

Do I earn annual interest or just a lump sum on maturity?

Your savings earn both:

4 Year National Solidarity Bond

Gross before tax	New 4 Year National Solidarity Bond	Net after tax
4.00%	Annual 1% interest payments over 4 years	2.80%
11.00%	The tax free bonus at the end of 4 years	11.00%
15.00%	Total return	13.80%
3.56%	The AER (Annual Equivalent Rate) is	3.29%

10 Year National Solidarity Bond

Gross before Tax	10 Year National Solidarity Bond	Net after Tax
10.00%	Annual 1% interest payments over 10 years	7.00%
40.00%	The tax free bonus at the end of 10 years	40.00%
50.00%	Total return	47.00%
4.14%	The AER (Annual Equivalent Rate) is	3.93%

- The gross 1% annual interest is subject to the prevailing DIRT rate (30% in Jan 2012) - NET 0.7% p.a.
- AER calculated on assumption that the saver does not reinvest their annual 1% interest payment.

Will my return be subject to tax?

The annual interest payment of 1% is subject to DIRT (30% in Jan 2012). The lump sum bonus payments for the 4 year and the 10 year bonds are not subject to tax.

How do I get my money back?

The annual interest payments and the repayment of your principal amount plus any bonus due will be paid into a linked State Savings™ Account (Section 6 & 7 of the application form) which we will automatically open for you.

Alternatively, if you prefer, you can request that all payments are paid directly into your bank account or to the address you provide on your application form.

What if I have more questions?

Visit www.StateSavings.ie where you can read and print a detailed Frequently Asked Questions booklet and the Terms & Conditions. Alternatively call 1850 30 50 60 or send a text to 0852 30 50 60 and tell us whether you want the information by post or email (include your email or postal address).



The main NTMA State Savings™ products are:

Actual BEFORE TAX		NTMA State Savings™ Products	Actual AFTER Tax	
Total Return	Gross AER ¹		Net AER ²	Total Return
10%	3.23%	3 year Savings Bonds ²	3.23%	10.00%
15%	3.56%	4 year National Solidarity Bonds ³	3.29%	13.80%
21%	3.53%	5½ year Savings Certificates ²	3.53%	21.00%
20%	3.37%	6 year Instalment Savings ^{2,4} (ALSO FOR CHILD BENEFIT) ²	3.37%	20.00%
50%	4.14%	10 year National Solidarity Bonds ³	3.93%	47.00%
	3.00%	Deposit Account Plus (30 DAY NOTICE) ⁵	2.10%	
	1.00%	Ordinary Deposit Account (DEMAND) ⁵	0.70%	
		Prize Bonds ⁶		

¹ AER = "Annual Equivalent Rate"

² Tax Free – Not subject to tax in Ireland.

³ Partial Tax – Annual interest of 1% is subject to DIRT (30% Jan 2012) – bonus is tax free.

⁴ Save in 12 monthly instalments (Max. €1,000 per month) and leave for 5 years.

⁵ Subject to DIRT = Deposit Interest Retention Tax (30% since January 2012).

⁶ Prize Bonds - Prize Fund is 3% pa. One €1 MILLION prize awarded each month, around 7,800 other weekly cash prizes (tax free in Ireland) including one for €20,000.

See our range of NTMA State Savings™ Brochures:

1. A Guide to NTMA State Savings™
2. NTMA State Savings™ - Summary of Products
3. The National Solidarity Bond
4. Prize Bonds

For more information on NTMA State Savings™

Web: www.StateSavings.ie
 Telephone: 1850 30 50 60
 SMS Text: 0852 30 50 60
 E-mail: Service@StateSavings.ie
 Visit: Any Post Office
 Mail to: State Savings, GPO, Dublin 1

**A Post and the Prize Bond Company
are agents of the
National Treasury Management Agency**

State Savings™ products are subject to Terms and Conditions.

NTMA Brochure 3
January 2012



National Solidarity Bond 4 year and 10 year Series 1



NTMA Brochure 3
January 2012

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What is the National Solidarity Bond?

- It is a unique product offered by the National Treasury Management Agency (NTMA), and available through An Post.
- You save your money directly with the Irish Government.
- Your money is under the management of the National Treasury Management Agency (NTMA).
- With the 4 year term you earn a 15% gross return. The Net¹ after tax return will be 13.8% (AER² 3.29%).
- With the 10 year term you earn a 50% gross return. The Net¹ after tax return will be 47% (AER² 3.93%).
- No fees, charges or sales commissions.
- You can get your money back at anytime subject to 7 days notice.

Are children allowed to save?

A child under 16 years can save in the National Solidarity Bond as a sole, joint, or trust applicant provided that a parent/guardian gives written consent. There are some restrictions on the child's access to the money. (see section 7 of the application form).

Can charities, clubs and societies save?

Yes, please call us on 1850 30 50 60 or text us on 0852 30 50 60 and our representative will answer your questions and post you out the appropriate forms.

Can I hold more than one National Solidarity Bond?

Yes, you can have any number of National Solidarity Bonds in your name up to your personal maximum (€250,000) in the 4 year bond and your personal maximum (€250,000) in the 10 year bond.

1. Subject to DIRT (Deposit Interest Retention Tax - 30% in January 2012).
2. AER is the Annual Equivalent Rate.

What is the return on my savings?

4 Year bond - 15% Gross over 4 years paid as follows:

4% Gross	In 4 annual payments of 1% which are subject to DIRT ¹ (30% in Jan 2012)
11%	Tax free lump sum at the end of 4 years

10 Year bond - 50% Gross over 10 years paid as follows:

10% Gross	In 10 annual payments of 1% which are subject to DIRT ¹ (30% in Jan 2012)
40%	Tax free lump sum at the end of 10 years

If I save €1,000 what return do I get?

Return on the 4 year National Solidarity Bond:

	GROSS before tax	NET after tax
Over 4 years you will earn	€150.00	€138.00
This is a return of	15.00%	13.80%
The AER ² is	3.56%	3.29%

Return on the 10 year National Solidarity Bond:

	GROSS before tax	NET after tax
Over 10 years you will earn	€500.00	€470.00
This is a return of	50.00%	47.00%
The AER ² is	4.14%	3.93%

What is the minimum and maximum savings amount for the 4 year bond and for the 10 year bond?

The minimum savings amount for both the 4 year bond and the 10 year bond is €100 and the maximum is:

	1 Individual	Joint 2 Individuals	Joint 3 Individuals
4 year	€250,000	€500,000	€750,000
10 year	€250,000	€500,000	€750,000
Total	€500,000	€1,000,000	€1,500,000

1. Subject to DIRT (Deposit Interest Retention Tax - 30% in January 2012).
2. AER is the Annual Equivalent Rate.

Can I have my money back before maturity?

Yes, you can request full or partial repayment of your money at anytime, subject to 7 days notice.

The following tables show how much you will have earned at the end of each year.

4 Year National Solidarity Bond

At the end of Year	Cumulative 1% Annual Interest ¹	Bonus Tax Free Lump Sum	Total Gross
1	1%	+	0% = 1%
or 2	2%	+	0% = 2%
or 3	3%	+	0% = 3%
or 4	4%	+	11% = 15%

* Subject to DIRT

10 Year National Solidarity Bond

At the end of Year	Cumulative 1% Annual Interest ¹	Bonus Tax Free Lump Sum	Total Gross
1	1%	+	0% = 1%
or 2	2%	+	0% = 2%
or 3	3%	+	0% = 3%
or 4	4%	+	0% = 4%
or 5	5%	+	10% = 15%
or 6	6%	+	10% = 16%
or 7	7%	+	22% = 29%
or 8	8%	+	22% = 30%
or 9	9%	+	22% = 31%
or 10	10%	+	40% = 50%

1. Subject to DIRT (Deposit Interest Retention Tax - 30% in January 2012).