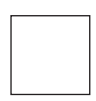




tax relief

control

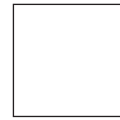
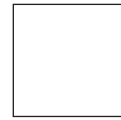
investment returns



Tailor Made

PERSONAL RETIREMENT PORTFOLIO





The opportunities for tax efficient investment management and retirement planning have never been greater following legislative changes in recent years, creating benefits that can be enjoyed today as well as in the future.

Contributions to retirement plans have significant tax advantages for you, while accumulating retirement funds enjoy tax-free investment growth*.

IN THE CONTEXT OF SUCH BENEFITS, DECIDING HOW TO INVEST YOUR RETIREMENT PLAN IS NOT A DECISION TO BE TAKEN LIGHTLY. THAT'S WHY THE GOODBODY STOCKBROKERS PERSONAL RETIREMENT PORTFOLIO ALLOWS YOU TO PLAY A PIVOTAL ROLE IN TAILORING A PLAN THAT MEETS YOUR INDIVIDUAL NEEDS.

OUR PERSONAL RETIREMENT PORTFOLIO ALLOWS INVESTMENTS TO BE MADE ANNUALLY, UP TO THE APPROVED TAX LIMITS, AND THESE FUNDS WILL BE INVESTED ACCORDING TO THE INVESTMENT OBJECTIVES YOU HAVE AGREED WITH YOUR PORTFOLIO MANAGER.

BENEFITS

- Your portfolio is set up as an individual Revenue approved retirement plan, managed by a Portfolio Manager.
- We offer quality advice to assist you in maximising your benefits from the tax allowances available.
- Once we have agreed your tailored investment strategy your Portfolio Manager, and a team who identify investment opportunities that match your strategy, professionally manage your retirement fund.
- You choose the level of individual control that satisfies your needs:
 - If you're happy to leave all the investment decisions to us, then our Discretionary Management Portfolio is ideal for you,
 - If you prefer, through our Advisory Management Portfolio, we will advise you of any suitable investment opportunities that arise. These will be chosen based on the objectives that you have previously agreed with your Portfolio Manager. While we do the research and offer our best advice, the final investment decision rests with you.
- Your retirement fund enjoys tax-free investment growth*. The level of tax payable on maturity of these portfolios is dependent on the option taken by you upon exit and on the total value of all retirement benefits taken by you since 7th December 2005.

With a Personal Retirement Portfolio there are certain conditions and requirements that you need to consider. These include terms laid out by the Revenue Commissioners, as well as options designed by us to ensure that you experience the best service in the Irish market. These are outlined in the following product profile.

* Although it may not be possible to reclaim any foreign or withholding taxes that have been deducted.

ELIGIBILITY

You must have a current source of taxable relevant earnings, i.e. earnings from a self-employed trade or profession or non-pensionable employment, or have had such taxable relevant earnings in the past at a time when you were contributing to a retirement annuity policy.

If at any stage in the future you cease to have a source of taxable relevant earnings, you can continue contributing to the Plan, but you won't get tax relief on the contributions unless you again start to have a source of relevant taxable earnings.

CONTRIBUTION LEVEL

Minimum: €45,000.

INVESTMENT

Your contributions are invested in a retirement annuity contract, approved under Section 784 Taxes Consolidation Act 1997, and underwritten by Ark Life Assurance Company Limited (Ark Life, The Insurer) a life assurance company authorised to transact business in the State. The policy is structured as an individual portfolio managed by Goodbody Stockbrokers, where you can have direct control over the investment policy of the Portfolio. Statutory provisions provide that certain self-dealing type investment transactions give rise to an immediate forced withdrawal of the relevant funds or assets from the Portfolio with an immediate Income Tax charge.



CHARGES

Set up fee of €445.

Annual management charge of 1% per annum of the fund. Goodbody's normal scale of commission for the purchase and sale of securities also applies. This will be supplied to you.

Ark Life reserves the right to change their charges and fees in circumstances where this is necessary for the protection of Ark Life's financial well being. Should this occur, you will be given one month's notice of such change. Ark Life may introduce a charge in respect of additional ad-hoc contributions to the plan at any time.

TAX RELIEF

Contributions to the Plan can be offset against your taxable relevant earnings for Income Tax purposes, at your marginal tax rate. The limit for tax relief in any one year on all contributions you pay to retirement annuity policies and Personal Retirement Savings Accounts (PRSAs) is determined by your age attained in that year and the level of your net relevant earnings (NRE) for that year:

Age attained in tax year	Limit as % of NRE
Up to 29	15%
30 - 39	20%
40 - 49	25%
50 - 54	30%
55 - 59	35%*
60 +	40%*

* for tax years 2006 onwards

The maximum level of net relevant earnings which can count for tax relief purposes is €275,238 in 2008. This limit will be increased annually by the Minister for Finance. If your main occupation is a professional sportsperson, the 30% limit applies to contributions from your sports income, regardless of your age. Tax relief is normally allowed against relevant earnings in the tax year in which the contribution is paid. However, you can opt to backdate a contribution for tax relief purposes to the immediately preceding tax year in certain circumstances.

INVESTMENT RETURNS

Investment returns are not subject to tax (although some foreign and withholding taxes may not be recoverable).

DEATH

If you die before retirement, the accumulated value of your fund is payable to your estate.

TAKING YOUR RETIREMENT BENEFITS

You can draw on your Plan at any time after your 60th birthday, or earlier in the event of permanent incapacity.

You can take 25% of the accumulated fund as a tax-free lump sum. The maximum tax-free lump sums you can take from all pension arrangements since 7th December 2005 is 25% of the ruling Standard Fund Threshold amount. If the value of all retirement benefits taken by you from all sources since 7th December 2005 exceeds a Standard Fund Threshold (€5,165,000 in 2007), an unrecoverable tax charge of 41% will be applied to the part of your retirement fund above the Standard Fund Threshold. In certain circumstances, a higher Threshold amount may apply.

Before you can invest in an Approved Retirement Fund [ARF] and/or take the balance of your fund as a taxable lump sum, you must invest €63,500 in an annuity or an Approved Minimum Retirement Fund [AMRF] (This requirement is waived if you are aged 75 or over, or have a guaranteed lifetime income of €12,700 per annum, or have previously invested €63,500 from a retirement fund into an AMRF or an annuity).

Up to age 75, you may not withdraw any capital from your AMRF, but you are free to withdraw any investment returns earned.

The Goodbody ARF is an individual portfolio managed by Goodbody Stockbrokers, which accumulates tax free. Any withdrawals you make, or are deemed to make, are subject to PAYE at source. The balance of any ARF can be left to your dependants on death.

STARTING YOUR GOODBODY PERSONAL RETIREMENT PORTFOLIO

You simply complete the Goodbody Personal Retirement Portfolio application form.

Guarantee of Satisfaction

After your application is accepted, you will receive a notice of your right to cancel your Plan within the following 30 days – and, if you would like to cancel the arrangement, simply return the documents and signed notice of cancellation to The Customer Services Manager, Ark Life, One Park Place, Hatch Street, Dublin 2. Please note that Ark Life will return the contributions that you have paid, although we will deduct from any initial single contribution any fall in the value of the investments relating to that contribution up to the time of cancellation.

A Commitment to Quality Service

Ark Life & Goodbody Stockbrokers are committed to the provision of the highest possible standards of customer service. However, if you are ever dissatisfied with any aspect of our service, please do let us know.

We take all complaints very seriously and aim to rectify any shortcomings as speedily as possible.

If you wish to complain about any aspect of the service you have received please contact your Goodbody Adviser or Ark Life. If your complaint is not dealt with to your satisfaction, you may complain to:

Financial Services Ombudsman's Bureau

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

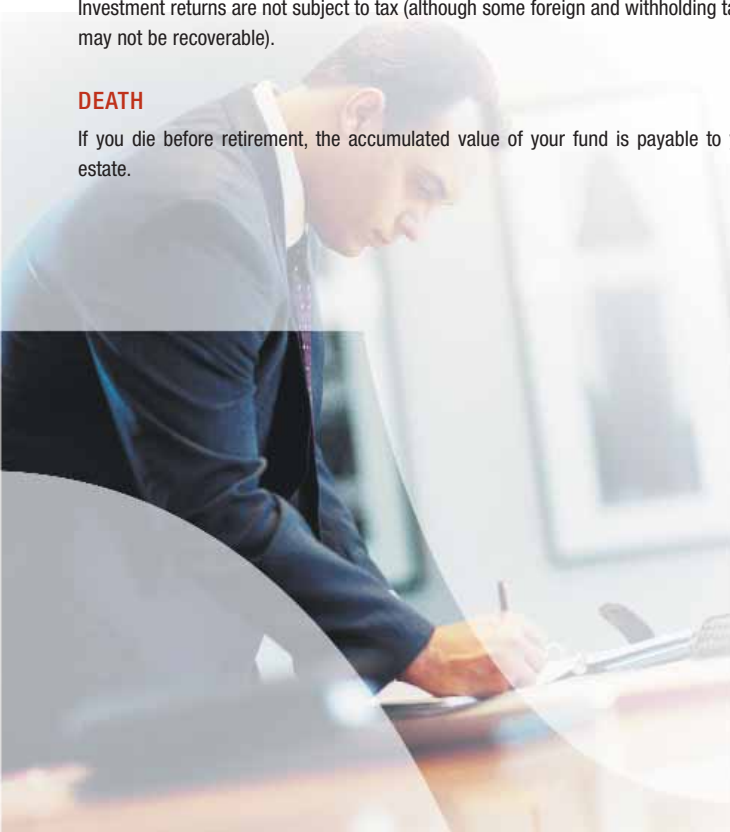
Telephone: 1890 88 20 90

Fax: (01) 662 0890

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

Making a complaint will not prejudice your rights to take legal proceedings.



STATUTORY INFORMATION 1

Statutory Information provided in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001.

A. INFORMATION ABOUT THE POLICY

1 Make sure the policy meets your needs

- i. The Goodbody Personal Retirement Portfolio The purpose of the policy is long term pension planning; it is a Retirement Annuity contract established under Section 784, Taxes Consolidation Act, 1997 (as amended).
- ii. The Goodbody Personal Retirement Portfolio is a unit-linked policy.
- iii. We are required to advise you, if appropriate, about the financial consequences and possible financial loss that could result from arranging a Goodbody Personal Retirement Portfolio to replace, in whole or part, an existing policy with Ark Life or any other life assurance company which has been, or is to be, cancelled or reduced.

If you are substituting all or part of any existing policy in this way, you must advise us of this in your application form, so that the implications and possible financial loss can be explained to you by a Goodbody Adviser. You must also tick the relevant box on the application form and sign to show that the relevant statement is correct.

Warning

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

Statement on replacement policies

You should NOT reduce or cease any existing life assurance or critical illness policy in order to replace it with a Personal Retirement Portfolio. The financial consequences could prove very serious indeed, for either yourself or your dependants, if you were to reduce your protection in this way.

If you can afford to do so, you should probably keep any pension plan in force and take out a Personal Retirement Portfolio in addition, otherwise you might lose the benefits of the existing plan, including possible extra benefits for contributing for a certain duration.

If you are replacing a pension policy with another company, you should ensure that you are made fully aware of the financial consequences of stopping the original policy and replacing it with a new one.

2 What happens if you want to cash-in the policy early or stop paying contributions?

- i. The Goodbody Personal Retirement Portfolio may not be cashed-in, in full or in part, before retirement. The value of your plan may be transferred to another pension arrangement with Ark Life or any other authorised pension provider.
- ii. If you cease paying contributions to a Goodbody Personal Retirement Portfolio after the first year, the units already purchased will remain invested. Alternatively, subject to Revenue rules, the value of the Plan may be transferred to another pension arrangement with Ark Life or any other authorised pension provider. An early transfer may result in a return less than the amount of contributions paid into the policy.

3 What are the projected benefits under the policy?

Illustrative Table of Projected benefits and charges for the Goodbody Personal Retirement Portfolio:

YEAR	A	B	C	D=A+B-C
	TOTAL AMOUNT OF PREMIUM PAID INTO POLICY TO DATE	PROJECTED INVESTMENT GROWTH TO DATE	PROJECTED EXPENSES AND CHARGES TO DATE	PROJECTED POLICY VALUE
	€	€	€	€
1	100,000	5,993	1,684	104,309
2	100,000	12,272	2,982	109,289
3	100,000	18,851	4,343	114,508
4	100,000	25,744	5,768	119,976
5	100,000	32,996	7,261	125,705
10	100,000	74,590	15,867	158,723
15	100,000	127,148	26,734	200,414
20	100,000	193,511	40,455	253,056
24	100,000	258,948	53,985	304,963
MATURITY	100,000	277,305	57,781	319,525

WARNING: THESE FIGURES ARE ESTIMATES ONLY. THEY ARE NOT A RELIABLE GUIDE TO THE FUTURE PERFORMANCE OF THIS INVESTMENT.

Important:

THESE ILLUSTRATIONS ASSUME A RETURN OF 6% PER ANNUM. THIS RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS NOT GUARANTEED. ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.

THE IMPACT OF THE EXPENSES ON THE PERSONAL RETIREMENT FUND IS THAT THE 6% RETURN ASSUMED ABOVE IS REDUCED BY 1.24% A YEAR.

The above projections assume that your investment will be in The Personal Retirement Portfolio. The annual fund charge applicable to this fund is 1.00% p.a. – and the illustration assumes an average charge within the external assets of 0.225% p.a.

The benefits illustrated in this Table are for a single premium of €100,000 paid by a man aged 40, with an expected retirement age of 65. The maturity values illustrated are to exact retirement age. Benefits cannot be drawn before retirement. The single premium includes all charges, expenses and intermediary/sales remuneration.

You will be provided with an illustration of the projected tax-free cash lump sum and annuity at retirement, with your policy details. You should not commence The Goodbody Personal Retirement Portfolio until you have received this illustration.

4 What intermediary/sales remuneration is payable?

Illustrative Table of Intermediary/Sales Remuneration for the Goodbody Personal Retirement Portfolio:

YEAR	PREMIUM PAYABLE IN THAT YEAR	PROJECTED TOTAL INTERMEDIARY/ SALES REMUNERATION/BROKERAGE FEE IN THAT YEAR
	€	€
1	100,000	5,993
2	100,000	12,272
3	100,000	18,851
4	100,000	25,744
5	100,000	32,996
10	100,000	74,590
15	100,000	127,148
20	100,000	193,511
MATURITY	100,000	277,305

The projected total intermediary/sales remuneration payable represents the amounts payable by Ark Life.

STATUTORY INFORMATION 2



5 Are returns guaranteed and can the contributions be reviewed?

The benefits shown above are not guaranteed; they will not be achieved if the investment returns earned are less than we have assumed in the illustration and/or if the charges are not as assumed; in this case, the contributions will need to be increased in order to attempt to achieve the benefits illustrated.

6 Can the policy be cancelled or amended by the insurer?

- i. If you cease to be eligible to pay further contributions to the Plan(s), you must notify Goodbody Stockbrokers or Ark Life. By law, we must then make your Goodbody Personal Retirement Portfolio paid-up.
- ii. Ark Life reserves the right to change the charges and fees on the Goodbody Personal Retirement Portfolio in circumstances where this is necessary for the protection of Ark Life's financial well-being. Should any increase in charges of fees occur you will be given one month's notice of such an increase.
- iii. Ark Life may change the terms of your Plan in order to comply with, or take account of, any future changes in tax and/or other legislation.
- iv. If you fail to disclose all material facts on your application, Ark Life could cancel your Plan, and all the premiums paid could be forfeited. Material facts are those which an insurer would regard as likely to influence the assessment of acceptance. If you are in doubt as to whether any facts are material, such facts should be disclosed.

7 Information on taxation issues

- i. Within the statutory limits your contributions will be eligible for income tax relief at the highest marginal rate of tax you pay.
- ii. The investment returns achieved by your chosen funds are not subject to tax (although some foreign and withholding taxes may not be recoverable).
- iii. At retirement, you may draw up to 25% of the accumulated value of your Goodbody Personal Retirement Portfolio as a tax-free cash lump sum (subject to Revenue limits).
- iv. All additional income and/or cash withdrawals at or after retirement will be subject to income tax.
- v. The amount payable on death is subject to tax in the same way as on encashment or withdrawal. In addition, it may be subject to inheritance tax when it is paid to your beneficiaries. It may be possible to offset part of the tax deducted from your policy against the inheritance tax liability. You should contact your Tax Adviser.
- vi. If required, we are entitled to deduct from the fund value whatever amount is necessary to pay any tax liability you may have under the provisions of Chapter 2 of Part 30, Taxes Consolidation Act 1997, which puts a limit on the capital value of pension benefits you can draw from tax relieved pension products.

8 Additional information in relation to your policy

- i. After your application is accepted, you will receive a notice of your right to cancel your Plan within the following 30 days – and, if you would like to cancel the arrangement, simply return the documents and signed notice of cancellation to The Customer Services Manager, Ark Life, One Park Place, Hatch Street, Dublin 2. Please note that Ark Life will return the contributions that you have paid, although we will deduct from any initial single contribution any fall in the value of the investments relating to that contribution up to the time of cancellation.
- ii. The contract between us is subject to the laws of the Republic of Ireland.
- iii. For further information - or if you wish to complain about any aspect of the service you have received - please contact Ark Life directly.

B. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY

- i. The Goodbody Personal Retirement Portfolio is issued by Ark Life Assurance Company Limited, a subsidiary of Hibernian Life Holdings Limited, whose principal business is the provision of life and pensions business.

ii. You can contact Goodbody Stockbrokers

By post or personal visit: Ballsbridge Park, Ballsbridge, Dublin 4

By telephone: (01) 667 0400

By fax: (01) 667 0241

By e-mail: pclients@goodbody.ie

You can contact **Ark Life:**

By post or personal visit: One Park Place, Hatch Street, Dublin 2

By telephone: (01) 898 7500

By fax: (01) 898 7788

By e-mail: info@arklife.ie

- iii. The Goodbody Personal Retirement Portfolio is promoted by Goodbody Stockbrokers.
- iv. The sales employee is an Goodbody Adviser. His/her name is shown in the box below.

- v. Ark Life is based in the Republic of Ireland.
- vi. Ark Life Assurance Company Limited is a subsidiary of Hibernian Life Holdings Limited, a joint venture company between Hibernian Group p.l.c. and Allied Irish Banks, p.l.c.
- vii. Ark Life Assurance Company Limited and Allied Irish Banks, p.l.c. are regulated by the Financial Regulator.

APPLICATION FORM FOR THE PERSONAL RETIREMENT PORTFOLIO



Please use Block Capitals and complete all sections fully. If you do not do so, we may not be able to provide you with the requested product, or the services we provide to you may be restricted.

Is this a top-up to an existing policy? Yes No

If 'Yes', please provide existing policy numbers: _____

SECTION A – PERSONAL DETAILS

1. Title: _____ Full name: _____
2. Date of birth*: _____ * Evidence to be produced
3. Gender: Male Female
4. Marital status: _____
5. Address: _____
6. Daytime Telephone No.: _____
- Alternative Telephone No.: _____
7. Email: _____
8. Annual Salary: € _____
9. Normal Retirement Age (Between 60th and 75th birthday) _____
10. Commencement Date: _____

SECTION B – INFORMATION REQUIRED IN ACCORDANCE WITH REVENUE REGULATIONS

1. Are you engaged on your own account or as a partner personally acting in some trade, profession or occupation? Yes No
(i.e. assessed for tax under Schedule D, Case 1 or 2)
2. a) Are you an employed person (or the holder of an office or employment - i.e. taxed under Schedule E - PAYE)? Yes No
(A proprietary directorship of or proprietary employment with an "Investment Company" is not an office or employment for this purpose - see Section 783 Taxes Consolidation Act 1997.)
- b) If yes, is one or more of your occupations non-pensionable? Yes No
(Non-pensionable means that, in respect of one or more of your occupations, you are not a member of a company-sponsored occupational pension-scheme. For this purpose, any PRSA provided through your employer may be ignored.)
3. Are you in receipt of income in the Republic of Ireland which is assessed for tax under Schedule D or Schedule E? Yes No
(The Self Employed are assessed under Schedule D; individuals liable to tax under PAYE are assessed under Schedule E.)

SECTION C – PLAN DETAILS

1. Start Date _____
2. Cheque attached (payable to Ark Life) for € _____
3. Increase to an existing Portfolio: Yes No

The value of your Goodbody Personal Retirement Portfolio is not guaranteed and can go down as well as up.

SECTION D – REPLACEMENT FOR ANY EXISTING POLICY OR POLICIES

Warning:

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

1. Is this Portfolio replacing, in whole or in part, an existing policy with Goodbody Stockbrokers/Ark Life or any other life assurance company which has been, or is to be, cancelled or reduced? Yes No
2. If the answer to (1) is 'Yes', why have you decided to replace the relevant policy or policies with this Portfolio? Advised by Goodbody Stockbrokers to do so
If 'Other reason', please state _____ Other reason
3. If the answer to (1) is 'Yes', have you been advised by a representative of Goodbody Stockbrokers about the financial consequences of such replacement, including the possibility of financial loss? Yes No

SECTION E – FACT FIND AND TERMS OF BUSINESS DECLARATION

I confirm that I have completed a consultation on _____ (please insert consultation date), have received advice in respect of this application and have received the Terms of Business. Yes

If 'Yes', I confirm that I viewed the contents of the consultation and confirm the accuracy of the information I provided during the consultation. Yes No

OR

I confirm that I was offered but declined a consultation in respect of this application and have received the Terms of Business. Yes

SECTION F – INVESTMENT DETAILS

I request that Goodbody Stockbrokers be appointed to provide the investment management services in respect of the assets relevant to the Personal Retirement Portfolio. I confirm that I understand any fees or charges therefore payable to Goodbody Stockbrokers, shall be deducted from the assets relevant to the Personal Retirement Portfolio as and when payable.

I request that the contribution payable by me to Ark Life Assurance Company Limited upon acceptance of my application to participate in the Personal Retirement Portfolio be invested in accordance with my instructions set out in the terms of business agreed with my Goodbody Stockbroker Adviser.

Signature of Applicant _____ Date _____

SECTION G – DECLARATIONS

I hereby declare that in accordance with Regulation 6(3) of the Life Assurance (Provision of Information) Regulations, 2001, the Investor at the address stated above has been provided with the information specified in Schedule 1 of those Regulations and that if the answer to '1' above is 'Yes', I have advised the client as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement.

Authorised Goodbody signatory _____ Date _____

I declare that to the best of my knowledge and belief, all the answers above are true and complete. I understand that no benefits under the Contract will be capable of being assigned, surrendered or commuted except as allowed by Section 235 of the Income Tax Act, 1967 as amended by the Taxes Consolidation Act 1997 – Sections 784 and 785.

I confirm that I have completed a Consultation and received advice in respect of this application or did not require and have not received any advice in respect of this application as indicated in Section E overleaf. I declare that I have received in writing the 'Statutory information provided in accordance with regulation 6(1) of the Life Assurance (Provision of Information) Regulation 2001' - and that, if any existing policy has been or is to be replaced by this policy, I have stated this overleaf and the financial consequences of such a replacement, including the possibility of financial loss, have been explained to me by a representative of Goodbody Stockbrokers. I agree that this application shall form the basis of the Contract with Ark Life.

Signature of Applicant _____ Date _____

DATA PROTECTION NOTICE – USE OF INFORMATION

This Notice explains how AIB Group & Goodbody's will use information provided by you. References to 'AIB' mean Allied Irish Banks, p.l.c. and references to 'AIB Group' mean Allied Irish Banks, p.l.c., its Irish subsidiaries and associated companies from time to time. The information that you provide, and any other information provided by any third party in connection with or in relation to an application by you for a contract of insurance or any other contract, will be held by AIB Group and Goodbody Stockbrokers on a computer database and/or in any other way. AIB Group and Goodbody stockbrokers will use this information to underwrite and administer the products and services we supply to you and any future agreements we may have with you. For this purpose, information may be shared with third parties such as reinsurance companies, the Irish Insurance Federation, trustees and administrators of pension plans, professional advisers, and reputable external agencies and service providers. You have the right of access to the personal data held about you by AIB Group by sending a written request to your local AIB branch or to the Data Protection Unit, Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4, and on payment of a fee (currently €6.35). You also have the right to require AIB Group to correct any inaccuracies in the information we hold about you. If you decide to proceed with this application or have any other communication with AIB Group and/or Goodbody Stockbrokers through or in relation to their products and services, you accept the use by AIB Group and Goodbody Stockbrokers of your personal data as indicated above.

From time to time, AIB Group and Goodbody Stockbrokers may record your telephone calls to ensure that we carry out your instructions accurately, to help improve our service and in the interests of security.

Where you have given permission to do so, AIB Group and Goodbody Stockbrokers may use your personal data for the purpose of offering you other products and services, including those available from carefully selected third parties, by way of mail, phone and/or e-mail. If, at any time, you wish to amend your preferences on whether and how you would like to be contacted for this purpose, please notify your local AIB branch or the Data Protection Unit, Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4.

Note: All data will be held in the strictest confidence by Ark Life and Goodbody Stockbrokers and in all cases access to and disclosure of this information will be restricted to the minimum necessary for the purpose of administering contracts of insurance.

A COPY OF YOUR APPLICATION FORM IS AVAILABLE ON REQUEST.

FOR OFFICE USE ONLY

Branch name _____	Sort code _____	LID1 _____	LID2 _____
Section 30 Receipt issued? Yes <input type="checkbox"/>	Cash receipt number, if used _____		
Signature of authorised Goodbody Stockbroker official _____			
Special instructions _____			
Terms of Business issued? Yes <input type="checkbox"/>	Brochure issued? Yes <input type="checkbox"/>	Factfind completed? Yes <input type="checkbox"/>	Disclosure of Wrapper Charges? Yes <input type="checkbox"/>
Disclosure of Investment Charges? Yes <input type="checkbox"/>	Suitability Statement provided at point of sale? Yes <input type="checkbox"/> OR Suitability Statement to be posted out to customer? Yes <input type="checkbox"/>		

Ark Life Assurance Company Limited

One Park Place, Hatch Street, Dublin 2 Telephone: (01) 898 7500

This product is provided by Ark Life Assurance Company Limited, a subsidiary of Hibernian Life Holdings Limited. Hibernian Life Holdings Limited is a joint venture company between Hibernian Group p.l.c. and Allied Irish Banks, p.l.c. Ark Life Assurance Company Limited and Allied Irish Banks, p.l.c. are regulated by the Financial Regulator. Terms and Conditions apply.





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Ark Life Assurance Company Limited
One Park Place, Hatch Street, Dublin 2. Tel. (01) 8987500.

This product is provided by Ark Life Assurance Company Limited, a subsidiary of Hibernian Life Holdings Limited.
Hibernian Life Holdings Limited is an AVIVA Company and a joint venture company between Hibernian Group p.l.c. and Allied Irish Banks, p.l.c.
Ark Life Assurance Company Limited and Allied Irish Banks, p.l.c. are regulated by the Financial Regulator. Terms and Conditions apply.

Disclaimer



Goodbody Stockbrokers is the stockbroking arm of the AIB Group. Goodbody Stockbrokers is regulated by the Financial Regulator and is a member firm of the Irish Stock Exchange and the London Stock Exchange.

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