

4. Prize Bonds

- Around 7,800 cash prizes won every week
- A €1 MILLION prize in the last draw of each month
- No limit on amount of Prize Bonds you may buy

See NTMA Brochure 4 for more details

5. Deposit Accounts

GROSS* Return before tax	DEPOSIT ACCOUNTS	NET Return after tax	Conditions for cash withdrawal
1.00%	- Ordinary Deposit Account*	0.70%	on demand
3.00%	- Deposit Account Plus*	2.10%	30 day notice

There is no limit on the amount that you may save in these accounts.

* Subject to DIRT (deposit interest retention tax - 30% in January 2012)

6. Instalment Savings over 6 years

Earn 20% tax free = AER¹ 3.37%

Save maximum of €1,000 per month over 12 months and then leave on deposit for 5 years.

For further information (including Child Benefit Savings) contact us. (details on page 6).

¹ Annual Equivalent Rate.



The main NTMA State Savings™ products are:

Actual BEFORE TAX		NTMA State Savings™ Products	Actual AFTER Tax	
Total Return	Gross AER ¹		Net AER ¹	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)	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

An 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 2
January 2012



NTMA State Savings™ Summary of Products



NTMA Brochure 2
January 2012

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

NTMA State Savings™ Summary of Products

- Your money is held by the Irish Government and managed by the NTMA
- Repayment is a direct, unconditional obligation of the Government of Ireland
- **No upper limit** on amount protected
- **No end date** for this protection

1. Savings Bonds 3 year (12th Issue)

Earn **10% TAX FREE** after 3 years **AER¹ 3.23%**

Where Savings Bonds are encashed before the elapse of 3 years, the AER will be lower.

Your Savings will grow annually as follows:	Cumulative Interest TAX FREE	€1,000 will grow annually as follows:	AER
Year 1	2.20%	€1,022	2.20%
Year 2	5.20%	€1,052	2.57%
Year 3	10.00%	€1,100	3.23%

Minimum Savings - €100 per individual
Maximum Savings - €120,000 per individual

2. Savings Certificates 5 ½ year (17th Issue)

Earn **21% TAX FREE** after 5 ½ years **AER¹ 3.53%**

Where Savings Certificates are encashed before the elapse of 5 ½ years, the AER will be lower.

Your Savings will grow every 6 months as follows:	Cumulative Interest TAX FREE	€1,000 will grow annually as follows:	AER
Year ½	1.00%	€1,010	2.01%
Year 1	2.10%	€1,021	2.10%
Year 1 ½	3.30%	€1,033	2.19%
Year 2	4.60%	€1,046	2.27%
Year 2 ½	6.20%	€1,062	2.44%
Year 3	8.00%	€1,080	2.60%
Year 3 ½	10.00%	€1,100	2.76%
Year 4	12.20%	€1,122	2.92%
Year 4 ½	14.60%	€1,146	3.07%
Year 5	17.50%	€1,175	3.28%
Year 5 ½	21.00%	€1,210	3.53%

Minimum Savings - €50 per individual
Maximum Savings - €120,000 per individual

3. National Solidarity Bond

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 0.70% p.a.

- AER calculated on assumption that the saver does not reinvest their annual 1% interest payment.

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

	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

See NTMA Brochure 3 for more details

¹ Annual Equivalent Rate.

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