

# INVESTMENT FACTS

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## Interest Rates

Bank Deposits (guide June 2010)		
<i>(min deposit €5k)</i>		
Demand Deposit (7 day notice)		<b>0.10 %</b> (Gross)
Term 1 year fixed		<b>2.15%</b> (Gross)

An Post Savings Certs & Bonds		
A.A.R.		
SAVINGS BONDS (3 years)		3.23%
SAVINGS CERTS (5 yrs 6 mths)		3.53%
A.A.R = Average Annual Rate if held for term		

## Compound Interest Effect

After	Future Value of €1,000	
	↑ at 3% pa	↑ at 5% pa
1 yr	" 1,030	" 1,050
2 yrs	" 1,061	" 1,103
3 yrs	" 1,093	" 1,158
4 yrs	" 1,126	" 1,216
5 yrs	" 1,159	" 1,276
10 yrs	" 1,344	" 1,629
15 yrs	" 1,558	" 2,079
20 yrs	" 1,806	" 2,653

## National Solidarity Bond

Year	Interest Paid In Year	DIRT Applied at 25%	Net Income Return	Capital Added In Year	Return By End Of Year
1	1%	0.25%	0.75%	0.00%	0.75%
2	1%	0.25%	0.75%	0.00%	1.50%
3	1%	0.25%	0.75%	0.00%	2.25%
4	1%	0.25%	0.75%	0.00%	3.00%
5	1%	0.25%	0.75%	10.00%	13.75%
6	1%	0.25%	0.75%	0.00%	14.50%
7	1%	0.25%	0.75%	12.00%	27.25%
8	1%	0.25%	0.75%	0.00%	28.00%
9	1%	0.25%	0.75%	0.00%	28.75%
10	1%	0.25%	0.75%	18.00%	47.50%

## Inflation Effect

After	Real Value of €1,000 today	
	Inflation @ 3% pa	Inflation @ 5% pa
1 yr	" 971	" 952
2 yrs	" 943	" 907
3 yrs	" 915	" 864
4 yrs	" 888	" 823
5 yrs	" 863	" 784
10 yrs	" 744	" 614
15 yrs	" 642	" 481
20 yrs	" 554	" 377

## Life Expectancies

Can be used to highlight potential long term income needs for an individual (single life) or in the case of a couple the joint life last survivor table shows the expected average period until the death of two people (male and female) both the same age now. \*Source: Irish Life Assurance plc. Based on annuitant mortality experience

Joint Life Last Survivor	
Current Ages (Male/Female)	Yrs
50	36.3
55	31.5
60	26.7
65	22.1
70	17.8
75	13.9
80	10.5

Single Life (In Years)		
Current Age	Males	Females
50	29.3	31.8
55	24.7	27.2
60	20.4	22.7
65	16.4	18.5
70	12.8	14.5
75	9.7	10.9
80	7.3	8.0

Whilst every effort has been made to ensure the accuracy of this information NO reliance should be placed on it