

PRODUCT INFORMATION LEAFLET

Protection Plan

A simple plan which guarantees that your loved ones receive a payment should you pass away, ensuring that their futures remain financially secure.





Product Information

You work hard to support the ones you love, and to make sure they are well taken care of. But what would happen to that support if you were to die? Would they still be able to meet their basic everyday needs and to reach long-term goals without it?

Give your loved ones the financial protection they need.

The Protection Plan can guarantee that a payment is made directly to your loved ones should you pass away, which can help them to:

- ✓ Replace your income;
- ✓ Pay associated bills and expenses;
- ✓ Stay in the home they love;
- ✓ Maintain their lifestyle;
- ✓ Keep plans for the future in place.

By starting a Protection Plan, you would have taken an important step to help protect your loved ones' financial future. Plus, the Death Benefit paid to your beneficiaries is free from tax under current legislation. This means that they can rely on the full amount of the death benefit to continue living their lives and pursuing their dreams, just as you intended.

What benefits will be paid?

Your Plan will pay out a lump sum (the "Death Benefit") should a person insured by it die while cover is in place. The Plan will end after the Death Benefit has been paid.

The Plan also offers the option to designate one or more beneficiaries to ensure that it pays out quickly and directly to the people you want the money to go to.

Moreover, the Funeral Expenses Benefit is a free benefit which offers the beneficiaries the option to receive part of the Death Benefit immediately to cover funeral expenses, up to a maximum of €2,500.

KEY FEATURES

Type	✓ Level Term Protection
Minimum Premium	✓ €6.00 monthly
Age of insured person	✓ Between 18 and 70
Period of cover	✓ Between 5 and 57 years
Standard Benefits	✓ Death Benefit ✓ Funeral Expenses Benefit
Applicant(s)	✓ Single or Joint
Additional Benefits	✓ Accidental Death ✓ Permanent Total Disability ✓ Injury Benefit ✓ Critical Illness

What is a Death Benefit?

It is the amount of money your beneficiary will receive when you, the person insured by the policy, dies.

Who can be a beneficiary?

A beneficiary is a person whom you would like to receive the money should you pass away. There is no charge for this arrangement to be implemented and it requires only the completion of a simple form. The appointment of a beneficiary under a life insurance contract does not need to be confirmed in a will and it also supersedes the provisions of a will if there is any conflict between the two.

Tailor your Plan.

The Plan can be customised to help you address other needs, at an extra cost:

- Accidental Death Benefit – the Death Benefit is doubled if death is caused by an accident;
- Permanent Total Disability – if you are unable to work due to an accident or illness, then you will not need to pay your premium until we are able to confirm your condition. If we are satisfied that you are permanently and totally disabled, then the Death Benefit will be paid;
- Injury Benefit – a portion of the Death Benefit may be paid if the insured person is injured;
- Critical Illness Benefit – payment is made if an insured person is diagnosed with a critical illness.

What will it cost?

Life protection does not cost the earth. Typically, a 30 year old nonsmoker opting to be insured for €200,000 for 25 years would pay around 75c a day.

We strongly advise that you read the Key Features Document and the Policy Document that outline the terms and conditions of your plan.

You, your family & your business *Protected*



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