fund management companies have strengths and weaknesses, and that no individual fund manager can be the best across all assets at any time. The Multi-Adviser Performance System tries to choose the best fund manager for each asset class, and to blend them into a fund that will achieve above-average returns, with below-average ups and downs, on a three-year basis.

Indexed funds*

Indexed funds simply invest in all the shares that make up a particular stock market's index. These funds aim to match the average returns of all the shares that make up the index. For example, the Irish Equity Indexed Fund will invest an equal percentage in all of the companies that make up the Irish stock exchange (ISEQ index) and so the performance of this fund should reflect the performance of the Irish stock market.

The specialist index funds available are:

- Irish Equity Indexed Fund;
- Japanese Equity Indexed Fund;
- European Equity Indexed Fund;
- North American Equity Indexed Fund;
- Pacific Equity Indexed Fund;
- UK Equity Indexed Fund; and
- Ethical Global Equity Fund.

Indexed Global Equity Fund

This fund aims to achieve good growth by investing in the Irish and international shares that the Consensus Fund invests in. Because this fund only invests in shares, it offers the possibility of excellent growth over the long term. However, it also carries the risk of significant ups and downs. Because it is more broadly based than the other index funds, it spreads the risk more.

*Available from August 2004.

3 charges on your plan

Your quotation will show how your pension fund may grow over the years until you retire. The quotation takes account of the following charges.

Allocation

Your payments buy units in a pension fund. The percentage of your payment we invest will be shown in your plan schedule. Your quotation will show the value of your investment in the early years.

Contract charge

There is also a monthly contract charge of €3.81 to cover the ongoing administration costs of your pension plan. This increases in January each year in line with the Consumer Price Index.

Fund management charge

The fund management charge covers the cost of buying, selling and managing your pension fund investments. The actual charge depends on the fund you have chosen and is outlined opposite.

Low risk

Cash Fund	1.75%
Guaranteed Fund	2%
Secured Performance Fund	2.15%

Medium risk

Consensus Fund	1.65%
Irish Life Active Managed Fund*	1.75%
Irish Life Property Fund	1.75%
Pension Protection Fund*	1.75%
Fixed Interest Fund	1.75%

High risk

Ethical Global Equity Fund*	1.65%
Indexed Global Equity Fund	1.65%
Irish Equity Indexed Fund*	1.65%
UK Equity Indexed Fund*	1.65%
European Equity Indexed Fund*	1.65%
North American Equity Indexed Fund*	1.65%
Japanese Equity Indexed Fund*	1.65%
Pacific Equity Indexed Fund*	1.65%
Irish Life Equity Fund*	1.75%
Irish Life International MAPS Fund	2%
KBC Managed Fund	2.16%
Fidelity Managed International Fund	2.25%
Fidelity European Growth Fund*	2.25%
Fidelity UK Special Situations Fund*	2.25%

*Available from August 2004

Bonuses

To increase the value of your pension fund as you get nearer retirement, if you are still paying into your Navigator plan, we add a bonus in year 10 and every five years after that. The bonus at year 10 is 5% of the total value of your fund at that stage. Every five years after that, we add a bonus of 5%. This means that Navigator offers excellent value when you retire.

Protection charges

We will take the cost of life cover from your plan, by cashing in units in your fund. The cost depends on a number of factors, including the amount of cover, your age and the state of your health.

What is my **Navigator plan** likely to be worth when I retire?

This example shows the estimated future values of a Navigator plan based on a 40 year old who plans to retire at age 65 and is paying €500 a month, increasing at 3% a year. This is a sample case. The actual details of your plan are shown in your plan schedule.

Year	Projected Value (€)
1	4,250
5	31,887
10	82,384
15	154,267
20	254,863
25	393,816
30	583,799

Notes:
The growth rates we have used are within Irish Insurance Federation guidelines. We assume 70% allocation in year 1 and an investment return of 6% a year before deductions. Your money buys units in a fund. The values are not guaranteed as unit value may fall as well as rise. To meet industry guidelines, we assume that payments increase at 3% a year. In reality, payments are increased by 5% each year. You cannot take any cash from the plan until you retire.

4 your options

Summary

- You can choose your initial level of payment and can change this amount at any stage.
- You can make lump sum or regular payments. You can add lump sum payments to your regular payments if you wish.
- You can also take a break in payments if you need to or you can switch your funds at any stage. Both these options are free.

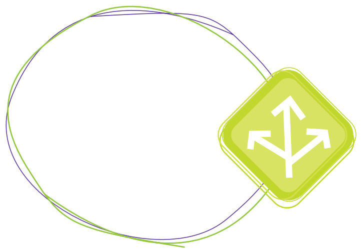
Making **payments**

You can choose to make regular payments, which tend to suit people's cash flows. You can pay by direct debit (every month, every three months, every six months or every year), or by cheque every year. The smallest regular payment you can invest is €100 a month or €1,200 a year.

As well as this, or instead of this, you can invest a lump sum at any time. If you start off with just a lump sum, you can't add regular payments at a later date. The smallest one-off payment you can invest is €650 if you already have a plan in place or €2,500 if it is your first payment.

Changing your **payment level**

You can increase your payments at any time. You can also reduce your payments to the minimum allowed or take a break from paying if you want to. However, you need to remember that reducing (or stopping) your payments will affect the value of your pension fund when you retire. To help you to decide whether you need to increase your pension benefits, we will send you a statement each year showing the payments you have made, the value of your fund and an estimate of the pension you will receive when you retire. We recommend that you review your level of benefit each year.



Protecting your payments **against inflation**

When you take out your plan, you can choose to have your payments increase with inflation. If you choose this option, the payment will increase each year in line with:

- the Consumer Price Index; or
- 5%,

whichever is higher.

Switching **investment options**

You can switch your payments from one fund to another at any time if you decide you want a lower-risk or higher-risk investment. There is no cost for this – all you need to do is tell us.

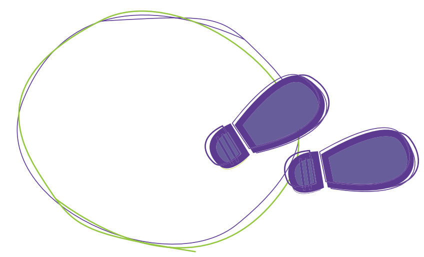
5 extra **benefits available to you**

Summary

- You can include life cover in your plan in a tax-efficient way.
- You can also take out life cover through a separate pension term assurance plan.
- You may be able to protect your pension payments if you cannot work.

Life **cover**

If you have a personal pension and die before you retire, we will pay the value of your pension fund to your dependants. If you have a company pension plan, we will pay this value to the trustees of your pension plan (usually your employer). They will then pass the benefits to your dependants, according to the rules of your scheme. However, the value of your fund may not be enough to provide for them, particularly in the early years when the value of the fund is low. So, to make sure your family is properly provided for, you can choose to add on life cover as part of your plan.



You can choose one of the following options.

1. Life cover which includes your fund

Here, we will pay out the amount of life cover you have chosen or the value of your pension fund, whichever is greater. In this case, the cost of your life cover will reduce as your pension fund grows.

2. Life cover which doesn't include your fund

We can pay out the life cover you have chosen, **plus** the value of your pension fund. This option is more expensive than option 1.

You can also take out life cover through a totally separate pension term assurance plan.

Whichever way you decide to do it, tax relief is available on all payments (up to certain limits).

As with any inheritance, your dependants may have to pay inheritance tax on any amount of life cover we pay them. There may be limits to the maximum amount of cover you can add. Your financial adviser can give you details of these maximum amounts and can outline the best form of life cover.

Contribution **cover**

Contribution cover is available for personal pension and company pension payments. If you choose contribution cover, we will make your payments to your pension plan if you cannot work because of sickness or injury. The amount we pay will be the same as the regular payment you were making at the time of your illness or injury (but not including any optional increases in the previous year). These payments start after 26 weeks and they continue until you get better, reach age 60 or die, whichever comes first. We will only provide this if you are under 55 when you start paying into the plan. We do not provide this benefit for certain jobs.

Contribution cover ends if your payments end. If contribution cover is included in your plan and you change your job, you should contact your financial adviser or our Customer Service Department.

keeping you **informed**

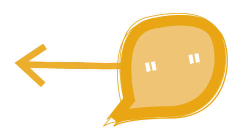
As a pension plan is a major long-term investment, we make sure that we will keep you informed about your Navigator plan and how it's doing so that you can review it regularly. We're here to give you the information you need, when you need it.

- You can phone 01 704 1111 at any time of the day, any day of the week to check the value of your Navigator plan.

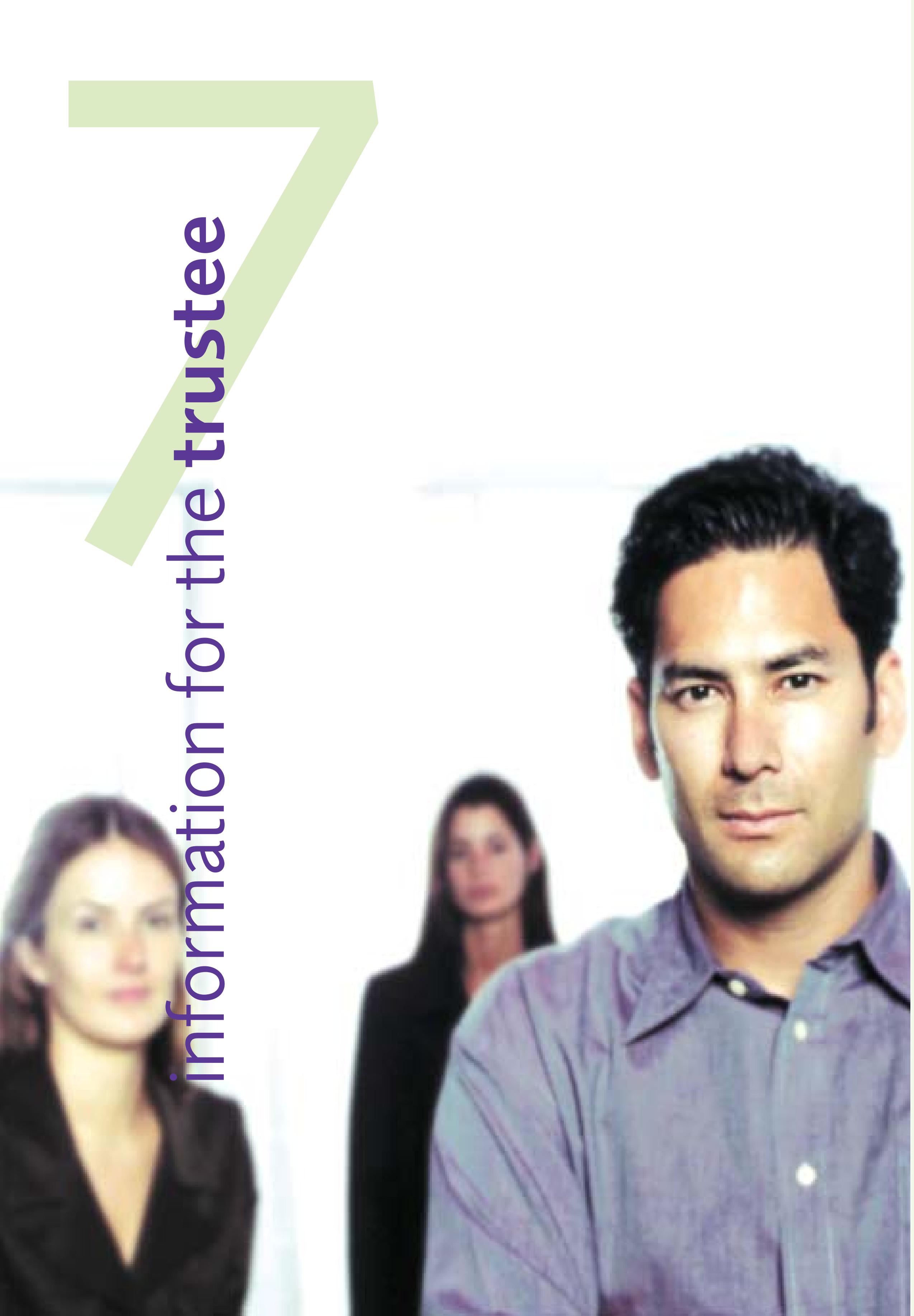
- Every year we write to you to let you know how your pension is doing, showing you what you've paid, what it's worth, how the funds have done and what kind of benefits you're likely to build up at retirement. This will contain a report of how all your investments are performing.

- By logging onto our website (www.irishlife.ie), you can see how each of the funds is doing and get answers to frequently asked questions.

- There is no substitute for one-to-one advice and we would recommend that you regularly review the progress of your Navigator plan with your financial adviser.



7 information for the **trustee**



This section only applies to company pension contracts.

Navigator is a contract provided by Irish Life Assurance plc, which is regulated by the Irish Financial Services Regulatory Authority. Irish Life Assurance plc is part of the Irish Life & Permanent Group.

The Navigator plan is a retirement benefits scheme, as defined by Chapter 1 of part 30 of the Taxes Consolidation Act 1997. The contract details are contained in our terms & conditions booklet, the scheme rules (with Letter of Exchange), the plan schedule and the application form. The contract is governed by Irish law. The Irish Courts are the only courts that are entitled to hear disagreements.

Irish Life's head office is situated at Lower Abbey Street, Dublin 1, Ireland.

The contract is a pension plan, which is used to invest contributions for retirement. The fund built up by the contributions will be available at retirement to provide pension benefits in the form of tax-free lump sum, an annuity and possibly other savings options. The contributions are invested in units within a fund(s) of your choice. Each fund in the panel of funds contains a number of identical units. We will calculate the value of each unit by referring to the net value of the assets of the fund after deductions. We set aside a number of these units for the policy to calculate its value. A list of these funds is included in the "Charges on my plan" section of this booklet.

The value of these units can fall and rise in value over the term of the plan. If the employee dies before retirement, the value of the fund is paid out to you for the benefit of his/her next of kin. Extra life cover can be added to the plan at an extra cost.

The contract term depends on the retirement age you have chosen for the employee and which you will have stated on the application. You can change this date during the term of the plan but you must notify the Revenue Commissioners of this.

If you wish to stop this contract, you can do so within 15 days of us sending you a cooling-off letter. If this happens, we will refund the contributions paid under the plan. If any single payments or transfers have been made, we will refund these less any decrease in the investment value over that period. Please write to Irish Life at the above address if you wish to cancel your plan within the stated period. We strongly recommend that you contact your financial adviser before you cancel the plan. You can stop contributions at any time. Any fund built up remains with Irish Life until benefits can be taken or where you wish to transfer the funds.

Contributions can be made monthly, quarterly, half-yearly or yearly by direct debit (usually from the company's account) or annually by cheque. Single payments can also be paid by cheque. The contribution you wish to pay at the start of the contract will be shown on your plan schedule.

The Plain English Campaign Crystal Mark does not apply to this section, as the information is legally prescribed.

The fund built up by regular contributions will qualify for bonuses of 5% of the fund at year 10 and every five years after that.

You will find an example of surrender values which apply to this contract in the "Charges on my plan" section of this booklet. Your financial adviser can give you a more specific quotation. The surrender values quoted are not guaranteed as values can, in reality, fall as well as rise and could grow at a faster rate than illustrated.

There are certain tax advantages to taking out a company pension. Employer contributions can be set against the employer's corporation tax liability in the company tax year in which contributions are paid, within Revenue contribution limits. Employee contributions can be set against the employee's income tax liability in the tax year in which contributions are paid, within Revenue contribution limits. PRSI relief may be obtained also. Contributions are invested in a tax-exempt fund(s) of your choice. At retirement, part of the fund may be taken as a tax-free lump sum, within Revenue limits. Income from a pension (an annuity) or withdrawals made from ARF (and the AMRF gains) after retirement will be subject to income tax. On death before retirement, any benefit paid out will be subject to capital acquisitions tax. The capital acquisitions tax threshold is determined by the relationship between the employee and the beneficiary.

You should write to us at the address provided if you have any queries or complaints in relation to this plan.

If the employee believes they have suffered a financial loss as a result of the poor administration of the scheme, or if there is a dispute of fact or law, they must contact you in the first instance. You, as a trustee, are obliged under the Pensions Ombudsman Regulations 2003 (S.I. No. 397 of 2003) to set up and follow an Internal Disputes Resolution (IDR) procedure, which you must publish and make available to the member on request. More information is available from the Pensions Ombudsman's office at the following address.

The Office of the Pensions Ombudsman, 36 Upper Mount Street, Dublin 2.
Phone: 01 6471650 Fax: 01 6769577
Email: info@pensionsombudsman.ie
Web: www.pensionsombudsman.ie

You must then issue a decision on the matter. The employee is not bound by this decision and can take the matter to the Pensions Ombudsman. The decision of the Pensions Ombudsman can be appealed by both parties to the High Court.

All other complaints, which you can not settle, should be directed to the Pensions Board at Verschoyle House, 28/30 Lower Mount Street, Dublin 2. Phone: 01 6131900, Fax: 01 6318602.

For any assistance or queries you may have, please contact us at Irish Life.

The Plain English Campaign Crystal Mark does not apply to this section, as the information is legally prescribed.

Products we offer

Investments	Protection	Pensions
Low risk options • Tracker bonds Higher growth options • Property bonds • Unit-linked share investments	• Term life cover • Mortgage protection • Flexible family protection • Income protection • Inheritance tax planning **Savings** • Savings plan	• Personal pensions • PRSAs • Company pensions (including AVCs) • Pension life cover • Post-retirement options

Keeping in contact

Each year, we will send you a statement, which keeps you up to date on your plan, explaining the benefits, cash-in values (where appropriate) and other relevant information concerning your plan.

You can call us six days a week on our customer helpline where we will do our best to answer your question. Our websites are available 24 hours a day, seven days a week. You can keep track of your Scope funds at www.escope.ie. At www.irishlife.ie, you can, among other things, find our online customer service forms and information on your nearest financial adviser.

Personal financial advice

It takes just a short time for a professional financial adviser to sit down with you and review your personal finances. An adviser will tell you the most suitable ways for you to get the most benefit from your money, taking account of all your existing financial commitments.

How to contact our Customer Service Department

Call or fax us at:

tel: 01 704 1010 fax: 01 704 1900

Email us at:

customerservice@irishlife.ie

Visit our website at:

www.irishlife.ie

Or write to us at:

Irish Life Assurance plc, Irish Life Centre, Lower Abbey Street, Dublin 1.

Lines are open between 8am and 8pm Monday to Thursday, 8am and 6pm on Fridays and from 9am and 1pm on Saturdays. Calls will be recorded or monitored to help improve customer service.

Irish Life
www.irishlife.ie

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Crystal Mark
Clarity approved by Plain English Campaign

Irish Life Assurance plc is regulated by the Irish Financial Services Regulatory Authority.

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