

50+ Easy Life Cover

Guaranteed acceptance. No medical questions.



Irish Life

About us

We have been taking care of customers' financial futures for over 60 years. We protect more people than any other company in Ireland with over 600,000 people insured for life cover and over 150,000 people insured for specified illness cover. We pay out more retirement benefits than anybody else (second only to the State).

We are committed to using clear and straightforward language in all our communications with customers. We work with Plain English Campaign, an independent company who specialise in testing the text and layout of our documents, to make sure that all our customer communications meet the highest standards of clarity, openness and honesty.

We are proud that this booklet has received the Plain English Crystal Mark.

Irish Life Assurance plc, registered in Ireland number 152576 VAT number 9F55923G.

Important note

We, Irish Life, are providing this product, any reference to 'we' or 'us' refers to Irish Life.

European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004.

Where a financial service or product is provided on a Distance basis, i.e. with no face to face contact we are obliged to provide certain information. This information is included under various headings in this booklet, and in the Customer Information Notice at the back of this booklet and also in the Terms and Conditions booklet and your Terms of Business letter.

All information, including the terms and conditions of your plan, will be in English. We will communicate with you in English at all times.

A little planning goes a long way

Now that you're over 50, your family has probably grown up and, hopefully, you're enjoying life to the full without the burden of a mortgage or any other major financial commitments!

However, if you haven't already organised life protection, you still probably need some life cover.

Just think... 50+ Easy Life Cover could give your family and loved ones a guaranteed lump sum to help pay any bills and expenses (for example, funeral expenses) when you're no longer around.

This booklet tells you everything you need to know about the plan, including how to apply for cover. There is an application form at the back of the booklet.

Example

Pauline is 60. She takes out 50+ Easy Life Cover so she can leave her family a lump sum when she dies. She wants to leave them more than €10,000. To do this she will pay a monthly amount of €45. So, when she dies, her family will receive €11,141.

Ned is 65. He takes out 50+ Easy Life Cover to help cover the cost of his funeral expenses. He can afford to pay €30 a month, so the lump sum his family will receive when he dies will be €4,427.

Please see the benefits tables on pages 23 and 24 of this booklet for more information.

Guaranteed acceptance – no medical needed

We understand that not everyone wants to go through the 'ins and outs' of their medical history to take out a protection plan - we know that some people find this awkward.

If you are aged between 50 and 80 and apply for 50+ Easy Life Cover, we will not ask you for any medical details or health history and we will not ask you to go for a medical. We guarantee to accept you for 50+ Easy Life Cover no matter what your medical history.

However, you are only covered for 'accidental death' during the first two years. Please see page 5 for a full definition of 'accidental death'. Some exclusions apply. Please see page 8 for more details on the exclusions.

50+ Easy Life Cover plan benefits

During the first two years of your 50+ Easy Life Cover

If you die as a result of an accident, you are fully covered and we will pay the benefit, as shown in your schedule.

If you die as a result of anything other than an accident, we will only pay your estate a refund of the payments you have made.

After the first two years of your 50+ Easy Life Cover

If you die - we will pay the life cover benefit you choose, as shown in your schedule.

Affordable

From just €15 a month, the plan can give your loved ones a guaranteed lump sum to help pay some of the costs they may face after your death, for example any funeral expenses or bills left to pay.

Or, you could use the plan as an affordable way to leave your grandchildren their own little nest egg. To do this you should leave instructions in your will, showing who should receive the lump sum. (For more information on making a will, please see www.irishlife.ie or speak to your solicitor.)

Added extra - NurseAssist 24/7

This free, confidential service allows you to phone a team of trained nurses who can help you with a full range of questions or concerns you might have about your family's health.

This can range from:

- information on medicines and drugs;
- information on social services, self-help groups and other services;
- screening for minor illnesses;
- counselling services for bereavement, trauma and illness; and
- information on the legal and financial aspects of bereavement.

You can call NurseAssist 24/7 on 1850 22 88 33 at any time, day or night. You will need to give them your member number, which is the same as your 50+ Easy Life Cover plan number. This will be on your welcome pack.

NurseAssist 24/7 is a confidential advisory service. It is not designed to replace your doctor. The team of nurses will not have access to your plan details or application form.

If you have any questions about your 50+ Easy Life Cover, you should Lo-call 1850 356 200.

Your questions answered

Does 50+ Easy Life Cover suit my protection needs?

The table below gives a few examples of when 50+ Easy Life Cover is most suitable and why.

Who might find this plan suitable?	Who is this plan less suitable for?
<p>50+ Easy Life Cover could be suitable if you:</p> <ul style="list-style-type: none">✓ are age 50 or over;✓ want to be guaranteed that you will be accepted for life cover with no need for a medical examination or to give medical information;✓ want guaranteed cover for the rest of your life;✓ want guaranteed payments that will never increase or decrease✓ want an opportunity to leave a lump sum to your grandchildren (to do this you should name them as beneficiaries in your will. For more information on making a will, please see www.irishlife.ie or speak to your solicitor);✓ want an opportunity to leave a lump sum to help pay for funeral expenses; and✓ want your money back within 30 days if the plan is not right for you.	<p>50+ Easy Life Cover is less suitable if you:</p> <ul style="list-style-type: none">✗ are younger than 50;✗ need more cover than is available on the 50+ Easy Life Cover plan;✗ are happy to provide medical details to get life cover at a lower cost;✗ need life cover in place immediately (please see page 5 for details);✗ need a more flexible protection plan, with added benefits like specified illness cover; or✗ need a protection product with a cash-in value. <p>In any of these situations, please speak to your financial adviser or broker about our excellent range of plans on offer.</p>

What does 50+ Easy Life Cover do?

50+ Easy Life Cover is a single-life plan. It pays out a guaranteed lump sum when you die (after two years, unless it was due to an accident). The lump sum is guaranteed, as long as you have paid your regular payments until the date of your death or until your 90th birthday. Your regular payments stop at age 90. Please see the next page for details.

You could leave the lump sum to your family and loved ones, to help to pay funeral expenses or perhaps to cover any loans or bills you might still have when you die.

Who can apply for cover?

Anyone aged 50 to 80 who is living in the Republic of Ireland can apply for 50+ Easy Life Cover.

What type of cover does 50+ Easy Life Cover provide?

As we do not ask you to take a medical examination or ask you for medical details or health history when you apply, we can only cover you for 'accidental death' within the first two years.

For this plan, 'accidental death' means 'death caused only and directly as a result of an accident caused by something violent, which can be seen and which is not linked to any other cause'.

If you die because of an accident **during** the first two years, we will pay the life cover benefit shown in your schedule. (Some exclusions apply around the nature of the accidental death, for example we will not pay a claim for suicide. Please see page 8 for details.)

If you die **during** the first two years of your 50+ Easy Life Cover for any reason other than an accident as described above, we will only pay your estate a full refund of regular payments you have made.

After year two of your 50+ Easy Life Cover you are fully covered for life cover as shown in your schedule.

There is no cash-in value at any stage – it is not a savings plan.

How do I apply for 50+ Easy Life Cover?

It's easy. Just fill in the application form attached at the back of this booklet and post it to us by using the Freepost envelope in the back of the booklet. Or you can post your filled in application form to us at:

50+ Team

Tied Channel New Business
Irish Life
Lower Abbey Street
PO Box 129
Dublin 1

Application forms are also available to download if you log on to www.irishlife.ie

Could I be turned down for cover because of my health?

No. Because we do not ask you for any medical details or health history, we guarantee to accept you for cover when you apply for the 50+ Easy Life Cover.

How much cover can I have?

The most you can apply for is €25,000. If you have more than one 50+ Easy Life Cover plan with us, the most you can apply for is €25,000 for all of the 50+ Easy Life Cover plans you have added together.

What regular payments do I make?

Your regular payments depend on your age, whether you're male or female and the amount of cover you choose. The minimum regular payment is €15 a month.

Will my payments change in the future?

No. Your regular payments are guaranteed never to increase or reduce, assuming the personal information you give us on your application form or any related document is true and complete.

If any of the personal information you have supplied is not correct (your age, whether you're male or female and so on), we may end your cover and refuse to pay any claim. If this happens, you will lose all rights under the plan and we will not refund your payments. If your details are not correct, please contact our helpline immediately on Lo-call 1850 356 200.

Will my cover change in the future?

No. Your cover is fully guaranteed and cannot increase or reduce. Your cover will remain the same as the cost of living increases each year (inflation). This means the amount of cover you choose today may be worth less in the future. It is wise to check your 50+ Easy Life Cover as inflation will affect what your guaranteed sum will be worth in the future.

As your 50+ Easy Life Cover is guaranteed, you cannot make any changes to it. However, you can take out more than one 50+ Easy Life Cover plan if you want to, as long as your total cover with us is no more than €25,000.

How much will 50+ Easy Life Cover pay out?

This depends on your age, whether you're male or female and the amount of cover you choose. When your 50+ Easy Life Cover begins, your cover is guaranteed to stay at a fixed level, so you know from the start how much will be paid out when you die.

When does my 50+ Easy Life Cover start?

Your 50+ Easy Life Cover starts when we receive your first payment. However, we will only pay the cover in the first two years if you die as a result of an accident. Please see page 5 for details.

How long do I continue making regular payments for?

You must continue to make regular payments to your 50+ Easy Life Cover until your 90th birthday. From the age of 90 onwards, you will not have to make any more payments. Your cover will continue for the rest of your life.

Your plan ends when you stop making regular payments before age 90 or if you die and someone makes a claim.

What about claiming?

The time after somebody dies is very difficult for their family, friends and loved ones. As well as dealing with the emotional loss and pain, there are many practical, legal and financial issues to sort out.

We want to make claiming under the plan as straightforward as possible for your loved ones at this sad time. Because we do not ask you for any medical details or health history when you apply, we can process claims quicker.

Your family can contact us in any of the following ways to ask for a claim form, send us a claim, ask for advice on how to claim or to get an update on the progress of a claim.

Phone: 01 704 1010

8am to 8pm, Monday to Thursday

10am to 6pm on Fridays

9am to 1pm on Saturdays

In the interest of customer service, we will record and monitor calls.

E-mail: customerservice@irishlife.ie

Website: www.irishlife.ie

Write to: Irish Life Assurance plc

Lower Abbey Street

Dublin 1.

Are there any situations when a claim would not be paid?

Yes. If you die as a result of your own deliberate act, or as a result of a penalty imposed by a court of law, at any stage during your plan, we will not pay any benefit under 50+ Easy Life Cover.

During the first two years you are only covered for accidental death. (Please see page 5 for more details.) However, some exclusions apply to the accidental death in the first two years. During the first two years we will not pay accidental death benefit in any of the following circumstances.

- 1 If the accidental death is caused directly or indirectly by war, riot, revolution or a similar event.
- 2 If the accidental death is caused directly or indirectly by taking part in a criminal act.
- 3 If the accidental death is caused by an assault on you which is not reported to the police.
- 4 If the accidental death is self-inflicted or caused directly or indirectly by you taking alcohol or drugs.
- 5 If the accidental death is as a result of suicide or self inflicted injury causing death.
- 6 If you fail to follow reasonable medical advice.
- 7 If the accidental death is caused by you taking part in dangerous pursuits, including:
abseiling, bobsleighting, boxing, flying, other than as a fare-paying passenger on a regular public airline, hang gliding, horse racing, motor car or motorcycle racing or sports, mountaineering, parachuting, pot-holing or caving, power-boat racing, rock climbing or scuba diving.

What happens if I change my mind?

We want to make sure that you are happy with your decision to take out 50+ Easy Life Cover. If after taking out this plan, you feel it is not suitable, we guarantee to pay all your money back within the first 30 days after we send you details of your plan. The 30-day period starts from the day we send you your 50+ Easy Life Cover welcome pack.

Who should I talk to if I have any questions or complaints?

If you have any questions on 50+ Easy Life Cover, you can speak to a member of staff. If you would like a full financial review, you should make an appointment with your financial adviser or broker. You can also contact us on Lo-call 1850 356 200. We're here to answer any questions you have about your plan. Our lines are open:
8am to 8pm Monday to Thursday
10am to 6pm on Fridays
9am to 1pm on Saturdays

In the interest of customer service, we will record and monitor calls.

You can also contact us in the following ways:

Email: customerservice@irishlife.ie

Write to:

50+ Team

Tied Channel New Business

Irish Life

Lower Abbey Street

PO Box 129

Dublin 1

Website: www.irishlife.ie

We hope you never have to complain. However, if you do, we want to hear from you. If, having contacted the Irish Life Team, you feel we have not dealt fairly with your query, you can contact:

The Financial Service's Ombudsman Bureau

3rd Floor Lincoln House

Lincoln Place

Dublin 2.

Lo-call: 1890 88 20 90

Email: enquiries@financialombudsman.ie

Fax: 01 662 0890

Website: www.financialombudsman.ie

What next

1 Decide on the amount of cover you need

You will not receive any advice from us about this plan, so please read all the information in this booklet carefully to make sure the plan is right for you. Then, using the relevant male or female benefits table on page 23 or 24 of this booklet, decide on the amount of cover you need and the regular payment you can comfortably afford.

To find out how much your lump sum could be just:

- go to the correct benefits table
- read across from your current age
- and choose the column for the monthly payment you want to make.

It couldn't be easier.

2 For immediate guaranteed acceptance just send us your filled-in application form today

All you have to do to apply for 50+ Easy Life Cover is:

- **fill** in the application form attached at the back of this booklet, including your personal details (your name, age, gender) and fill in the direct-debit instruction;
- **sign** the form, making sure you have read and signed the customer declarations;
- **post** it to us by using the Freepost envelope in the back of the booklet or you can post your filled in application form to us at:

50+ Team

Tied Channel New Business

Irish Life

Lower Abbey Street

PO Box 129

Dublin 1

**50+ Easy Life Cover –
it really is that easy.**

Customer Information Notice

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Plain English campaign's Crystal Mark does not apply to the rest of this booklet.

Introduction

This notice is designed to highlight some important details about the plan and, along with the **50+ Easy Life Cover** booklet, is meant to be a guide to help you understand your plan. Full details on the specific benefits and options that apply to you will be contained in your plan schedule, Terms and Conditions booklet and personalised customer information notice which you will receive when the contract is in place. It is important that you should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

A copy of the Terms and Conditions booklet is available on request.

Any Questions?

If you have any questions on the information included in this customer information notice you should contact your financial adviser or your insurer Irish Life, who will deal with your enquiry at our Customer Service Department, Lower Abbey Street, Dublin 1.

A. INFORMATION ABOUT THE POLICY

1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The **50+ Easy Life Cover** plan is a regular payment whole of life assurance plan. The plan provides life cover only for the remainder of your lifetime.

You are entering into a commitment to make a regular payment over a relatively long term. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

If this plan replaces in whole or in part an existing plan with Irish Life, or with another insurer you should be aware of the financial consequences of such replacement and of possible financial loss as a result. You will be asked at the beginning of your application form to confirm this in writing. Please ensure that you have completed this section of the form. You should request advice from a financial adviser if you are unsure of the financial consequences of such replacement and of possible financial loss.

2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

The plan does not acquire a cash or surrender value at any stage.

If you stop making payments before your 90th birthday, all cover under the plan will end and we will not refund any of your payments.

3. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

The following payment and benefit details are for a typical **50+ Easy Life Cover** plan. The figures will obviously vary based on each individual's personal details and choice of protection benefits. The figures below are based on the following details.

Protection Benefits: Life cover of €3,537 if death occurs after 2nd anniversary of the plan start date or if death in the first two years of the plan is as a result of an accident.

Return of payments made before date of death if death occurs prior to the 2nd anniversary of the plan start date.

Life Covered: Male aged 63 next birthday.

Payments: €20 per month payable by direct debit.

The plan provides life cover up until the death of the life covered. The plan does not acquire a cash or surrender value at any stage.

ILLUSTRATIVE TABLE OF PROJECTED BENEFITS AND CHARGES

	A	B	C	D	E = A + B - C - D
	€	€	€	€	€
Year	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Projected cost of protection benefits to date	Projected policy value
1	240	0	155	85	0
2	480	0	300	180	0
3	720	0	433	287	0
4	960	0	554	406	0
5	1,200	0	671	529	0
6	1,440	0	784	656	0
7	1,680	0	882	798	0
8	1,920	0	963	957	0
9	2,160	0	1,027	1,133	0
10	2,400	0	1,088	1,312	0
15	3,600	0	1,200	2,400	0
20	4,800	0	1,200	3,600	0

The charges shown in column C include the cost of intermediary/sales remuneration incurred by Irish Life, as described in section 4.

The plan provides life cover for the remainder of your lifetime. The life cover amount payable on your death is shown on your plan schedule. This amount will not be paid on death in the first two years of your plan unless the death is as a result of an accident. Instead we will return the payments you made prior to your death.

The plan does not acquire a cash or surrender value at any stage.

Payments are made monthly and will end on your 90th birthday.

The regular payment made by the life covered under this plan includes the cost of the protection benefits, and all charges, expenses, intermediary remuneration and sales remuneration associated with your plan.

4. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

The level of intermediary/sales remuneration shown is based on the typical plan outlined in section 3 above. The figures will vary based on the exact plan details in each case.

ILLUSTRATIVE TABLE OF INTERMEDIARY/SALES REMUNERATION

Year	€ Premium payable in that year	€ Projected total intermediary/ sales remuneration payable in that year
1	240	150
2	240	12
3	240	12
4	240	12
5	240	12
6	240	0
7	240	0
8	240	0
9	240	0
10	240	0
15	240	0
20	240	0

The projected intermediary/sales remuneration shown above includes the costs incurred by Irish Life in relation to the provision of sales advice, service and support for the plan. These costs are included in the plan charges set out in column C of the illustrative table of projected benefits and charges in section 3.

5. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

The payment is guaranteed to provide protection cover for the remainder of your lifetime, assuming no changes to your payment or benefits.

6. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

We will cancel your plan if you stop making payments before your 90th birthday.

You must provide any information or evidence which we need to administer the plan.

If we receive evidence that your date of birth as shown on your application form is incorrect, we will adjust the benefits appropriately or we may end your cover and refuse to pay any claim.

7. INFORMATION ON TAXATION ISSUES

Under current law, tax does not usually have to be paid on life cover benefits, but in some circumstances tax may be due. For example, if the life cover is paid to your estate, your beneficiaries may have to pay inheritance tax (there is no inheritance tax due on an inheritance between a married couple).

Where the plan is owned by a company or where payments are made by anyone other than the legal owner of the plan, for example from a company or business account, there may be tax implications. In these circumstances we recommend that a financial advisor be consulted regarding any possible taxation implications.

Please contact your financial adviser or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your **50+ Easy Life Cover** plan.

8. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY

What are the benefits and options provided under this plan?

Life cover

We will pay the life cover shown on your plan schedule in the event of your death once death occurs after the second anniversary of your plan. If you die within the first two years of the plan we will instead return the payments made by you prior to your death. An exception to this is where death in the first two years is caused solely as a result of an accident. See the next section for more information on this.

Accidental Death Benefit

We will pay the full death benefit on accidental death between the start date of your plan and the second anniversary of this date.

For this benefit, "Accidental Death" means death caused solely and directly as a result of an accident caused by violent, visible and external means and independently of any other cause.

Exclusions apply around the nature of the death e.g. suicide or self-inflicted injury causing death are excluded. There are further details of the exclusions in the Terms and Conditions booklet.

What is the term of the contract?

The plan provides protection benefits for the remainder of your lifetime.

Is there an opportunity to change your mind?

You have an opportunity to cancel this plan if you are not satisfied that the benefits meet your needs. You may do this by writing to the Customer Service Department at Irish Life within 30 days of the date we send you the details of your plan. On cancellation all benefits will cease and Irish Life will refund your payments.

Law applicable to your plan

Irish Law governs the plan and the Irish Courts are the only courts that are entitled to settle disputes.

What to do if you are not happy or have any questions?

If for any reason you feel that this plan is not right for you, or if you have any questions, you should contact Irish Life Customer Service Department, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Service Department also operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman's Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

B. INFORMATION ON SERVICE FEE

There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions booklet.

C. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY/SALES EMPLOYEE

Insurer

The **50+ Easy Life Cover** plan is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Financial Regulator. You can contact us at the Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 7041010, by fax at 01 7041900, and by e-mail at customerservice@irishlife.ie. In the interest of customer service, we will record or monitor calls.

Insurance Intermediary/Sales Employee

The financial adviser should insert details of their name, legal status, their address for correspondence and a contact telephone number/fax number or e-mail address and where relevant, the companies with whom agencies are held.

No delegated or binding authority is granted by Irish Life to your financial adviser in relation to underwriting, claims handling or claims settlement.

D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT

We at Irish Life are obliged by law to tell you if any of the following occurs during the term of your contract:

- if we change our name;
- if our legal status changes;
- if our head office address changes;
- if an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.

Decide on the amount of cover you need

We have designed the benefits tables on the following pages to help you choose the level of cover you need or can get, based on the regular payments you can afford.

To find out how much your lump sum could be just:

- go to the correct benefits table (we've separated them based on your gender to make it easier for you)
- read across from your current age
- and choose the column for the monthly payment you want to make.

It couldn't be easier.

For immediate guaranteed acceptance just send us your filled-in application form TODAY!

Benefits table for: males

Monthly payment

Age	€15	€20	€30	€45	€55
50	€5,087	€6,904	€10,537	€15,988	€19,621
51	€4,914	€6,668	€10,178	€15,442	€18,952
52	€4,762	€6,463	€9,864	€14,966	€18,368
53	€4,417	€5,995	€9,150	€13,882	€17,037
54	€4,138	€5,616	€8,572	€13,005	€15,961
55	€3,785	€5,137	€7,840	€11,896	€14,599
56	€3,708	€5,032	€7,681	€11,654	€14,302
57	€3,579	€4,857	€7,414	€11,248	€13,805
58	€3,282	€4,454	€6,798	€10,315	€12,659
59	€3,063	€4,157	€6,345	€9,627	€11,814
60	€2,829	€3,839	€5,860	€8,891	€10,912
61	€2,729	€3,703	€5,652	€8,575	€10,524
62	€2,606	€3,537	€5,398	€8,190	€10,052
63	€2,448	€3,322	€5,071	€7,694	€9,442
64	€2,310	€3,135	€4,785	€7,260	€8,910
65	€2,137	€2,900	€4,427	€6,716	€8,243
66	€2,054	€2,787	€4,254	€6,454	€7,921
67	€1,965	€2,667	€4,070	€6,176	€7,579
68	€1,845	€2,504	€3,822	€5,799	€7,116
69	€1,688	€2,291	€3,497	€5,305	€6,511
70	€1,629	€2,211	€3,374	€5,120	€6,283
71	€1,446	€1,962	€2,995	€4,545	€5,577
72	€1,365	€1,853	€2,828	€4,290	€5,265
73	€1,281	€1,739	€2,654	€4,026	€4,941
74	€1,183	€1,606	€2,451	€3,718	€4,563
75	€1,056	€1,433	€2,187	€3,319	€4,073
76	€953	€1,293	€1,973	€2,994	€3,674
77	€920	€1,249	€1,906	€2,891	€3,549
78	€854	€1,159	€1,769	€2,684	€3,294
79	€765	€1,038	€1,585	€2,404	€2,951
80	€664	€901	€1,375	€2,087	€2,561

Warning: When you receive your welcome pack, please check it to make sure that you have the right level of cover and that you are making the right monthly payment based on the level of cover you choose, the benefits table above and your gender.

Benefits table for: females

Monthly payment

Age	€15	€20	€30	€45	€55
50	€6,196	€8,409	€12,835	€19,473	€23,899
51	€6,016	€8,165	€12,462	€18,907	€23,205
52	€5,799	€7,870	€12,012	€18,225	€22,368
53	€5,415	€7,349	€11,217	€17,019	€20,886
54	€5,051	€6,855	€10,463	€15,875	€19,482
55	€4,697	€6,375	€9,730	€14,762	€18,117
56	€4,541	€6,162	€9,405	€14,270	€17,513
57	€4,396	€5,966	€9,106	€13,816	€16,956
58	€4,075	€5,530	€8,441	€12,807	€15,718
59	€3,821	€5,186	€7,915	€12,009	€14,738
60	€3,545	€4,811	€7,343	€11,141	€13,674
61	€3,380	€4,587	€7,001	€10,623	€13,037
62	€3,234	€4,389	€6,699	€10,164	€12,474
63	€3,069	€4,165	€6,357	€9,645	€11,838
64	€2,803	€3,804	€5,806	€8,809	€10,812
65	€2,643	€3,587	€5,475	€8,307	€10,194
66	€2,573	€3,491	€5,329	€8,085	€9,923
67	€2,475	€3,359	€5,127	€7,779	€9,546
68	€2,181	€2,960	€4,518	€6,855	€8,412
69	€2,064	€2,801	€4,275	€6,487	€7,961
70	€1,944	€2,638	€4,027	€6,110	€7,498
71	€1,772	€2,405	€3,671	€5,569	€6,835
72	€1,647	€2,235	€3,412	€5,176	€6,353
73	€1,585	€2,151	€3,283	€4,981	€6,114
74	€1,430	€1,941	€2,962	€4,494	€5,516
75	€1,296	€1,759	€2,685	€4,073	€4,999
76	€1,132	€1,536	€2,344	€3,556	€4,364
77	€1,100	€1,493	€2,279	€3,457	€4,243
78	€992	€1,346	€2,055	€3,118	€3,826
79	€867	€1,177	€1,796	€2,725	€3,344
80	€718	€974	€1,487	€2,257	€2,769

Warning: When you receive your welcome pack, please check it to make sure that you have the right level of cover and that you are making the right monthly payment based on the level of cover you choose, the benefits table above and your gender.

We offer investment, protection, pension and savings products.

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