

TO SUPPORT *you*

in providing the best lifetime advice to your clients we have made a number of changes across our Life Term Cover, Life Mortgage Cover and Pension Life Cover products. We've made these changes to allow us to pay even more claims and provide even better benefits for

your
CLIENTS.

At a glance, here are some more reasons why Irish Life is the **No.1** choice for Life Insurance...

- 1** New Whole of Life Conversion Option - the only provider in the market!
- 2** Most comprehensive Specified Illness Cover - new conditions added
- 3** Best children's cover in the market
- 4** Unique cover and services for women
- 5** We now cover your clients for longer
- 6** Plan flexibility
- 7** **LifeCare** services - now with no limited list of medical conditions on MedCare
- 8** Guaranteed Cover Again
- 9** Our Strength, Your Clients Security
- 10** We're still No.1 for claims

You can find all the detail inside...

Information Correct August 2016



For more information on the latest changes we've made to our life insurance products talk to your account manager or visit **bline.ie**

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Irish Life Assurance plc is regulated by the Central Bank of Ireland.

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PENSIONS
INVESTMENTS
LIFE INSURANCE



Irish Life

TEN *more*

reasons why we're the

No.1 choice

FOR LIFE INSURANCE



1 New Whole of Life Conversion Option

As a market first we now offer the option of converting from level term assurance to whole of life cover up to age 75. An important option for older clients who are nearing the end of their term assurance plans.



2 Most comprehensive Specified Illness Cover

We've made 15 improvements to our SIC benefits. We've upgraded definitions for 12 conditions including the crucial ones of heart attack and stroke. We've also added 3 new conditions including spinal stroke.

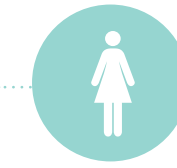
Remember we're the only company who pays Life Additional Benefits (Partial Payments)!



3 Best children's cover in the market

We've extended our children's cover for life and specified illness to age 25. We're the only provider who now cover children for specified illness from birth. Children are covered for up to €7,000 life cover at no extra cost.

Over the past 10 years we have paid over €6.5 million in children's cover claims so it's an important benefit for your clients.



4 Unique cover and services for women

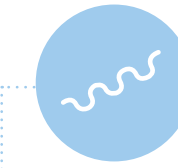
Irish Life is the only company to pay €5,000 for five major pregnancy related conditions including ectopic pregnancy and eclampsia on all our term plans. This cover is automatically provided to all women under 45 years old with minimum cover of just €25,000.

We also offer a helpline specifically for women to answer any female related health questions including questions about pregnancy and fertility.



5 We now cover your clients for longer

We have increased the maximum entry age for our level term assurance product by five years to 83 for life cover and 65 for specified illness cover. We've also increased our maximum term for life cover from 40 to 50 years.



6 Plan flexibility

With our term life insurance plan your clients can change their level of benefits or term without having to start a new plan or provide new medical evidence. They can do this any time before their fifth plan anniversary.

Our term plan also offers guaranteed insurability. This allows your clients to increase their cover, within limits, without any underwriting for certain life events e.g. if they get married, change salary, get a mortgage or have/legally adopt a child.



7 LifeCare services - now with no limited list of medical conditions on MedCare

Our range of LifeCare services includes the MedCare medical second opinion service which your clients' immediate family, parents and siblings can also use. The medical second opinion service is now available for all medical diagnoses.

LIFECARE SERVICES

 MEDCARE A medical second opinion service provided by MediGuide	 NURSECARE Two confidential medical helpline services provided by Intana Assist	 CLAIMSCARE A dedicated claims assessor and access to post claim counselling services
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LifeCare services are available when your client starts a new life insurance plan with us. LifeCare services are provided by companies which are independent from Irish Life. In the future, Irish Life may change the companies listed in this leaflet as service providers. We may also withdraw access to the services listed.



8 Guaranteed Cover Again

All our term products offer the option of guaranteed cover again, giving your clients the peace of mind that they can change to a new plan without having to provide any new medical evidence. Your clients can use this multiple times and we have extended the maximum age for this option to 65.



9 Our Strength, Your Clients Security

Irish Life has a rating of AA from Standard and Poor's. We're part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

We're committed to delivering innovative products backed by the highest standards of customer service and, as part of Great-West Lifeco, has access to experience and expertise on a global scale, allowing us to continuously enhance our leading range of products and services.



10 We're still No.1 for claims

Don't forget we consistently pay the most life and specified illness claims in Ireland.

- In 2015 alone we paid:
 - over €200 million in claims to over 5000 customers and their families
 - 98% of life cover claims
 - 90% of specified illness cover claims

We also won Best Claims Support at the 2015 IBA Awards.