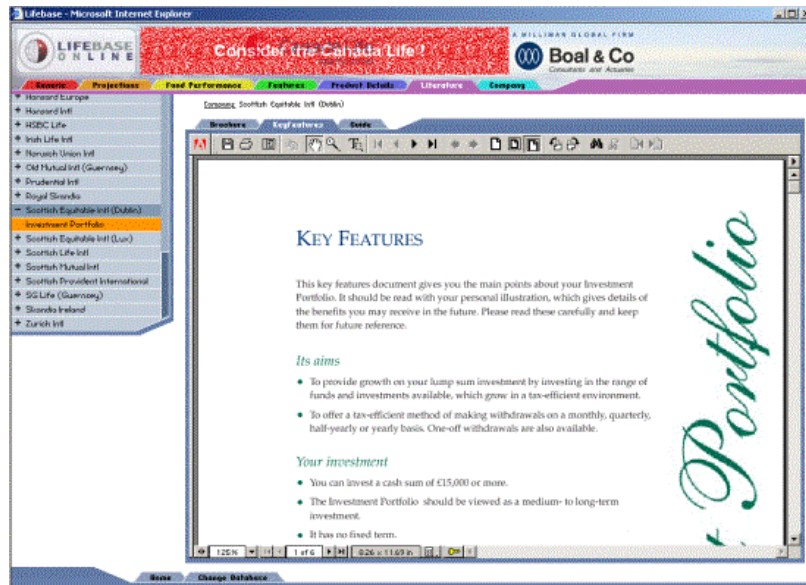


## Launch of LifeBase Online

Boal & Co announce the launch of **LifeBase OnLine** - a fully integrated, web-enabled version of the successful LifeBase Offshore product analysis database software. **LifeBase OnLine**, developed to meet the need of UK and International IFA's, is now available to IFA's at [www.lifebase.co.uk](http://www.lifebase.co.uk)

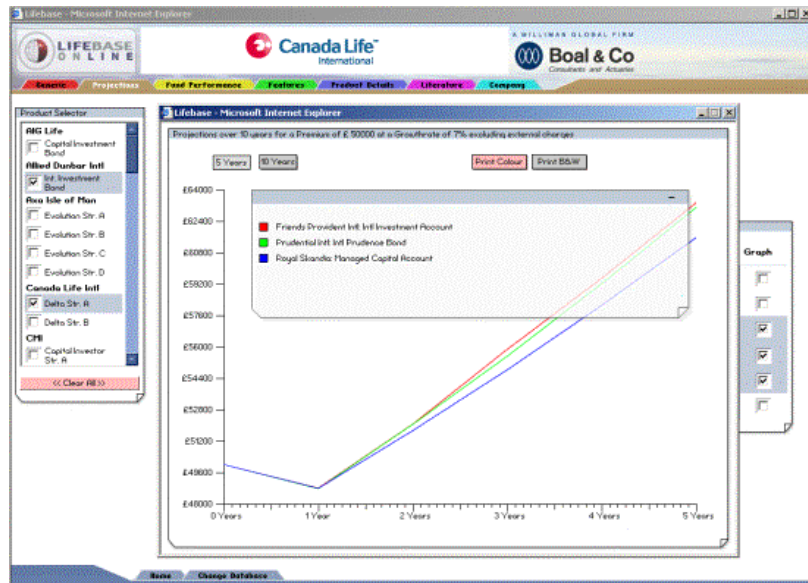


Screen shot of LifeBase OnLine Literature Library

Offshore actuaries Boal & Co have web-enabled "LifeBase Offshore", their popular product database software for offshore life assurance companies, and re-engineered it to meet the research and analysis needs of independent financial advisers (IFAs) worldwide. **LifeBase OnLine**, the new IFA system, is launched on 19 November 2003 at [www.lifebase.co.uk](http://www.lifebase.co.uk).

**LifeBase OnLine** is a product analysis tool-kit covering over 110 offshore life assurance products and 29 product providers, across all of the main offshore life centres (Isle of Man, Ireland, Guernsey, Luxembourg). The new on-line system gives IFAs access to a wealth of detailed and up-to-date product information and LifeBase analysis, including:

- Product details, charges and design
- Product projections (fully interactive)
- Fund performance statistics and charts, covering more than 1,000 offshore life funds
- Product Literature library
- Product comparisons.



Screen shot of a LifeBase OnLine projections graph.

Mark Kiernan, who led the design and development project, said:

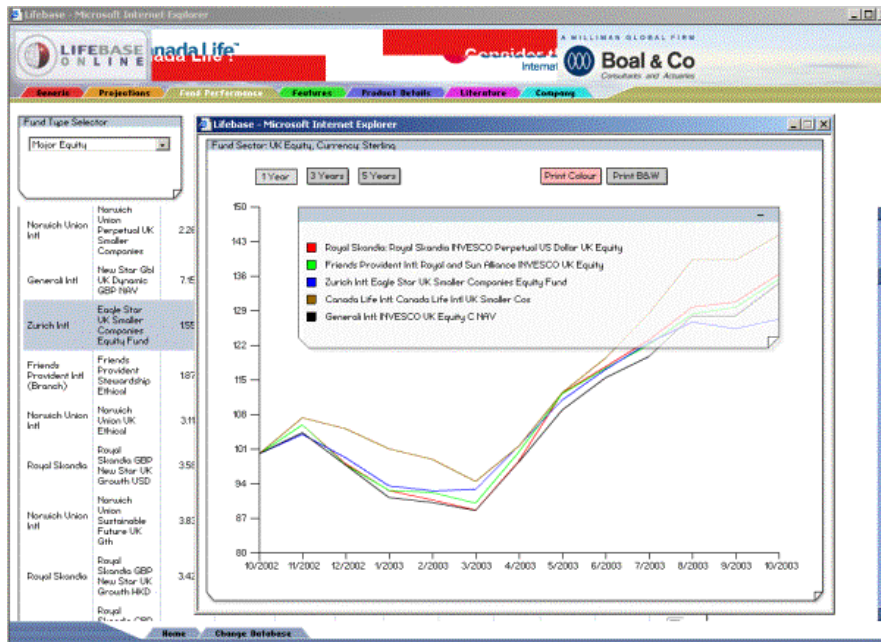
"The world-wide web is the ideal medium for access of our LifeBase database and analysis by IFAs around the world. My brief was to re-engineer our LifeBase Offshore CD-ROM system, not just to enable it to operate on-line, but also to adapt its design to meet the needs of IFAs. LifeBase Offshore, our successful software for life offices, is very powerful and is designed to meet the particular needs of marketing and product development departments. IFA needs are different, though, and for them the emphasis is on speed, ease of use, and quick access to printed results and charting output."

Company/Product	Allocation Rates %	Bid/Offer Spread %	Establishment Charge Total %	Establishment Charge Term	Annual Maint Chg. pa %%	Do Underlying Fund Chgs apply?	Annualised Policy Fee %	Free Switches pa	Switch Charge thereafter	Loyalty Bonus available	Initial Surrender Penalties %	Based On
Scottish Equitable Int'l (Lux), The Investment Bond - Structure C	100 to 102	-	-	--	175	Yes	-	12	Greater of GBP 25 or 1% of value switched	No	8.00	Unit Value
Scottish Life Int'l The International Secure Investment Portfolio	100	-	8.00	5 years	125	No	-	All	-	No	8.00	Unit Value
Scottish Life Int'l The Secure Investment Portfolio	100 to 102	-	8.00	5 years	125	No	-	All	-	Yes	8.00	Unit Value
Scottish Mutual Int'l Complete Investment Portfolio	100	-	7.50	4 Years	125	No	-	All	-	Yes	7.50	Premium
Scottish Provident International, Capital Investment Portfolio - Structure A	100 to 1015	-	7.00	4 years	100	No	-	24	GBP 30/USD 45/EUR 45/¥251 500	No	7.00	Unit Value

Product Database: Pages: Investment Bonds 36 - 40 of 49 Products. Scroll Through Product: << 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 >>

Tip: You can highlight rows by clicking them. To have them print highlighted, please make sure you have the advanced internet option "Print background colors and images" selected. Simply click highlighted rows again to deselect them. Be sure to select the "Landscape" setting in your printer settings.

Screen shot of LifeBase OnLine Product Details



Screen shot of a Fund Performance graph

Managing Director Gary Boal added:

*"LifeBase On-line is a major e-commerce initiative for Boal & Co, bringing LifeBase into the reach of UK and international IFAs for the first time. The new IFA site is fully integrated, including easy on-line payment for the subscriber research area. LifeBase Offshore life office customers will also have full automatic access rights to the site, so that they can see exactly what IFAs can."*

*"LifeBase Offshore continues to be our premier software for life companies. We are delighted that LifeBase On-line for IFAs has now joined the stable, and we look forward to registering UK and international IFAs to the new site at [www.lifebase.co.uk](http://www.lifebase.co.uk)."*

IFAs wishing to register for **LifeBase OnLine** can do so at [www.lifebase.co.uk](http://www.lifebase.co.uk), where they can take a guided tour and obtain a free trial of the on-line system.

## MEDIA ENQUIRIES

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## NOTES FOR EDITORS

1. Boal & Co is an international firm of actuaries and consultants operating in the following consultancy disciplines:

- a. Offshore Life Assurance
- b. European Cross-Border Life Assurance
- c. Life Assurance Software
- d. International Pensions.

LifeBase On-line is a new service line within the Life Assurance software area.

2. Boal & Co operate from offices in Castletown, Isle of Man and Dublin, Ireland.