

**Investments**

# AIB Tracker 90 Bond 1

Closing date 27 June 2014, or earlier if we receive too many applications

This product is provided by Irish Life Assurance plc.



AIB has chosen Irish Life, Ireland's leading life and pensions provider, to provide its customers with a range of pension, protection, investments and savings products. Irish Life is part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations. As well as offering advice when you take out a plan, AIB will also help you with any questions about your plans and offer you a financial review every year in return for the fee AIB receive from Irish Life.

Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance plc, for life and pensions business. This means that although AIB are distributing this product, the product information in this booklet has been written by Irish Life as product provider. If you choose this product, it will be provided by Irish Life. So, any reference to 'we' or 'us' refers to Irish Life. If you have any questions, your AIB Financial Adviser will be happy to help.



**Irish Life**



It is important when you invest in a plan that you fully understand the benefits and risks involved. Irish Life has outlined some important things for you to consider to help decide if this plan is suitable for you. We recommend you read the important points outlined in the Product Summary on pages 2 and 3, and the suitability snapshot on page 5.

For the detail of your investment, and what you are buying, please see page 7, Your investment explained.

We have highlighted who is providing the partial capital protection and potential return on your investment and the main risks involved on pages 12 to 14.

The most common questions asked are on pages 16 and 17 (including details of government taxes and levies that apply).

You should also get advice from your AIB Financial Adviser before investing in this plan.

All information including the Terms and Conditions of your plan will be provided in English.

The information in this booklet was correct as at May 2014 but may change.

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# Product Summary

## Important information you should read before you take out this plan

### What is a tracker bond?

A tracker bond is an investment product that aims, at the end of the product term, to return a set percentage of your investment (after the government levy) plus the possibility of an extra amount based on the performance of a stock market index.

### What is the objective of this tracker bond?



Aim

To provide access to some of the performance of the EURO STOXX 50 Index at the end of your investment period and to protect 90% of your investment even if the EURO STOXX 50 Index falls. There are two parts to this tracker bond:

1. A government bond, which returns 90% of your investment at maturity (after the government levy).

2. An option on a stock market index, which provides the potential return.

A percentage of the money you give to us is used to purchase the bond and option. For more details, see page 7.



Stock Market Index

This investment is linked to the performance of the EURO STOXX 50 Index. The EURO STOXX 50 Index is Europe's leading index for the Eurozone. This index covers large, high-profile companies which are leaders in their field in the Eurozone, and a wide sector of industries.



Time Period

AIB Tracker 90 Bond 1 is a fixed term investment. You cannot access your money before 20 April 2020.



Irish Deposit Guarantee Scheme

This is a life insurance investment policy and the capital protected amount does not qualify for the Deposit Guarantee Scheme.

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

Warning: If you invest in this product you will not have access to your money until 20 April 2020.

Warning: If you invest in this product you could lose 10% of the money you invest.

# Product Summary

## Important information you should read before you take out this plan

### What are the main risks?

There are two main risks that you need to be aware of and should consider when investing in this product:



#### Risk 1: Default Risk

**This is the risk for losses to occur if amounts owing to us, from the investments we make in the government bond and option, are not paid back.**

- Capital Protection

The protection of 90% of your capital (after the government levy) is provided by Irish Government bonds. At the end of your product term, **Irish Life will pass on the full amount we get back from the Irish Government in respect of your investment. This product is not able to protect you from the risk that the Irish Government is unable to repay its debt on these bonds. In such an event, then you will not receive some or all of your partially capital protected amount back at maturity. Irish Life will not use any of its assets to make up any shortfall should this occur.**

Overall Irish Life has weighed up the relevant advantages and risks associated with this tracker bond and believe that it is a suitable investment for a conservative investor. However, it is impossible for us to say with 100% certainty that the Irish Government will not default and ultimately you need to consider how likely you think it might be that this would occur.

- Potential Return

The potential return on your investment is provided by AIB. If AIB cannot pay Irish Life the potential return on your investment, you will lose some or all of the potential return. Irish Life will pass on to you the full amount that we receive from AIB. Irish Life will not use any of its assets to make up any shortfall if AIB is unable to pay.

Please see pages 12 to 14 for full details of these risks.

#### Risk 2: Market Risk

**This is the risk that investment markets can fall. If this happens you could lose 10% of the money you invest.**

- Potential Return

Your potential return is dependent on the performance of the EUROSTOXX 50 Index. If this index falls your potential return could be zero and you will receive 90% of your investment amount (after the government levy).

This tracker bond is rated medium risk (3 on a volatility scale of 1 to 7). Volatility means the potential ups and downs that an investment may experience over time. For more details on our volatility scale, see page 16.

# Introduction

AIB Tracker 90 Bond 1 is a great investment option for the conservative investor.

Over the long term, investing in shares can consistently give you better rewards. Anyone can invest directly in stock markets. However, buying and selling shares can be expensive and you need a lot of time and money to invest in more than just a handful of shares.

You may also know that shares can fall in value, sometimes by large amounts, and this risk may put people off investing in shares. This is where AIB Tracker 90 Bond 1 could provide the solution for you. Irish Life (we, us) have designed this product so that 90% of your investment is protected, at the end of your investment term. Plus, you also have access to the potential growth of the EURO STOXX 50 Index - Europe's leading index for the Eurozone.

## Suitability snapshot

Below we have set out some important points for you to consider to help you decide if this plan is suitable for you. If you are in any doubt, you should contact your AIB Financial Adviser.

### AIB Tracker 90 Bond 1 could be suitable if you:

- ✓ want to invest until 20 April 2020 and do not need to withdraw your money before then;
- ✓ have at least €15,000 to invest;
- ✓ are 74 or younger;
- ✓ do not need to take regular withdrawals;
- ✓ want an investment that partially protects your money from certain market risks (for example, ups and downs in investments and stock markets.). This means you are happy to settle for potentially lower returns than you could achieve by investing without partial capital protection;
- ✓ are prepared to accept the default risk that applies, in particular in relation to your capital protection. This is explained in more detail on pages 12 to 14.

### AIB Tracker 90 Bond 1 is less suitable if you:

- ✗ want to invest for a different period and may need to withdraw your money (especially in the case of unexpected emergencies before then);
- ✗ have less than €15,000 to invest;
- ✗ are 75 or over;
- ✗ want an investment that allows you to make regular withdrawals or add regular contributions to your investment;
- ✗ are looking for higher returns, and are prepared to risk more than 10 % of your investment;
- ✗ are not prepared to accept the possible risks attached to this product that are explained on pages 12 to 14.





# Your investment explained

This plan is a tracker bond. A tracker bond is an investment that aims, at the end of the product term, to return a set percentage of your investment (after the government levy) plus the possibility of an extra amount based on the performance of a stock market index.

There are two parts to a tracker bond and we split your investment between them.

The first part of your money buys a bond. This returns a set percentage of your investment when it becomes due for payment (maturity). A bond is a type of loan given to a company or government which is due to be paid at maturity.

The second part of your money buys an option (or options) on a stock-market index, which provides the potential return. The return on the option is usually measured in relation to the growth in the index. The potential return at maturity depends on the growth of the stock-market index (see page 9 for an example of how this product would work in different stock market conditions).

The partial capital protection is provided by Irish Government Bonds which mature on 20 April 2020. The potential return is provided by AIB using a separate percentage of your investment to buy options on the EURO STOXX 50 Index. You are not investing directly in the EURO STOXX 50 index. Your investment will be linked to the performance of this index which will determine the potential return on your investment. Please see pages 12 to 14 for full details.

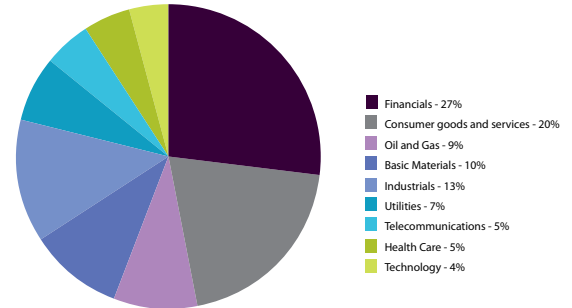
## Your investments potential return

Your investment will be linked to the performance of the EURO STOXX 50 Index, which will determine the potential return on your investment.

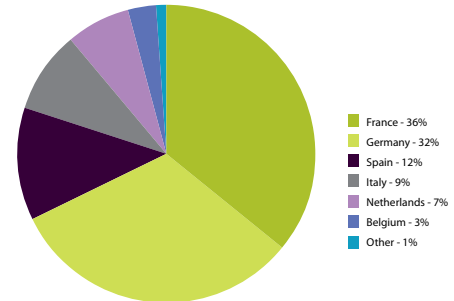
The EURO STOXX 50 index is Europe's leading index for the Eurozone. This index covers large, high-profile companies which are leaders in their field in the Eurozone, and a wide sector of industries as you can see in the graph across.

The index tracks 50 stocks from countries across the Eurozone, and the current breakdown can be seen in the graphs on this page. AIB Tracker 90 Bond 1 is designed to protect 90% of your amount invested even if the EURO STOXX 50 Index falls.

## Sector breakdown



## Geographic breakdown



Correct as at May 2014, Irish Life Investment Managers.

## Your investment return

AIB Tracker 90 Bond 1 is designed to provide 90% capital protection, plus 125% of the potential growth in the EURO STOXX 50 Index at the end of the investment term (up to a maximum index growth of 50%).

## Who is it suitable for?

This fund could be suitable if you are looking for access to participation in EURO STOXX 50 Index returns and are willing to put 10% of your original investment at risk to gain potentially higher returns.

Your potential investment return at the end of the investment term  
**(before tax)**

Capital protection 90%

plus

125% of the potential growth in the EURO STOXX 50 Index (up to a maximum index growth of 50%). The maximum potential return you could receive is 52.5% of your amount invested.

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

**Warning: If you invest in this product you could lose 10% of the money you invest.**

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

Here are some examples of how AIB Tracker 90 Bond 1 would work in different stock market conditions if the total amount you pay is €100,000.

**Total amount paid (which includes the 1% government levy which must be deducted):** €100,000

**Your investment amount (after government levy):** €100,000 ÷ 101% = €99,010

**Extra amount invested by Irish Life (1% of your investment amount):** €990

**The total amount invested in this plan (101% of your investment amount):** €100,000

| A               | B                                      | C                        | D                                      | E                           | F (= C+E)                                    |
|-----------------|--|--------------------------|--|-----------------------------|--|
| Amount Invested | Performance of the EURO STOXX 50 Index | Capital Protected Amount | Potential Return (125% x Index Growth) | Amount of Potential Return* | Your total return on €100,000 (before tax)** |
| €100,000        | Index falls by 10%                     | €90,000                  | 0%                                     | €0                          | €90,000                                      |
| €100,000        | Index stays the same                   | €90,000                  | 0%                                     | €0                          | €90,000                                      |
| €100,000        | Index grows by 8%                      | €90,000                  | 10%                                    | €10,000                     | €100,000                                     |
| €100,000        | Index grows by 15%                     | €90,000                  | 18.75%                                 | €18,750                     | €108,750                                     |
| €100,000        | Index grows by 25%                     | €90,000                  | 31.25%                                 | €31,250                     | €121,250                                     |

\*The figures noted in column E are based on your amount invested, in this example, €100,000.

\*\*The figures noted in column F take into account that the level of capital protection on this product is 90% of your amount invested.

The EURO STOXX 50 Index needs to grow by 8% in order for you to receive your investment amount back, assuming the government has paid the capital amount at maturity. The maximum potential return you can receive is 52.5% (maximum return on €100,000 (before tax) is €152,500).

**Warning: These figures are estimates only. They are not a reliable guide to the performance of this investment.**

Your investment amount is the total amount you have paid less the levy that has been deducted. We will then invest a minimum of 101 % of your investment amount. Any growth on your investment amount including any amount we invest in excess of your investment amount is considered as profit earned by you and so is subject to tax (where exit tax is applicable). The rate of tax is currently 41 % (May 2014). The percentage of your investment amount that we invest will be shown on your investment schedule. See the section ‘What tax do I pay?’ on page 17 for more details on tax and the life assurance levy.

**For more information, please talk to your AIB Financial Adviser.**

### **Averaging protection**

This part of the investment aims to smooth returns during unstable market conditions by smoothing out the ups and downs over the final 12 months of the investment. This can reduce the effect of any falls in the value of the EURO STOXX 50 index but can also reduce how much your investment grows in value.

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

**Warning: If you invest in this product you will not have access to your money until 20 April 2020.**

**Warning: If you invest in this product you could lose 10% of the money you invest.**

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



### **Key dates**

|   |                                  |
|---|----------------------------------|
| Investment start date                     | 7 July 2014                      |
| You cannot cash in your investment before | 20 April 2020                    |
| Indexed tracking dates                    | 7 July 2014 -<br>16 April 2020   |
| 13 monthly averaging dates                | 16 April 2019 -<br>16 April 2020 |



# Important information and the main risks

## Who provides the capital protection and potential return and what are the main risks?

Irish Life has designed this product at the request of AIB with the aim of protecting 90% of your original investment from certain market risks (for example, ups and downs in investments and stock markets). However it does not guarantee to protect your original investment from default risk which is a common feature of life assurance trackers and bonds. This is the risk that the provider of the capital protection or the provider of the potential return (or both) cannot pay what they owe.

AIB will provide you with all advice in relation to the product, however this product is provided by Irish Life. Your contract is with us, Irish Life Assurance plc (Irish Life). You do not have a contract with AIB.

## Capital protection and default risk

A portion of your investment has been used to purchase Irish Government Bonds (also known as gilts) which provides the partial capital protection on this product.

At the maturity date of the bonds, which matches the maturity date of your tracker bond, the amounts repayable under these bonds will be used to provide the partial capital protection on your tracker bond. Irish Life is contractually obliged to pass on the full value of the amounts we receive on the bonds.

If the Irish Government was unable to repay the full amount of the bonds at the maturity date, then you could lose some or all of your partially capital protected amount. The maturity date of the tracker bond could be deferred if the maturity of the Irish Government Bonds, which provide the partial capital protection is deferred. Irish Life will not use any of our assets to make up any shortfall which may occur in these circumstances.

The current credit ratings for the Irish Government sovereign debt are as follows

| S&P Rating | S&P scale 1-23 | Moody's Rating | Moody's scale 1-21 | Fitch Rating | Fitch scale 1-23 |
|------------|----------------|----------------|--------------------|--------------|------------------|
| BBB+       | 8              | Baa3           | 10                 | BBB+         | 8                |

For more information on credit ratings see the section 'Credit Ratings'.

## Potential return and default risk

The potential return that could apply at maturity is provided to us by AIB. Irish Life is also contractually obliged to pass on the full value of the amounts we receive from AIB to you in respect of your investment. If for any reason, AIB cannot pay us what they owe us, you could lose some or all of the potential return on this plan.

Irish Life will not use any of our assets to make up any shortfall.

The current credit ratings for Allied Irish Banks, p.l.c. are as follows

| S&P Rating | S&P scale 1-23 | Moody's Rating | Moody's scale 1-21 | Fitch Rating | Fitch scale 1-23 |
|------------|----------------|----------------|--------------------|--------------|------------------|
| BB         | 12             | Ba3            | 13                 | BBB          | 9                |

For more information on credit ratings see the section 'Credit Ratings'.

## Credit Ratings

One of the ways to assess the level of default risk is by reviewing the counterparty's credit ratings. Credit ratings are an assessment of how creditworthy an organisation is. They are based on the organisation's history of borrowing and repayment, as well as the level of assets and level of debts. They can be a useful way to compare the default risk associated with different companies and related investments. They are provided by independent private companies known as Rating Agencies and are reviewed on a regular basis.

On the risk rating scales number 1 is 'Most Secure/Best' and the ratings at positions 21/22 on the scales are 'Most Risky/Worst'. In general the ratings 1 to 10 on the scale are considered investment grade and 11 to 22 are considered non-investment grade. Investment grade refers to the quality of an organisations credit. The ratings stated earlier are correct at 13 May 2014.

Remember credit ratings can change at any time. It is not possible to anticipate what ratings may apply to the Government sovereign debt or AIB (or to any financial institution) over the term of the bond.

## Some other risks on this plan which you should consider carefully.

- It is important to understand that this product is not covered by any compensation scheme. This is a life insurance investment policy and the capital protected amount does not qualify for the Deposit Guarantee Scheme.
- The performance is based on one index only, the EURO STOXX 50 Index. The index needs to grow by 8% in order for you to receive your investment amount back, assuming the government has paid the capital amount at maturity. There may be no potential return on this index.
- Your personal circumstances may change and you may need to withdraw your money before the end of the investment period. You cannot access your money before 20 April 2020.
- If you invest in this product you could lose 10% of the money you invest.





# Your questions answered

## How long is this product available for?

The closing date for the investment is 27 June 2014 (but could be earlier if we receive too many applications). The investment will start on 7 July 2014.

## What is the smallest amount I can invest?

The smallest amount you can invest is €15,000.

## What charges do I pay?

The charges you pay include our costs of setting up and running your investment. Please read the customer information notice for full details of the effect these charges will have on your investment.

## How does our volatility scale work?

We rate the possible level of 'volatility' of each investment on a scale of 1 to 7 (volatility refers to the potential ups and downs that an investment may experience over time.) An investment with a risk level of 1 is very low risk, and a risk level of 7 is very high risk. This tracker bond is rated 3, medium risk. You should remember that risk and potential return are closely linked. In other words, investments which are higher risk tend to have higher returns over the long term, but can also experience higher falls.

## Can I cash in my investment early?

No. AIB Tracker 90 Bond 1 is a fixed term investment. You cannot cash it in before the end of the investment period.

At your maturity date, Irish Life passes the value of the amounts it receives from the Irish Government Bonds and AIB to you. Currently it can take up to 10 working days for a counterparty to send the amounts owed to Irish Life. This means that your cash-in value may not be available until 10 working days after the fund end dates.

**Warning: If you invest in this product you will not have any access to your money until 20 April 2020.**

## What happens at the end of the investment period?

At the end of your investment period, you can:

- cash in your investment; or
- take out a new investment (from a choice of other investments that will be made available at that time).

If you do not choose any of the options shown above, we will place the value of your investment (at the end of the investment term) into the Life Maturities Cash Fund for you.

The Life Maturities Cash Fund invests in bank deposits and short-term investments on international money markets. It is intended to be a medium risk investment but you should be aware that this fund could fall in value. This could happen if, for example, a bank the fund has a deposit with cannot repay that deposit, or if the fund charge is greater than the growth rate of the assets in the fund.

## What tax do I pay?

You must pay tax on any profit your investment in AIB Tracker 90 Bond 1 makes. The tax rate is currently 41 % (May 2014). We will pay this tax for you to the Revenue Commissioners from any profit your investment makes. If the plan is owned by a company the tax rate that applies may be different. We will pay this tax (if it is due) when you:

- cash in your investment after 20 April 2020;
- die; or
- transfer ownership of your AIB Tracker 90 Bond 1 to someone else. There are some exceptions to this however; you must inform us if you transfer ownership of the investment to someone else.

If you do not cash in your investment when it matures, we will transfer it into the Life Maturities Cash Fund. If you have not cashed in your plan on the eighth anniversary of your investment, tax will be payable on any profit made on the investment at that date, and every eight years after that.

## Life Assurance Levy

We will collect any government taxes or levies and pass them directly to the Revenue Commissioners. The current government levy on life assurance payments is 1 % (May 2014).

Your investment amount is the total amount you have paid less the levy that has been deducted. We will invest a minimum of 101 % of

your investment amount. Any growth on your investment amount including any amount we invest in excess of your investment amount is considered as profit earned by you and so is subject to tax (where exit tax is applicable).

## What happens to my AIB Tracker 90 Bond 1 investment if I die?

If you die or, for joint-life cases, if either investor dies while the investment is still in force, we will switch the fund value into the Life Claims Cash Fund when we receive notice of the death. The death benefit (before tax) we pay will be:

- 90 % of your original amount invested; or
- 100.1 % of the value of your fund at that stage; whichever is higher.

We will pay this on the date we receive all documents we need for a death claim. Under law you will have to pay tax at 41 % (May 2014) on your profit if we pay a death benefit (See section “What tax do I pay?”).

## Who can invest in AIB Tracker 90 Bond 1?

You must be living in the Republic of Ireland and aged 18 to 74 (75 next birthday). In the case of joint life policies, both investors must be aged 74 (75 next birthday) or under.

## What happens after I apply?

When we receive your application, we will send you;

- an investment schedule which sets out the details of your investment;
- an investment document which sets out the terms and conditions of your investment;
- a copy of this booklet; and
- a detailed customer information notice.



# AIB Tracker 90 Bond 1 Service

## Can I change my mind?

We want to make sure that you are happy with your decision to invest in AIB Tracker 90 Bond 1. As a result, you will have 30 days from the day that we send you your investment documents to change your mind and cancel the investment. If you decide to cancel at that stage, we will give you back the amount invested in the AIB Tracker 90 Bond 1 less any reduction in the value of your investment that may have happened while the investment was in place.

## How will you tell me about the progress my investment has made?

We will write to you each year with an update on your AIB Tracker 90 Bond 1. If you need an update on the performance of your AIB Tracker 90 Bond 1 at any other time, you can call the AIB service team.

## If you have any problems

If you have any problems we will do our best to sort out your complaint fairly and as soon as possible through our internal complaints procedures. However, if you are not happy with our response to your complaint, you should contact the Financial Service's Ombudsman at:

3rd Floor,  
Lincoln House,  
Lincoln Place,  
Dublin 2.

**Phone:** 1890 882 090 (this is a lo-call number which means it will only cost you the price of a local call wherever you phone from)

**Fax:** 01 662 0890

**E-mail:** [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

**Website:** [www.financialombudsman.ie](http://www.financialombudsman.ie)

## How to contact us

If you want to talk to us, just phone our AIB service team on 1890 719 390. They can answer questions about your plan.

### Our lines are open:

8am to 8pm Monday to Thursday

10am to 6pm Friday

9am to 1pm Saturday

In the interest of customer service, we will record and monitor calls.

You can also contact us in the following ways.

**Email:** aibserviceteam@irishlife.ie

**Fax:** 01 704 1900

**Write to:** AIB service team, Irish Life, Lower Abbey Street, Dublin 1.

Plus, you can contact your AIB Financial Adviser in your local branch.

## Documentation Required

We'll need some documents from you before you can take out this plan.

### 1. Photo Identification

We can accept one original of any of the following documents:

- Your current national passport or
- Your current valid Irish, UK or European drivers licence (with photo)

or

- Your EU National Identity Card (EU country).

Also, all of the above need to be in your own name.

### 2. Proof of address

You can use any one of the following

- A utility bill (dated within the last 6 months)
- An original bank/building society statement issued in the last 6 months
- Your Determination of Tax Credits for the current year
- Your original household/health or motor insurance documents (less than 12 months old).

Make sure the name and address on your proof of address matches the details on your new plan.

### 3. Your PPS (Personal Public Service) number

You can use any one of the following

- P60, P45, P21 Balancing statement, Payslip (where employer is identified by name or tax number), Drug payment scheme card, PAYE Notice of Tax Credits, Child Benefit Award Letter/Book.



### **Important notice**

We have written this booklet to help you understand AIB Tracker 90 Bond 1. We cannot include all the specific details which apply to your investment. You will find these details in your terms and conditions booklet which is the legal contract with us. This contract is provided by Irish Life Assurance plc and Irish law applies.





# Customer information notice - CIN

## CONTENTS

### INTRODUCTION

#### A. INFORMATION ABOUT THE POLICY

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## **Introduction**

This notice is designed to highlight some important details about this investment and, along with the AIB Tracker 90 Bond 1 booklet, is meant to be a guide to help you understand your investment. Full details of the specific benefits that apply to you will be contained in your investment schedule, Terms and Conditions booklet and personalised customer information notice which you will receive in your welcome pack. You should read these carefully when you receive them as certain exclusions and conditions may apply to your benefits.

## **Any Questions?**

If you have any questions on the information included in this customer information notice you should contact your AIB Financial Adviser or your insurer Irish Life, who will deal with your enquiry at the AIB service team, Lower Abbey Street, Dublin 1.

## **A. INFORMATION ABOUT THE POLICY**

### **1. MAKE SURE THE POLICY MEETS YOUR NEEDS!**

AIB Tracker 90 Bond 1 is a lump-sum investment that offers fixed investment terms at the end of an investment period. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

Your AIB Financial Adviser must indicate whether paragraph a) or paragraph b) below applies.

- a) This investment replaces in whole or in part an existing investment with Irish Life, or with another insurer. Your AIB Financial Adviser will advise you as to the financial consequences of such replacement and of possible financial loss as a result. You will be asked during your application to confirm this in writing. Please ensure that you have completed this section of the form and that you are satisfied with the explanations provided by your AIB Financial Adviser before you complete the rest of the application form.
- b) This investment does not replace in whole or in part an existing investment with Irish Life or with any other insurer.

## 2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

**You cannot cash in your AIB Tracker 90 Bond 1 before the fund end date.**

The fund end date is 20 April 2020. At this date your investment will be transferred into the Life Maturities Cash Fund. It may be cashed in at any stage after that time. **Once invested in this cash fund your investment amount can go down as well as up.**

After the lump sum investment at the start of the AIB Tracker 90 Bond 1 plan, no further payments can be made.

## 3. HOW DOES THE AIB TRACKER 90 BOND 1 WORK?

AIB Tracker 90 Bond 1 is a lump-sum investment with an investment period of 7 July 2014 to 20 April 2020.

The aim of the AIB Tracker 90 Bond 1 is to provide a minimum return of 90% of the amount invested.

If the stockmarket index rises, over the investment term the value of your investment before tax will be 90% of the amount invested plus 125% of the potential growth in the stockmarket index, subject to a maximum of 50% growth in the index. This means that the maximum potential return you could receive is 52.5%, before tax, of the amount invested in the AIB Tracker 90 Bond 1.

The growth at the end of the investment period is adjusted to reflect the average growth in the stockmarket index taken every month over the final 12 months of the investment period.

For your investment amount of €39,604 after the government levy in the AIB Tracker 90 Bond 1, you will receive a promised return before tax of €36,000. This corresponds to a compound annual rate of return of -1.62% on your investment.

## AVERAGING

**Averaging is applied to the AIB Tracker 90 Bond 1 only.**

The growth at the end of your investment is adjusted to reflect the average growth in the stockmarket index taken every month over the final 12 months of the investment period. Doing this will smooth the value of your investment if the stockmarket index falls in value over the final 12 months. However, it will also reduce the growth in your investment if the value of the stockmarket index rises over the final 12 months.

For example, if the stockmarket index performs very strongly in the months before your investment matures; this growth will only be partially reflected in the maturity value you receive. If the stockmarket index performs poorly in the months before your investment matures, you will benefit in that the fall will only be partially reflected in the maturity value you receive.

## DIVIDENDS

The fact that the AIB Tracker 90 Bond 1 bond tracks the performance of the EURO STOXX 50 Index without directly investing in equities means that you will not receive any dividend payments on your investment. Your benefit tracks the stockmarket index, the value of which only reflects the capital growth of the underlying shares and not any dividends paid. As such, AIB Tracker 90 Bond 1 is suitable only as

a capital growth investment. It is not suitable if you require a regular withdrawal from your investment.

## CURRENCY

There is no currency risk associated with your AIB Tracker 90 Bond 1.

### 4. Where does my investment go?

The following table sets out how your investment amount will be used for a typical AIB Tracker 90 Bond 1 investment.

|                              |                           |
|------------------------------|---------------------------|
| Total amount paid in:        | €40,000                   |
| Your investment amount:      | €40,000 ÷ 101 % = €39,604 |
| 1 % government levy payable: | €396                      |

In addition, Irish Life will invest an extra amount equal in value to the government levy you pay. In the examples that follow, the promised payments and returns allow for this extra investment by Irish Life.

### AIB Tracker 90 Bond 1

Your proposed investment of €39,604 will be used, at the date of investment, as follows:

|  |   |
|--|---|
| €33,202  | This is 83.83 % of your proposed investment and will be used to secure the promised payment of €36,000 at the end of the investment term. This is equivalent to a promised return on your investment of -1.62 % a year. This means that if the value of the stockmarket index falls or stays level over the term of your investment you will still receive back 90 % of the original amount invested, before tax. |
| €4,977   | This is 12.57 % of your proposed investment and will be used to secure the potential return which may be payable at the end of the investment term.   |
| €1,425   | This is 3.60 % of your proposed investment and will be taken in charges.  |
| €39,604  | Total.  |
| If the potential return is zero, the promised payment will represent a return of -1.62 % a year on your total investment term. |   |

## 5. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

The following table sets out the costs and benefits for a typical AIB Tracker 90 Bond 1 investment.

|                             |                           |
|-----------------------------|---------------------------|
| Total amount paid in:       | €40,000                   |
| Your investment amount:     | €40,000 ÷ 101 % = €39,604 |
| 1% government levy payable: | €396                      |

In addition, Irish Life will invest an extra amount equal in value to the government levy you pay. In the examples that follow, the projected policy values allow for this extra investment by Irish Life.

### Projected benefits

|        | A   | B                                   | C                                      | D                | E                                       | F = A+B-C-D-E                                    |
|--------|---|-------------------------------------|--|------------------|---|--|
| Year   | €   | €                                   | €                                      | €                | €                                       | €  |
|        | Total amount of premiums paid into the policy to date | Projected investment growth to date | Projected expenses and charges to date | Taxation to date | Projected Withdrawals to date after tax | Projected policy value after payment of taxation |
| 1      | 39,604  | -3,257                              | 1,425                                  | -                | -                                       | 34,922   |
| 2      | 39,604  | -2,687                              | 1,425                                  | -                | -                                       | 35,492   |
| 3      | 39,604  | -2,110                              | 1,425                                  | -                | -                                       | 36,069   |
| 4      | 39,604  | -1,524                              | 1,425                                  | -                | -                                       | 36,656   |
| 5      | 39,604  | -929                                | 1,425                                  | -                | -                                       | 37,250   |
| Fd end | 39,604  | 3,391                               | 1,425                                  | 806              | -                                       | 40,764   |

**Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.**

\*Fd End=Fund End Date

IMPORTANT: THIS ILLUSTRATION ASSUMES AN INCREASE OF 2.0% A YEAR IN THE STOCK MARKET INDEX THIS INVESTMENT TRACKS. THE GROWTH OF THE STOCK MARKET INDEX DETERMINES THE RETURN YOU WILL RECEIVE ON YOUR INVESTMENT ON THE FUND END DATE. THIS GROWTH RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS

NOT GUARANTEED. ACTUAL GROWTH MAY BE MORE OR LESS THAN ILLUSTRATED.

The above return corresponds to a compound annual rate of return (CAR) of 0.83% before tax on your investment amount after the government levy, or 0.66% before tax on your total amount including the levy, over the investment term.

Based on the assumed growth in the stockmarket index above, the effect of the expenses and charges shown is to reduce the assumed return on your investment by 0.64% per annum.

**Note:** The investment values for years one to five in the above table are notional cash-in values which are shown for illustration purposes only. It is not possible to cash in this bond before the end of the investment term.

The premiums shown in Column A of the above table do not include the government levy.

The charges shown in column C of the above table include the cost of intermediary/sales remuneration incurred by Irish Life, as described in section 6.

The value shown in column A of the above table includes the cost of all charges, expenses, intermediary remuneration and sales remuneration associated with your investment.

The value shown in column A of the above table is a single payment at the start of your investment. No future payments are allowed into the investment.

Exit tax of 41% is assumed in the above table.

## 6. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

### ILLUSTRATIVE TABLE OF INTERMEDIARY/SALES REMUNERATION

The levels of payment are based on the typical investments outlined in section 5 above.

| Year               | €<br>Premium payable in that year | €<br>Projected total intermediary /<br>sales remuneration payable in<br>that year |
|--------------------|-----------------------------------|---|
| 1                  | 39,604                            | 1,208   |
| 2                  | 0                                 | 0   |
| 3                  | 0                                 | 0   |
| 4                  | 0                                 | 0   |
| 5                  | 0                                 | 0   |
| <b>Fd<br/>end*</b> | 0                                 | 0   |

\*Fd End=Fund End Date

The projected intermediary/sales remuneration shown above includes the costs paid by Irish Life in giving sales advice, service and support for the investment. These costs are included in the investment charges set out in column C of the illustrative table of projected benefits and charges in section 5.

## 7. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

**The values illustrated are not guaranteed.** What you get back depends on how the value of the stockmarket index this investment tracks changes over the term of the investment. You could get back more or less than these projected benefits.

However, there is partial capital protection and a potential return in respect of your investment in this fund. A portion of your investment has been used to purchase Irish Government Bonds (also known as Gilts) which will provide the partial capital protection on this product. The potential returns are provided through an Equity Linked Term Account which is purchased from AIB Bank.

### THE FUND RETURNS EXPLAINED

#### CAPITAL PROTECTION

A portion of your investment has been used to purchase Irish Government Bonds which will mature on 20 April 2020. These bonds will provide the partial capital protection of 90% of the amount invested that applies on the capital protection date. Irish Life Assurance plc does not provide the partial capital protection on this fund.

#### GROWTH POTENTIAL – POTENTIAL RETURNS

If, over the investment term, the returns are positive, then AIB Bank has contracted to provide to us the potential returns for the fund. This means that at the end of the investment period AIB Bank are to provide 125% of the potential growth in the stockmarket index, subject to a maximum of 50% growth in the index. This means that the maximum potential

return you could receive is 52.5%, before tax, of the amount invested in this fund.

The growth at the end of your investment is adjusted to reflect the average growth in the stockmarket index taken every month over the final 12 months of the investment period.

This averaging will smooth the value of your investment if the value of the stockmarket index falls over the final 12 months. However, it will also reduce the growth in your investment if the value of the stockmarket index rises over the final 12 months.

Irish Life does not provide the capital protection or potential return on this fund.

Your contract is with us, Irish Life Assurance plc (Irish Life). The partial capital protection is provided by means of Irish Government Bonds. Separately Irish Life has contracted with AIB Bank to provide the potential returns in relation to the fund in which we invest your money. Irish Life's commitment to you is to pass on the full amounts it receives from the Irish Government and AIB Bank in respect of your investment. Our commitment to you is restricted to the amounts we actually receive from them. No other assets of Irish Life will be used to meet these commitments. This means that if either the Irish Government or AIB Bank are unable to meet their commitments to Irish Life, then you may not receive the partial capital protection amount and potential returns and/or the maturity date of your tracker bond could be deferred if the maturity of the Irish Government Bonds, which provide the partial capital protection, is deferred. AIB Banks's commitment is restricted to their contract with Irish Life. You do not have a contract with AIB Bank.

## **8. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?**

If the cost of administering your AIB Tracker 90 Bond 1 investment increases unexpectedly we may need to increase the charges on your investment. This may include, but is not limited to, a reduction in the partial capital protection amount and/or the potential returns. Also, we can alter the investment (or issue another investment in its place) if at any time it becomes impossible or impracticable to carry out any of the rules of your investment because of a change in the law or other circumstances beyond our control. If we alter your AIB Tracker 90 Bond 1 investment (or issue another in its place), we will send a notice to your last known address explaining the change and your options.

## **9. INFORMATION ON TAXATION ISSUES**

Any taxes or levies imposed by the government will be collected by Irish Life and passed directly to the Revenue Commissioners.

Under current Irish tax law (May 2014), tax is payable on returns made on this investment. The tax rate is currently 41 % (May 2014). We will pay you the after tax amount. If the plan is owned by a company the tax rate that applies may be different.

Tax is payable on your investment returns (if it is due):

- When you cash in your investment after the investment term.
- If we pay the benefit amount when you die.
- If you transfer all or part of your investment to someone else. There are some exceptions to this however you must inform us if you transfer ownership of the investment to someone else.
- If your benefit amount is not cashed in on the fund end date, it will be transferred to a cash fund available at that time. If your policy is still invested on the eighth anniversary of your initial investment, tax will be payable on any profit made on the investment at that date. Tax will be payable on each subsequent eighth anniversary. Where tax is deducted from your fund on each eighth anniversary, it can be offset against any tax that is payable on a subsequent full encashment.

Tax legislation means Irish Life must deduct the correct amount of tax payable. Irish Life retains absolute discretion to determine, in accordance with all relevant legislation and guidelines, its application and interpretation, the tax treatment of this investment.



In some circumstances, additional tax may be due after death. For example, if the death benefit is paid to your estate, your beneficiaries may have to pay inheritance tax. There is no inheritance tax due on an inheritance between a married couple or registered civil partners. In certain circumstances inheritance tax due may be reduced by any tax paid on a death under this investment.

If payments are made by anyone other than the legal owner of the investment, for example from a company or business account, there may be other tax implications.

Please contact your AIB Financial Adviser or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your investment.

We recommend that you seek independent tax advice in respect of your own specific circumstances. You should ensure that you have met your revenue reporting requirements and understand the implications of non-disclosure to the Revenue Commissioners.

## **10. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY**

### **WHAT ARE THE BENEFITS AND OPTIONS PROVIDED UNDER THIS INVESTMENT?**

Your AIB Tracker 90 Bond 1 is an investment which aims to meet your medium-term investment needs with an investment option that offers a potential return at the end of the investment period.

Your investment will end if you die (or, for a joint life case, when the first of the investors dies). If this occurs the death benefit (before tax) we pay will be the higher of:

- 90% of the original amount invested
- 100.1% of the value of your fund at that stage.

The procedure for paying the benefits on death is set out in your Terms and Conditions booklet.

### **WHAT IS THE TERM OF THE INVESTMENT?**

The term of your AIB Tracker 90 Bond 1 investment is from 7 July 2014 to 20 April 2020.

### **ARE THERE ANY CIRCUMSTANCES UNDER WHICH THE INVESTMENT MAY BE ENDED?**

Your AIB Tracker 90 Bond 1 investment will end if you die.

### **HOW ARE THE PAYMENTS INVESTED?**

Your AIB Tracker 90 Bond 1 is a unit-linked investment. In return for your investment amount we allocate units to your AIB Tracker 90 Bond 1 investment from the relevant funds. The value of your investment is

linked to the value of these units. The value of a unit may go down as well as up over time, depending on how the underlying assets perform. You do not own the units. Unit-linking is simply a method of working out the value of your investment at any date. The value of your investment at any date will be equal to the total of the number of units allocated to your investment from the fund multiplied by the unit price for units of that fund on that date. The value of your investment will therefore go up and go down over time as the unit prices change to reflect the value of the underlying assets.

#### IS THERE AN OPPORTUNITY TO CHANGE YOUR MIND?

When your welcome pack is issued you will have an opportunity to cancel the investment if you are not satisfied that the benefits meet your needs. You may do this by writing to the AIB service team at Irish Life within 30 days of the date we send you details of your investment. On cancellation all benefits will end and Irish Life will refund your investment amount, subject to taking off any losses that may have been incurred as a result of falls in the value of assets relating to the investment during the period it was in force.

#### LAW APPLICABLE TO YOUR INVESTMENT

Irish Law governs the investment and the Irish Courts are the only courts that are entitled to settle disputes.

#### WHAT TO DO IF YOU ARE NOT HAPPY OR HAVE ANY QUESTIONS?

If for any reason you feel that this investment is not right for you, or if you have any questions, you should contact the AIB service team, Irish Life, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our AIB service team also operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

## **B. INFORMATION ON SERVICE FEE**

There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions Booklet.

## **C. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY/SALES EMPLOYEE**

### **INSURER**

Your AIB Tracker 90 Bond 1 is provided by Irish Life Assurance plc, a Company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. You can contact us at AIB service team, Irish Life, Lower Abbey Street, Dublin 1, by telephone at 1890 719 390, by fax at 01 704 1900, and by e-mail at aibserviceteam@irishlife.ie. In the interest of customer service we will record and monitor calls.

### **INSURANCE INTERMEDIARY**

The AIB Financial Adviser should insert details of their name, legal status, their address for correspondence and a contact telephone number/fax number or e-mail address and where relevant the companies with whom agencies are held.

Allied Irish Banks, p.l.c is a tied agent of Irish Life Assurance plc, for life and pensions business.

Allied Irish Banks, p.l.c is regulated by the Central Bank of Ireland.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4.

Telephone: 01 660 0311

Email: aibserviceteam@irishlife.ie

No delegated or binding authority is granted by Irish Life to your AIB Financial Adviser in relation to underwriting, claims handling or claims settlement.

## **D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT**

We at Irish Life are obliged by law to tell you if any of the following events occurs during the term of your contract:

- we change our name;
- our legal status changes;
- our head office address changes;
- an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.



# Application form

## AIB Tracker 90 Bond 1

Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance plc, for life and pensions business. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. Irish Life Assurance plc. (Irish Life) is a separate company within, and wholly owned subsidiary of, the Irish Life Group (ILG). ILG is a part of the Great-West Lifeco group of companies. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

**Please read each question carefully before you answer it.  
Use BLOCK capitals throughout.**

AIB Financial Adviser's name

Region

Manager

Adviser Code

AIB CJ number 1

AIB CJ number 2



For Office Use Only

Branch No.  Date

AIB Tracker 90 Bond 1 Single

AB01SAA

AIB Tracker 90 Bond 1 Joint

AB01FAA

I.D. and address inspected and verified by

## First proposer details (please use BLOCK CAPITALS)

Title  Surname

First name(s)

Male  Female

Date of birth

Occupation

PPS number  -   
(should contain 7 digits and 1 or 2 letters)

Phone number

Relationship status: Single  Married  Separated   
Registered Civil Partner  Divorced  Widowed

Email

Home Address

Country of Residence

Nationality

## Second proposer details

Title  Surname

First name(s)

Male  Female

Date of birth

Occupation

PPS number  -   
(should contain 7 digits and 1 or 2 letters)

Phone number

Relationship status: Single  Married  Separated   
Registered Civil Partner  Divorced  Widowed

Home Address

Country of Residence

Nationality

We will not accept a 'care of' address. We only accept addresses in the Republic of Ireland.

We will assume that you are taking out this plan on your own behalf and for your own benefit unless you tell us otherwise. If this is not the case, please fill in the following details:

Name of other party

Relationship or connection to you (if any)

### First life assured (if different from first proposer)

Name

Date of birth

Gender Male  Female

### Second life assured (if different from second proposer)

Name

Date of birth

Gender Male  Female

### Investment details

I want to invest the amount shown below:

AIB Tracker 90 Bond 1  AB01

Minimum investment €15,000, Maximum investment €1,000,000.

**Warning: If you invest in this product you will not have any access to your money until 20 April 2020.**

**Warning: If you invest in this product you could lose 10% of the money you invest.**

A portion of your investment has been used to purchase Irish Government Bonds (also known as gilts) which will provide the partial capital protection on this product. The potential return is provided by AIB using a separate percentage of your investment to buy options on the EURO STOXX 50 Index. Irish Life is contractually obliged to pass on the full value of the amounts received on the Irish Government Bonds and from AIB to you in respect of your investment. If for some reason the Irish Government Bonds and/or AIB cannot pay Irish Life what they owe, then you may not receive some or all of your partially capital protected amount and/or potential return. The maturity date of the tracker bond could be deferred if the maturity of the Irish Government Bonds, which provide the partial capital protection is deferred. Irish Life will not use any of our assets to make up any shortfall which may occur in these circumstances.

NOTE: Please enclose your cheque made payable to Irish Life Assurance plc. We will need the following documents to fulfil money laundering regulations: An original valid Irish/UK or European driver's licence (full or provisional) or valid Passport and original recent utility bill with your name and address.



## Source of Funds

Personal cheque from proposer(s) bank account

3rd Party Cheque

EFT

Bank Draft

Please give details of account drawn from  
Name of bank

Address of bank

Customer name

Bank Identifier Code (BIC)

IBAN

Your BIC and IBAN details can be found on your bank statement.  
You can also request them directly from your bank.

Or

Encashment/Maturity proceeds of existing policy

Other (eg Employer's Payroll scheme, Postal or Money order etc)

Please give details

## Source of Wealth

**Please complete for all Bonds and single premium top ups on Savings plans of €2,500 or more.**

To comply with the current Anti Money laundering and Terrorist Financing legislation, Irish Life Assurance plc is required to ask you about the original source of your wealth in respect of this application. Please tick the relevant box(es) and indicate the source of your investment amount.

Source of Wealth

Please tick as appropriate

1. Salary, bonus or regular savings

2. Early retirement or redundancy payment

3. Proceeds from the sale of investments or other assets

4. Proceeds from maturity / encashment of Irish Life plan

5. Proceeds from maturity / encashment of plan with another  
life assurance company

6. Inheritance

7. Windfall /compensation payments

8. Other (give details)

## Declaration under Regulation 6(3) of the Life Assurance (Provision of Information Regulations, 2001)

Please complete this section by ticking the appropriate box.

Yes, this plan is replacing an Irish Life, Canada Life

or Progressive Life plan

Yes, this plan is replacing a plan from another life company

No, this plan is not replacing another plan

### WARNING

If you propose to take out this plan in complete or partial replacement of an existing plan, please take special care to satisfy yourself that this plan meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing plan. If you are in doubt about this, please contact your insurer or insurance intermediary.

Ref. Plan Number

### Declaration of Insurer or Intermediary

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001

Client's name and address

has been provided with the information specified in Schedule 1 to

those Regulations and that I have advised the client as to the financial consequences of replacing an existing plan with this plan by cancellation or reduction, and of possible financial loss as a result of such replacement.

Signed

Date

Allied Irish Banks, p.l.c.

### Declaration of Client

I confirm that I have received in writing the information specified in the above declaration.

Signed (Signature of customer)

Signed (Joint signature)

Date

## Data and Marketing Consents

### Data Consents

I authorise Irish Life Assurance plc (ILA), AIB Group and their agents to hold and process information in connection with this contract or transaction. This includes any other information supplied to or obtained by ILA or AIB Group separately. ILA, AIB Group or Great-West Lifeco Group may hold and process information for administrative, customer care and service purposes. This may involve the transfer of personal data, including sensitive personal data, to countries outside the European Economic Area.

### Direct Marketing Consents (optional)

Based on the information you provide in your application form or during a Financial Review, we may use your data to give you information and marketing materials about other products and services offered within the AIB Group which may be appropriate to you. For this purpose, we may pass your information to other companies within the group.

I agree you may give me this information by:

Post  Phone- Landline  Phone - Mobile  e-mail  Text

The option to decline this service may be exercised at any time in the future by simply writing to the AIB service team at Irish Life, Lower Abbey Street, Dublin 1 or emailing [unsubscribe@irishlife.ie](mailto:unsubscribe@irishlife.ie).

### Your Plan Communications

How would you like to receive your plan communications from us? (for example, your welcome pack, letters and regular statements).

online at [www.myonlineservices.ie](http://www.myonlineservices.ie)  By paper post

Your plan communication will be securely stored in your personal online account at [www.myonlineservices.ie](http://www.myonlineservices.ie). You will be notified by text and email when communications are added to your account. If you do not choose an option we will assume you want to receive communications by paper post.

### Default Risk Declaration:

I have read, understand and accept the default risk associated with this investment as outlined in the product booklet and terms and conditions.

### Declaration

I/we acknowledge and agree that my/our investment will not begin until Irish Life Assurance plc has received and accepted a fully completed application form, any other documentation or information requested and until it has received the investment proceeds. The investment will not occur until 7 July 2014.

I/We have read and understood the contents of this booklet, terms and conditions and customer information notice. I understand that this declaration, together with the other declarations and consents I have given in this application, is my application for a plan and will form the basis of any contract accepted by Irish Life. I understand and agree that my contract with Irish Life will be based on:

- The declarations and consents in this application
- All personal details given by me, and which will be recorded and sent to me on my Plan Schedule
- The plan terms and conditions
- Payment by me of the agreed premium (s)

Please note that if you are signing on behalf of a company you should precede your signature with 'for and on behalf of 'company name'.

Signature of Proposer

Signature of joint proposer (if applicable)

Date









+add  
more  
green

At AIB we are taking steps to reduce our impact on the environment. Small changes, taken together, add up to a greener world.

Find out more at: [www.aib.ie/csr](http://www.aib.ie/csr)

If you have any questions, just ask.



Terms and conditions apply. If you have any questions, please contact your AIB Financial Adviser in your local branch or call the AIB service team at Irish Life on 1890 719 390. In the interest of customer service, Irish Life will record and monitor calls. Irish Life Assurance plc, Registered in Ireland number 152576, Vat number 9F55923G.

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