SECURE CASH FUND FOR PENSIONS

YOU ENJOY TODAY WE LOOK AFTER TOMORROW





AT A GLANCE

Aim		To provide a secure return of 7%* for pension investors at the end of 2 years, before charges
Access	6	Flexibility to switch your money into one or more of our available pension funds when the timing is right for you
Tax Relief		Tax relief associated with pension contributions
Risk	•0000	Low Risk



FUND DESCRIPTION

The Secure Cash Fund for Pensions from New Ireland Assurance provides you with an attractive secure return of 7%* after 2 years, while ensuring you save for your retirement in one of the most tax efficient ways available.

Make the most of your money and safeguard your cash while availing of up to 49%** tax relief on your pension contributions. This means that every ≤ 100 you save is actually only costing you ≤ 51 , while earning a return of 3.44% p.a.* on your money.

With the Secure Cash Fund for Pensions you will benefit from:

A secure place for your money

The Secure Cash Fund for Pensions promises a return of 7%* after two years. The security of the return is provided by Bank of Ireland to New Ireland.

Immediate access to the market

The Secure Cash Fund allows you the flexibility to switch your money into one or more of our available pension funds when the timing is right for you. In the meantime you can sleep easy, knowing you're earning an attractive return on the balance in the Secure Cash Fund for Pensions.

Easy to access

As soon as you give the go ahead your funds will be invested in the Secure Cash Fund for Pensions, where it will earn a very attractive return of 7%* after the first two years.

Limited

Who is the Secure Cash Fund for Pensions suitable for?

The Secure Cash Fund for Pensions is for customers who want to save for their pension in a tax efficient way while receiving a secure return for 2 years. We recommend a review after the 2 years to reassess your pension needs and goals in line with your risk appetite.

The Secure Cash Fund for Pensions is available to Personal Pension Plans, Executive Pension Plans, Retirement Bonds, Trustee Investment Plans, Approved Retirement Funds and Approved Minimum Retirement Funds. The standard policy charges will apply.

How the fund works?

During the 2 years your money is invested in the Secure Cash Fund for Pensions, where it will yield a return of 3.44% p.a.* The secure rate of return is provided by Bank of Ireland to New Ireland.

At the end of the second year, your funds will be automatically transferred into a New Ireland Pension Cash Fund and all future premiums will be directed here where returns are variable.



To find out more about this fantastic offer contact your Broker, New Ireland Adviser or call us on 1850 882 852.

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

- * Standard policy charges will apply.
- ** Assuming you are a higher tax rate payer (41%) with 4% PRSI and 4% health levy. It is important to note that tax relief is not automatically guaranteed, you must apply to and satisfy the Revenue requirements. Revenue limits, terms and conditions apply.

For quality and training purposes, incoming and outgoing calls may be recorded. Call charges may vary depending on your service provider.

The security of the return is provided by the Governor & Company of the Bank of Ireland to New Ireland.

Terms and conditions apply. While great care has been taken in its preparation, this document is of a general nature and should not be relied on in relation to specific issues without taking appropriate financial, insurance, investment or other professional advice. The material shown in this document is for information purposes only and does not constitute an offer or recommendation to buy or sell any investment or subscribe to any investment or advisory service. If there is any conflict between this document and Policy Conditions, the Policy Conditions will apply.

 $New\ Ireland\ Assurance\ Company\ plc\ is\ regulated\ by\ the\ Financial\ Regulator.\ Member\ of\ Bank\ of\ Ireland\ Group.$

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