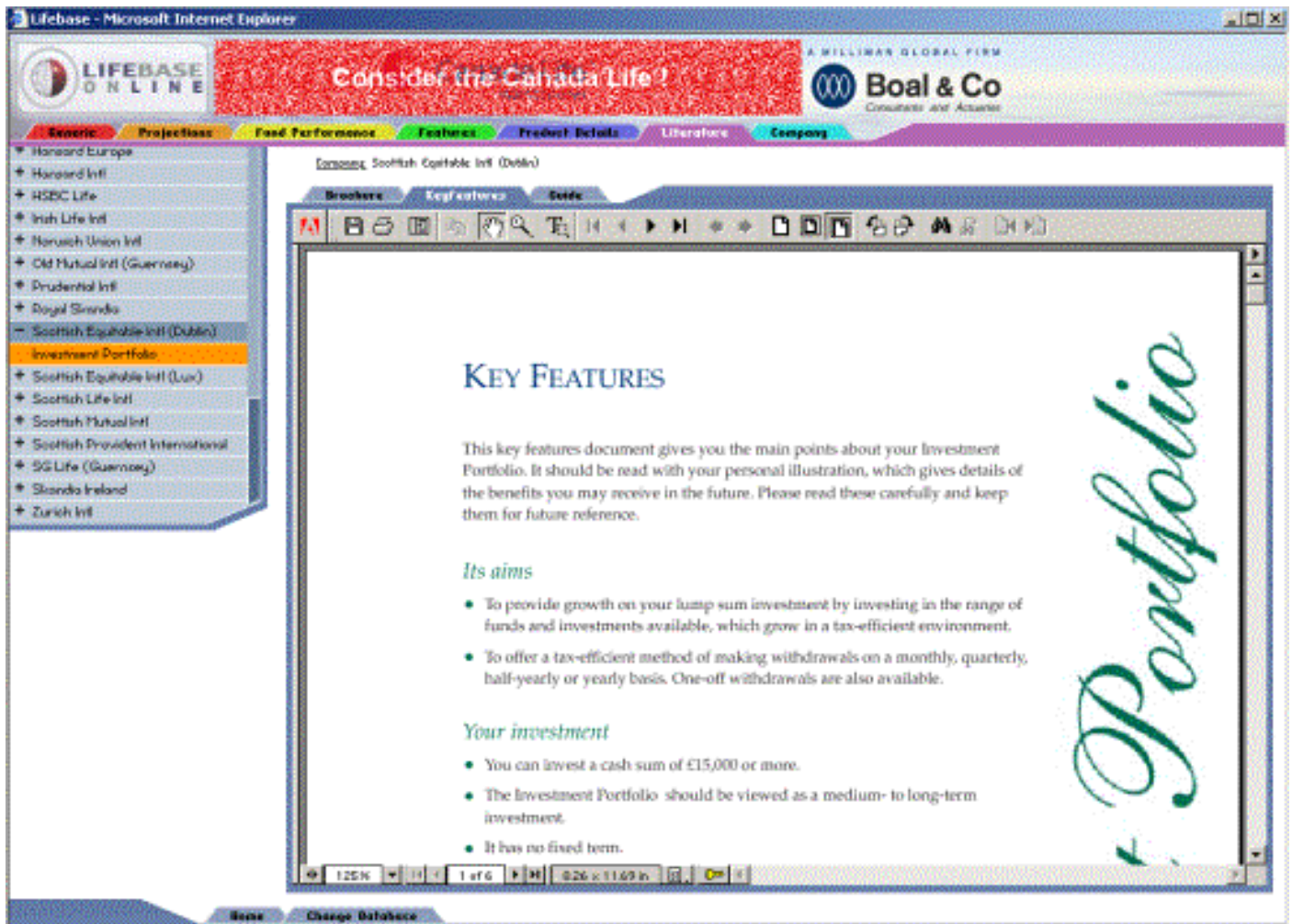


Boal & Co announce the launch of LifeBase OnLine - a fully integrated, web-enabled, version of the successful LifeBase Offshore product analysis database software. LifeBase OnLine, developed to meet the needs of UK and international IFAs, is now available to IFAs at www.lifebase.co.uk

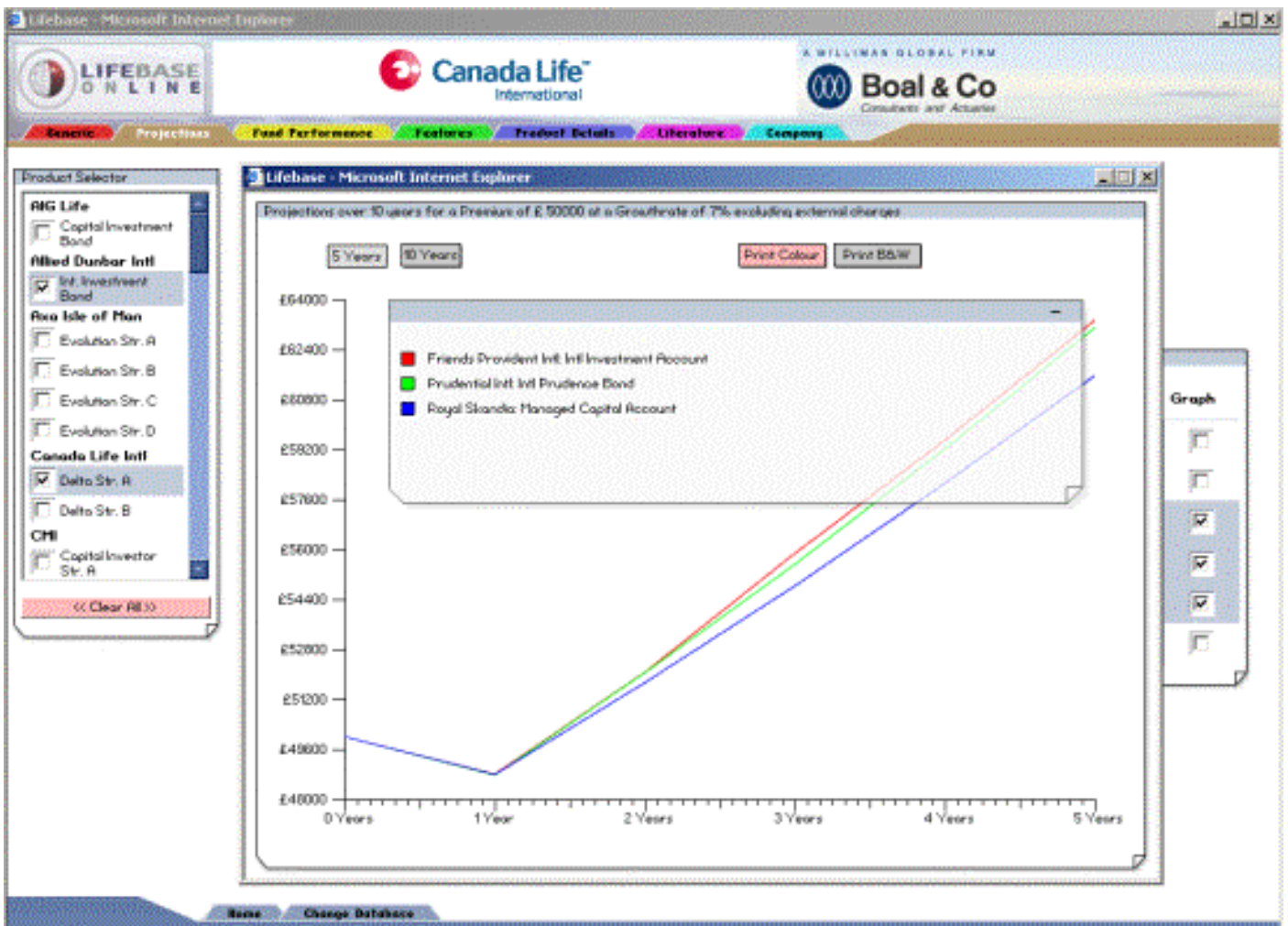


Screen shot of LifeBase OnLine Literature Library

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.

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."



[Show Charges](#)
[Show Product Details](#)

Charges												
Company/Product	Allocation Rates %	Bid/Offer Spread %	Establishment Charge Total %	Establishment Charge Term	Annual Maint Chg pa %	Do Underlying Maint Chgs apply?	Annualised Policy Fee £	Free Switches pa	Switch Charge thereafter	Loyalty Bonus available	Initial Surrender Penalties %	Based On
Scottish Equitable Intl (Lux) , The Investment Bond - Structure C	100 to 102	-	-	--	1.75	Yes	-	12	Greater of GBP 25 or 1% of value switched	No	8.00	Unit Value
Scottish Life Intl , The International Secure Investment Portfolio	100	-	8.00	5 years	1.25	No	-	All	-	No	8.00	Unit Value
Scottish Life Intl , The Secure Investment Portfolio	100 to 102	-	8.00	5 years	1.25	No	-	All	-	Yes	8.00	Unit Value
Scottish Mutual Intl , Complete Investment Portfolio	100	-	7.50	4 Years	1.25	No	-	All	-	Yes	7.50	Premium
Scottish Prudential International , Capital Investment Portfolio - Structure A	100 to 1015	-	7.00	4 years	1.00	No	-	24	GBP 30/USD 45/EUR 45/YEN 500	No	7.00	Unit Value

Product Database

Pages: Investment Bonds 35 - 40 of 49 Products. Scroll Through Product << 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 >>

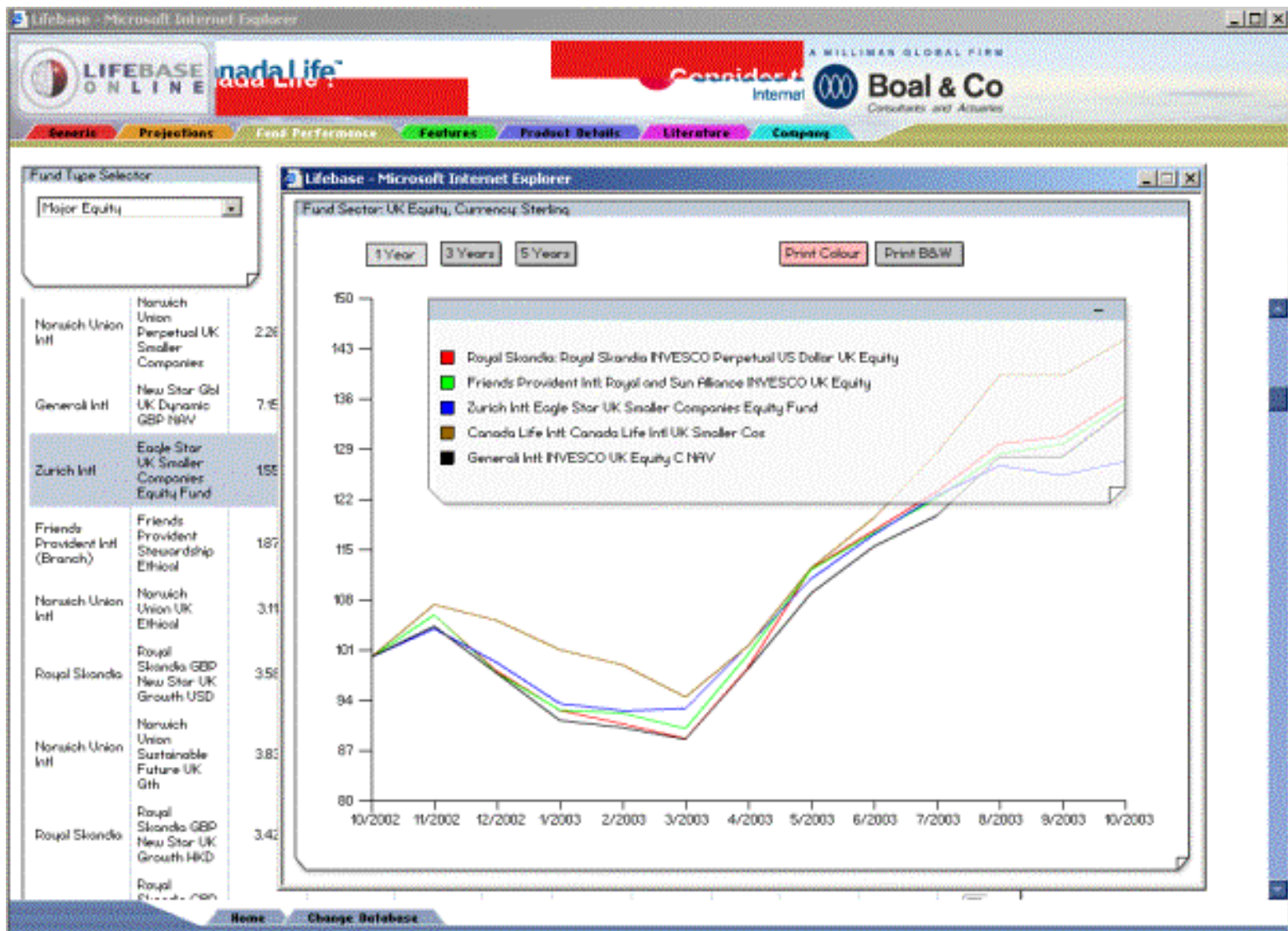
Tools

>> Print <<

Tips

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.

IFAs wishing to register for **LifeBase OnLine** can do so at 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.
3. Boal & Co is a member firm of Milliman Global, a premier global consulting organisation providing independent actuarial and management advice to leading corporations, governmental entities and other quality clients, both large and small. Milliman Global employs 2,800 people, including 1,300 actuarial consultants, and has revenues of \$432 million. With more than 100 offices in 28 countries, Milliman Global is well positioned to help international insurance and other clients with their most complex global challenges.