

Irish Government Bond 2016 Fund

Projected
Gross Return
28%*
until maturity
date

The Irish Government Bond 2016 Fund invests in the 2016 Irish Government Bond and all coupons paid on the bond are reinvested by Zurich Life in Irish Government Securities. **All investments held by the fund are guaranteed by the Irish Government.**

Returns on the Irish Government Bond 2016 Fund

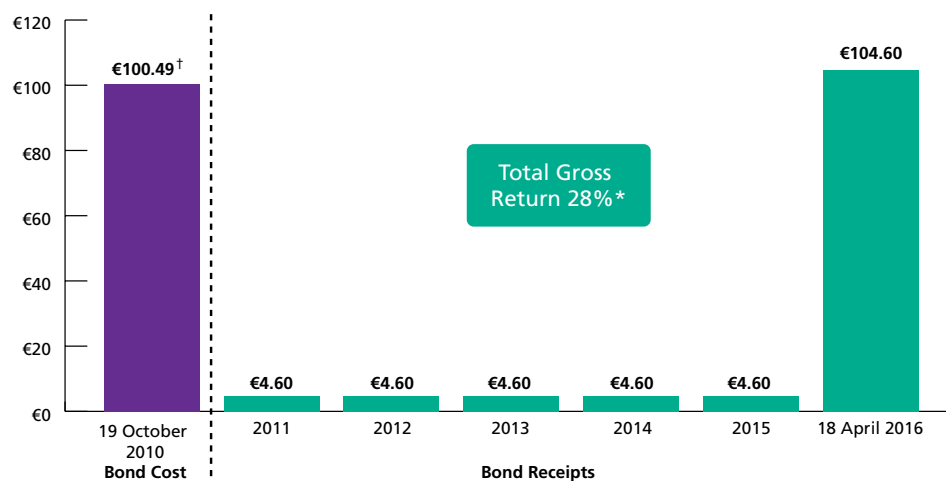
The returns you achieve on the fund will depend on:

1. the current price of the 2016 Irish Government Bond, and
2. the return Zurich Life receive on the coupons we reinvest.

For every €100 of the bond held, the 2016 Irish Government Bond pays a coupon of €4.60 each year from 18th April 2011 until 18th April 2016. On 18th April 2016, the €100 is also repaid.

Example:

Investing in the 4.6% 2016 Treasury Bond
(Invested on 19th October 2010 and held until 18th April 2016)



† Market price of €100 of bond on 19/10/2010.

* The Projected Gross Return assumes 3% p.a. earned on re-invested coupon payments. The Projected Gross Return varies each day depending on current market prices. Return stated is as at 19/10/2010.

Zurich Life's normal product charges apply, including early encashment charges on some products. **The returns on the fund are before deduction of these charges.**

Please see overleaf for more details...

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Who can invest in this fund?

The fund is open for investment for a limited time only. The fund is available for all Single Premium Investment and Pension clients (including Investment Bonds, ARFs, Buy-out Bonds, Personal and Executive Pension plans but **excluding** PRSAs).

It is available for new clients and for existing clients who currently have access to the Matrix range of funds.

Switches can be made from this fund into any of the Eagle Star Matrix funds at any stage. The value on switch or encashment will depend on the value of the bond at that date.

What happens after 18th April 2016?

Zurich Life will write to you to offer you alternative investment options before 18th April 2016.

For more information, contact your financial advisor.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment. The value of your investment may go down as well as up.

