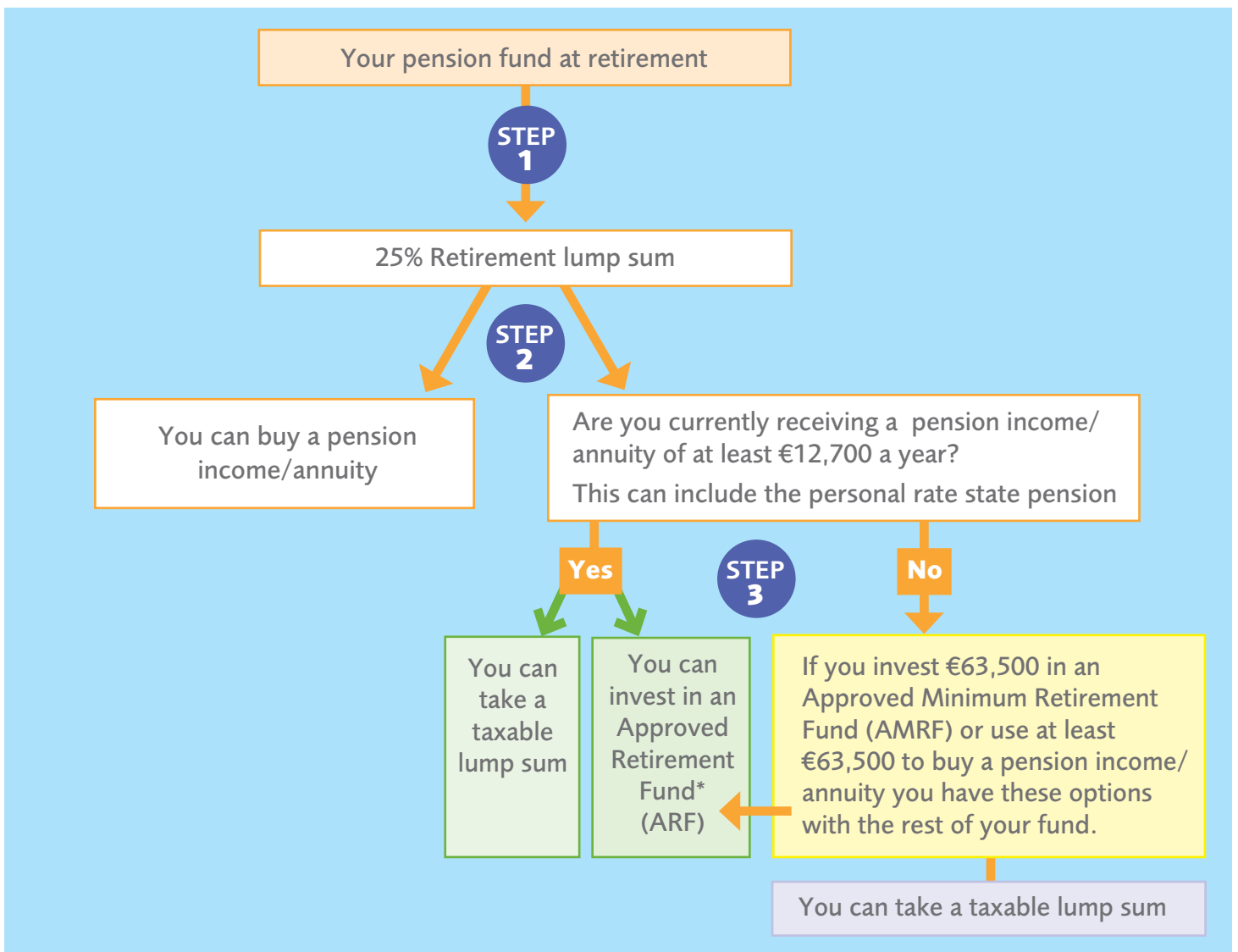




# Personal Pensions & PRSAs - Your retirement options

This chart sets out the retirement options available from your Irish Life Personal Retirement Savings Account (PRSA) or Personal Pension and should be read in conjunction with your retirement options letter, the Irish Life Retirement Options booklet and our flyer explaining tax.

For more detailed information on your individual circumstances you should speak to your financial broker or adviser.



\*If you have a PRSA, you will also have the option to continue your PRSA as a vested PRSA instead of investing in an AMRF or ARF.

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

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

**Warning: The income you get from this investment may go down as well as up.**

**Warning: If you invest in an AMRF you will not have access to your initial investment until age 75.**

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