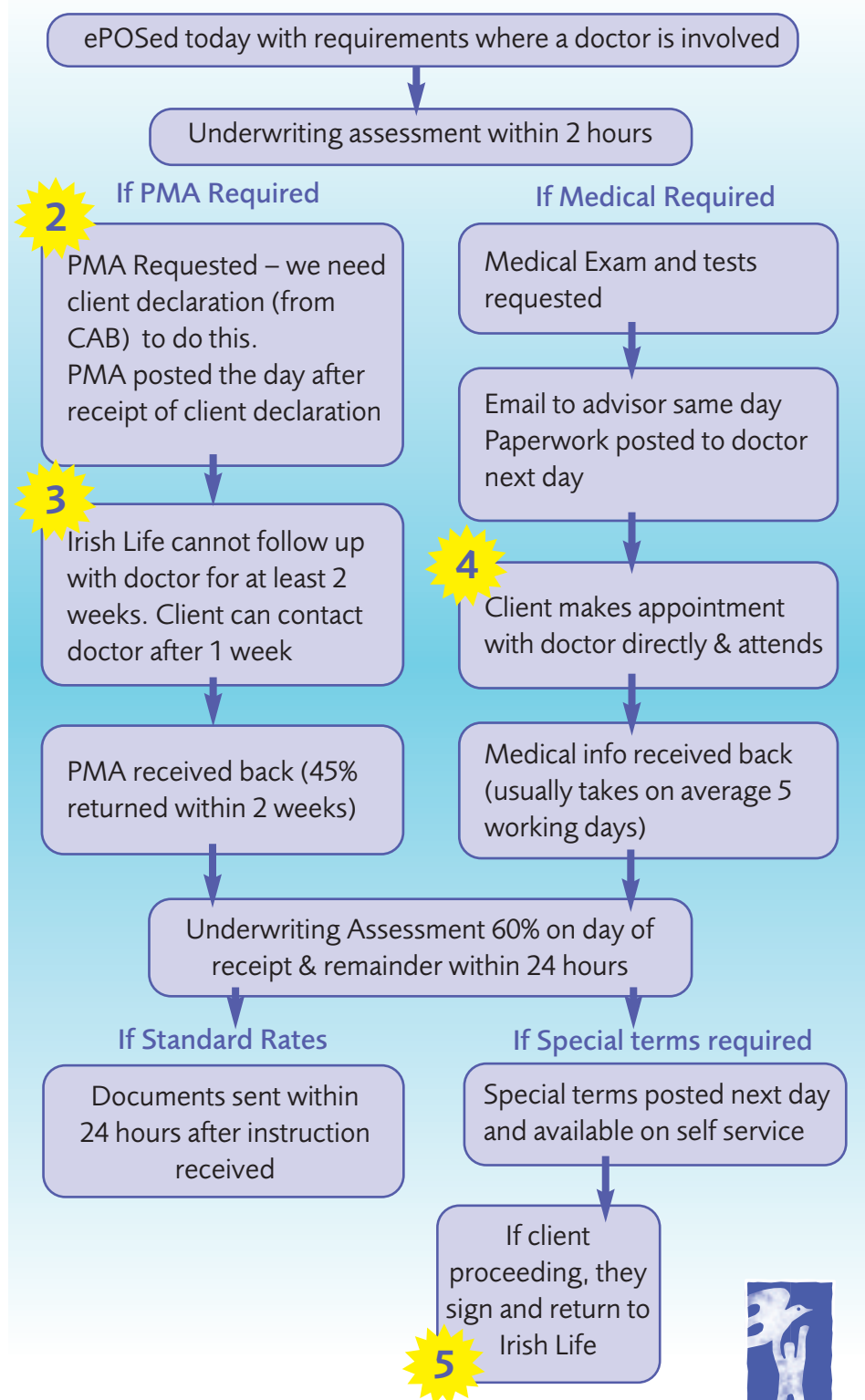
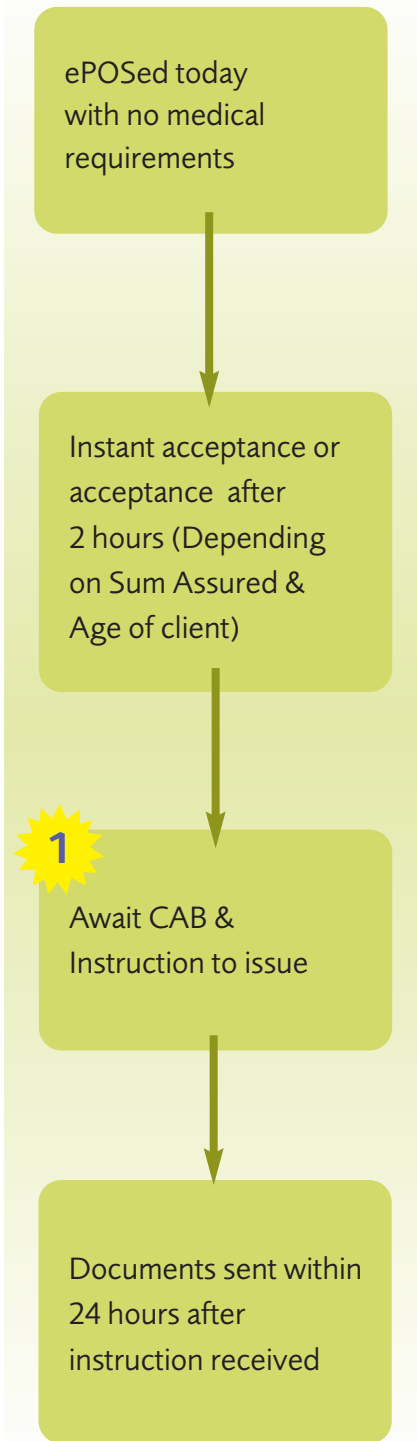










Irish Life Average Turnaround Times For Protection Business (using Epos – submitted electronically)

**What you can do!!
Turn over to find out more!**



Expected Turnaround for New Business Cases

<p>1 Protection - No medical requirements 67% of all protection cases</p> <p>Our Commitment to You:</p> <ul style="list-style-type: none"> • 40% accepted by the system instantly • 67% accepted by an underwriter 2 hrs • Issued with 24 hours of receiving issue request • Plan documents sent next day 	<p> Average Turnaround time 2 Days</p> <p></p> <p>How can you help?</p> <ul style="list-style-type: none"> • Paperwork fully completed and correct • Use interactive EPOS
<p>2 Protection – PMA Required 20% of lives</p> <p>Our Commitment to You:</p> <ul style="list-style-type: none"> • Initial Underwriting 2hrs • PMA to doctor next day after receipt of CAB/Prop • On receipt of PMA we will assess 60% on day of receipt & remainder within 24 hrs 	<p> Average Turnaround Time 15 Days (25% within 10 working day, 50% within 12 working days, 75% within 17 working days)</p> <p></p> <p>How can you help?</p> <ul style="list-style-type: none"> • Customer Declaration (from CAB) posted promptly • Advise customer that they can follow up with the doctor after 1 week <p>3</p>
<p>Protection – Medical Required 11% of lives</p> <p>Our Commitment to You:</p> <ul style="list-style-type: none"> • Initial Underwriting 2hrs • Medical Papers to doctor next day • On receipt of Medical we will assess 60% on day of receipt & remainder within 24 hrs 	<p> Average Turnaround time 18 Days (25% within 8 working days, 50% within 13 working days, 75% within 23 working days)</p> <p></p> <p>How can you help?</p> <ul style="list-style-type: none"> • Encourage customer to arrange their medical for the earliest possible date <p>4</p>
<p>Protection – Special Terms Acceptance</p> <p>Our Commitment to You:</p> <ul style="list-style-type: none"> • Special Terms issued next day and available online immediately • On receipt of Special terms & issue request, the plan will issue within 24 hrs 	<p> Average Turnaround time 14 Days</p> <p></p> <p>How can you help?</p> <ul style="list-style-type: none"> • Encourage customer to sign & return without delay <p>5</p>

Other product turnaround times:

Pensions (subject to revenue approval)

Approximate Turnaround Time: 7 Days
(Claims +5 Days, Transfers +5 Days)

PRSA

Approximate Turnaround Time: 7 Days
(Monthly lag for ER DD cases/transfers)

Bonds

Approximate Turnaround Time: 3 Days

Savings

Approximate Turnaround Time: 5 Days

Other Relevant Info:

- Using interactive EPOS or submitting a fast track Questionnaire with the application form will speed up the turnaround time
- Refer to Ask Underwriting through link online
- Discuss with customer the importance of disclosing all material facts.
- Paper Cases will delay this process by up to 2 days
- Check the plan status online

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