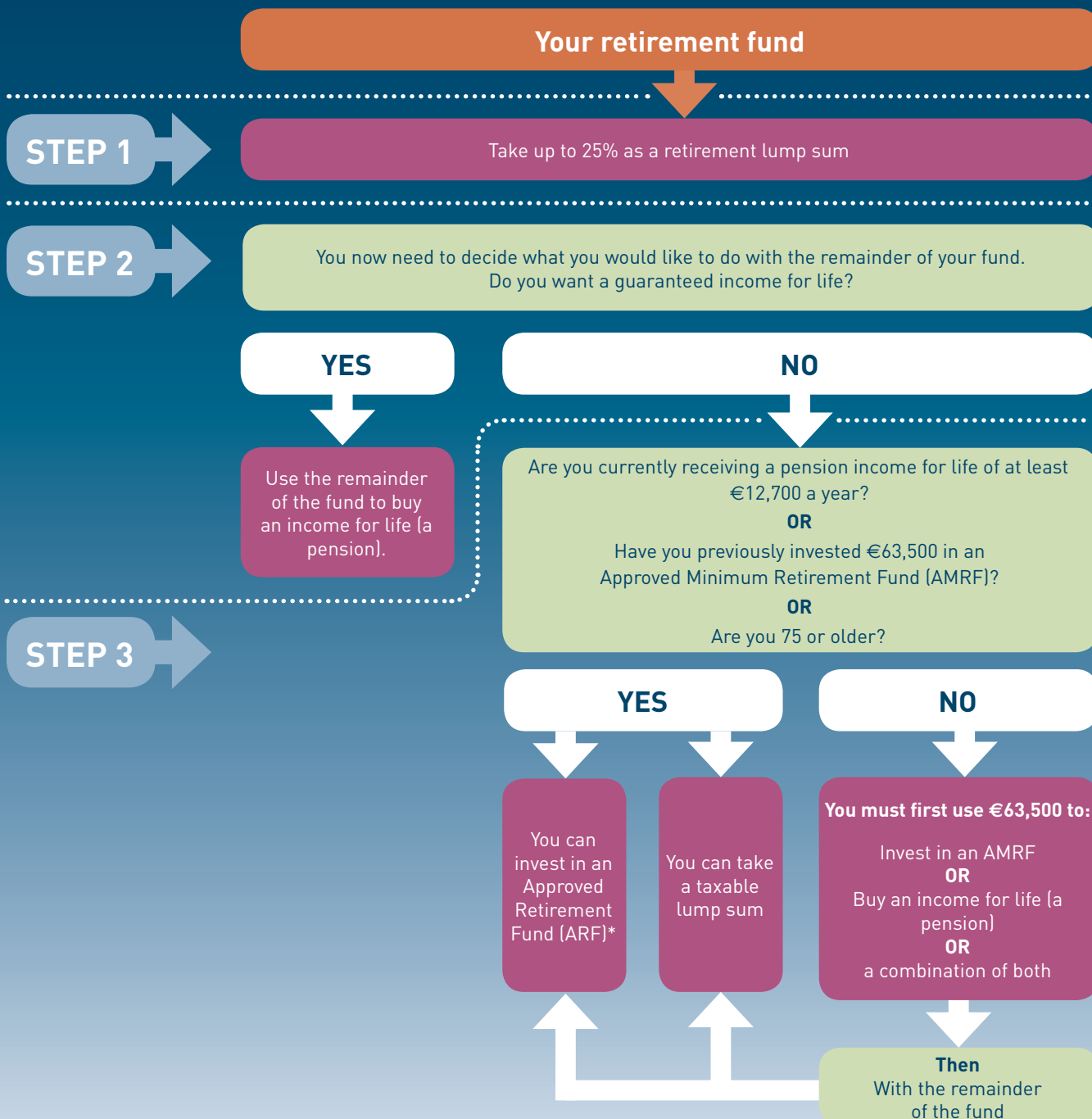


Please read this with your retirement options letter and our Retirement Options booklet.

You should talk to your Financial Broker or Advisor before making a decision on your retirement options.

If you decide to take your retirement benefits now, you have the following options:



*If you have a PRSA, you also have the option of continuing your PRSA as a Vested PRSA until age 75.

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

Warning: This product may be affected by changes in currency exchange rates.

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

Terms and conditions apply. Benefits are subject to Revenue limits and rules. New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

