



**Over 50's customers to benefit from new AIB offering  
1st November 2007**

AIB has announced a range of products and services aimed at its '50 Plus' customers. The offering includes:

- Financial advice on investments, inheritance and retirement planning from AIB's nationwide team of highly trained and experienced financial advisers.
- AIB's '3 Year Special Term Account', which allows customers to invest money on deposit for a fixed term of 3 years. Interest earned on this account in each tax year is DIRT free up to €480 after which interest is subject to DIRT, currently at 20%.
- AIB's 'Regular Saver Account', with a market leading interest rate of 7.10% A.E.R. this is ideal for giving grandchildren a head-start with their savings and their future. Customers can choose to save any amount from €10 to €300 monthly.
- Exclusive 10% discount on AIB Home Insurance.

Customers can avail of more financial benefits when they reach the age of 60 including maintenance and transaction free banking, and a 20% discount on share dealing.

The key findings from a recent study conducted for AIB by RED C amongst 50 to 65 year olds showed that wealth, health and well-being are key concerns for this segment.

**Wealth:** just under half of 50 to 65 year olds have a private pension with over half relying on the state pension (currently €208.53 per week) for their retirement. Only 22% indicate that they are fully prepared for their financial future. The great majority of respondents, 85%, believe it is now time to look after themselves with many stating they have major financial commitments on the horizon such as foreign holidays (65%) and also helping children with purchasing property (35%). Only 5% of respondents indicated that they were planning to purchase a property abroad.

**Health:** half of all 50 to 65 year olds exercise daily with walking the most popular form of exercise. Just under a third enjoy juices and smoothies regularly while a quarter of 50 to 65 year olds eat organic foods and take health supplements. Over half are concerned about their health while 62% are more worried about their diet than they used to be.

**Well-being:** the majority appear satisfied with all aspects of their life. Many have varied social interests including meeting up with friends at home or going out with friends for meals or coffee. Over half still regularly attend Mass or Church and the majority have some form of hobby or passion. Over half are volunteering in their community and a quarter enjoy internet access on a daily basis. Niamh Murphy, AIB Customer Segment Manager, said: "This offering is aimed at giving our '50 Plus' customers what they have told us they need – access to financial planning advice and the best products. With experienced financial advisers in every branch nationwide we can offer the best advice and assistance to allow our customers make the most of their money as they plan for their future and look at their opportunities.

Further announcements will follow in 2008 in relation to AIB's '50 Plus' offering.

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