



Irish Life



OVER 50s LIFE INSURANCE

Life insurance with no medical questions

About us

Established in Ireland in 1939, Irish Life is now part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Great-West Lifeco and its subsidiaries, including The Great-West Life Assurance Company, have a record for financial strength, earnings stability and consistently high ratings from the independent rating agencies. The Great-West Life Assurance Company has an AA rating for insurer financial strength from Standard & Poor's.

Information correct as of 19 July 2013. For the latest information, please see www.irishlife.ie.

Committed to Plain English

There is no financial jargon in this booklet and everything you need to know is written in an upfront and honest way.

We are delighted to have received the 'Best in Plain English' Award from the Plain English Campaign. This award recognises our contribution to communicating clearly. For this award, we were chosen ahead of 12,000 other organisations from 80 countries.



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All information including the Terms and Conditions of your plan will be provided in English.
The information in this booklet is correct on July 2013 but may change.

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Introduction

About us

As Ireland's largest provider of protection products and as an Irish company, we are 100% committed to meeting the needs of our customers.

Founded in 1939, we've been protecting generations of Irish families for over 70 years. We provide life assurance and protection plans to half a million Irish people. We're proud that in the last five years alone we have paid out over €1 billion in protection claims to thousands of families across Ireland.



This booklet tells you everything you need to know about the Over 50s Life Insurance plan, including how to apply for cover. There will be more specific details and rules in your Terms and Conditions Booklet which you should read carefully.

Our service to you



Putting you first

At Irish Life we are committed to providing excellent customer service to you at all times from the moment you apply for cover right throughout the life of your plan.

When you ring us, you will get straight through to our award-winning service team, based in Ireland, who will be on hand to listen to your queries and help you when you are looking for answers. Below is just a sample of the services we offer to make the protection process a little easier for you.

You can change your mind

We want to make sure that you are happy with your decision to take out Over 50s Life Insurance. If after taking out this plan you feel it is not suitable, you have 30 days to cancel the plan. If you decide to do this, we guarantee to refund any payments you have made within the first 30 days of sending you details of your plan. The 30-day period starts from the day we send you your Over 50s Life Insurance welcome pack.

Keeping it simple – clear communication

Because financial products can be complicated and difficult to understand, we are committed to using clear and straightforward language on all our communications to you. As a result, we work with Plain English Campaign to make sure all our customer communications meet the highest standards of clarity, openness and honesty.

Keeping you up to date

We are committed to keeping you informed about your plan. Because of this, every year we will send you a statement to tell you what your protection benefits are.

Online services

We have a range of online services available for you.

You can check the details of your cover online by visiting our website www.irishlife.ie and logging into My Online Services. You will need a PIN, which you would have received when you started your plan. If you have lost your PIN or need a new one, contact our customer service team on 01 704 10 10.

If you visit our website, you can also get a quick life cover quote and get the information you need on our range of protection products. Visit www.irishlife.ie for more details.

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

If a financial service or product is provided on a 'distance basis' (in other words, with no face-to-face contact), we have to give you certain information. We have included this information under various headings in this booklet, in the customer information notice at the back of this booklet, in the Terms and Conditions Booklet and in your terms of business letter. All information (including the terms and conditions of your plan) will be in English.



How to contact us

If you want to talk to us, just phone our award-winning, Irish-based customer service team on 01 704 10 10. They can answer questions about your plan.

Our lines are open:

8am to 8pm Monday to Thursday

10am to 6pm Friday

9am to 1pm Saturday.

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

Fax: 01 704 19 00

Write to: Customer service team, 1 Lower Abbey Street, Dublin 1.

Website: www.irishlife.ie

Any problems?

If you experience any problems, please call your financial adviser or contact our customer service team. We monitor our complaint process to make sure it is of the highest standard. We hope you never have to complain. However, if for any reason you do, we want to hear from you. If, having contacted the customer service team, you feel we have not dealt fairly with your query, you can contact:

The Financial Services Ombudsman

3rd Floor Lincoln House

Lincoln Place

Dublin 2.

Lo-call: 1890 88 20 90

Email: enquiries@financialombudsman.ie

Fax: 01 662 08 90

Website: www.financialombudsman.ie



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Over 50s Life Insurance

What is Over 50s Life Insurance?

Over 50s Life Insurance could give your loved ones a guaranteed lump sum when you die. It can be used to help to pay funeral expenses, or perhaps to cover any loans or bills you might still have when you die.

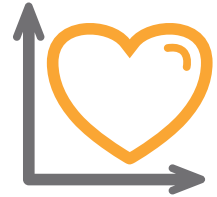
It is a single-life plan that pays out a guaranteed lump sum when you die (after two years, unless it was due to an accident). The lump sum is guaranteed, as long as you have paid your regular payments until the date of your death or until your 90th birthday. Your regular payments stop at age 90.

Anyone aged 50 to 80 who is living in the Republic of Ireland can apply for Over 50s Life Insurance and you won't be asked any medical questions when you apply.

Say for example you are aged 60 and you want to leave your family a lump sum. If you choose to take out Over 50s life insurance, you will have to pay a monthly amount of €46.93, so that when you die, your family will receive a lump sum of €10,000.

Please see benefits table on page 15 for more information.

The monthly payments shown above do not include the 1% government levy.



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 Over 50s Life Insurance, 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 Over 50s Life Insurance no matter what your medical history.

However, you are only covered for 'accidental death' during the first two years. Please see below for a full definition of 'accidental death'. Some exclusions apply.

What is accidental death?

For this plan '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.

- 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 13 for details.)
- If you die during the first two years of your Over 50s Life Insurance for any reason other than an accident as described above, we will only pay your estate a full refund of the regular payments you have made.

After year two of your Over 50s Life Insurance you are fully covered for life cover as shown in your schedule.

How much does it cost?

Over 50s Life Insurance starts from just €15 a month making it really affordable. The costs of your regular payments depend on your age and the amount of cover you choose.

This Over 50s Life Insurance 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.)

Your Over 50s Life Insurance plan 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.



How much cover can I have?

The maximum amount of cover you can apply for is €25,000. If you have more than one Over 50s Life Insurance plan with us, the most you can apply for is €25,000 for all of the Over 50s Life Insurance plans you have added together.

Your cover is fully guaranteed and cannot increase or reduce throughout the life of your plan. This means you will know from the start how much will be paid out when you die. 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 Over 50s Life Insurance as inflation will affect what your guaranteed sum will be worth in the future.

As your Over 50s Life Insurance is guaranteed, you cannot make any changes to it.

Remember: Over 50s Life Insurance offers no cash-in value at any stage – it is not a savings plan.

Your Regular payments

Your regular payments are guaranteed never to increase or reduce throughout the life of your plan, assuming the personal information you give us on your application form or any related document is true and complete.

If the date of birth you have given us is not correct 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 customer service team on 01-704 10 10.



Added extra - Health lines

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 Over 50s Life Insurance 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 Over 50s Life Insurance, you should call 01 704 1010.

Women's Health Centre



The Women's Health Centre is a confidential help-line so that you can speak directly to a team of experienced and professionally trained midwives and nurses about any number of female health queries like:

1. Menstruation and fertility
2. Pregnancy
3. Cancer prevention
4. STI's
5. Osteoporosis and menopause

Call the Women's Health Centre on 1850 22 88 33. You will need to give them your member number (which is the same as your Over 50s Life Insurance plan number). This will be on your welcome pack. The nurses will not have access to your plan details or application form.

The Women's Health Centre is an advisory service. It is not designed to replace your doctor.

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How to apply and Suitability snapshot

How do I apply for Over 50s Life Insurance?

Applying is easy. You can apply in two ways as follows:



Online:

Visit www.irishlife.ie and apply direct online. It's really quick and simple.



By post:

Fill in the application form attached to the back of this booklet and post it to us at:

Over 50s Life Insurance Team
Tied Channel New Business
Irish Life
Lower Abbey Street
PO Box 129
Dublin 1

Suitability snapshot



Over 50s Life Insurance might suit you if you:

- ✓ 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.

Over 50s Life Insurance might not suit you if you:

- ✗ are younger than 50;
- ✗ need full life cover in place immediately - with Over 50s life insurance in the first two years your cover will only be paid if you die as a result of an accident (see full details on page seven);
- ✗ need more cover than is available on the Over 50s Life Insurance plan;
- ✗ are happy to provide medical details to get life cover at a lower cost;
- ✗ need a more flexible protection plan, with added benefits like specified illness cover; or
- ✗ need a protection product with a cash-in value.

In any of these situations, please speak to your financial adviser or broker about our excellent range of plans on offer.

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A guide to making a claim

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 Over 50s Life Insurance.

During the first two years you are only covered for accidental death. 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, bobsleighbing, 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.

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Next steps

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 benefits table on page 15 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 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.

Benefits table

Monthly payment

Age	€15	€20	€30	€45	€55
50	€5,541	€7,520	€11,477	€17,414	€21,371
51	€5,352	€7,263	€11,086	€16,820	€20,643
52	€5,023	€6,816	€10,404	€15,785	€19,373
53	€4,843	€6,572	€10,031	€15,220	€18,679
54	€4,528	€6,146	€9,380	€14,232	€17,467
55	€4,212	€5,717	€8,726	€13,239	€16,248
56	€3,942	€5,350	€8,166	€12,390	€15,206
57	€3,901	€5,294	€8,081	€12,261	€15,047
58	€3,595	€4,878	€7,446	€11,297	€13,865
59	€3,363	€4,564	€6,966	€10,569	€12,971
60	€3,048	€4,137	€6,315	€9,581	€11,758
61	€3,011	€4,086	€6,236	€9,462	€11,612
62	€2,787	€3,782	€5,772	€8,758	€10,748
63	€2,571	€3,489	€5,325	€8,080	€9,916
64	€2,464	€3,343	€5,103	€7,743	€9,503
65	€2,272	€3,083	€4,706	€7,140	€8,762
66	€2,258	€3,064	€4,677	€7,096	€8,709
67	€2,158	€2,929	€4,471	€6,783	€8,325
68	€1,924	€2,611	€3,985	€6,046	€7,419
69	€1,756	€2,383	€3,637	€5,519	€6,773

Benefits table

Monthly payment

Age	€15	€20	€30	€45	€55
70	€1,725	€2,341	€3,573	€5,420	€6,652
71	€1,538	€2,087	€3,185	€4,833	€5,931
72	€1,479	€2,007	€3,063	€4,648	€5,704
73	€1,431	€1,942	€2,964	€4,497	€5,519
74	€1,293	€1,755	€2,679	€4,064	€4,988
75	€1,140	€1,547	€2,361	€3,583	€4,397
76	€1,028	€1,395	€2,130	€3,232	€3,966
77	€993	€1,348	€2,057	€3,121	€3,831
78	€922	€1,251	€1,910	€2,897	€3,556
79	€801	€1,087	€1,659	€2,517	€3,089
80	€678	€920	€1,405	€2,132	€2,616

The monthly payments shown above do not include the 1% government levy. 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.

You must keep up your monthly payment to keep your life cover. Prices correct as at July 2013.

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Customer Information Notice

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

Introduction

This notice is designed to highlight some important details about the 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. You should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

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 Services Team, Lower Abbey Street, Dublin 1.

A. INFORMATION ABOUT THE POLICY

1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The Over 50s Life Insurance 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 during your application process 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 Over 50s Life Insurance plan. The figures will obviously vary based on each individual's personal details and choice of protection benefits. The payment quoted below is correct as at July 2013. Figures for your specific plan details will be shown in your customer information notice in your welcome pack. The figures below are based on the following details.

Protection Benefits: Life cover of €8,000 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: €41.19 per month payable by direct debit.

All Figures are exclusive of the 1% government levy.

The plan provides life cover up until the death of the life covered provided payments continue to be paid. 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 benefit to date	Projected policy value before payment of taxation
1	494	0	302	192	0
2	989	0	581	407	0
3	1,483	0	834	649	0
4	1,977	0	1,059	918	0
5	2,471	0	1,274	1,197	0
6	2,966	0	1,481	1,485	0
7	3,460	0	1,654	1,806	0
8	3,954	0	1,790	2,164	0
9	4,449	0	1,886	2,563	0
10	4,943	0	1,975	2,968	0
15	7,414	0	2,095	5,319	0
20	9,886	0	2,095	7,790	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 provided you continue to make payments until your 90th birthday. 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. The payments shown exclude any taxes or government levies that may be payable.

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. Figures for your specific plan details will be shown in your welcome pack

ILLUSTRATIVE TABLE OF INTERMEDIARY/SALES REMUNERATION

Year	€	€
	Premium payable in that year	Projected total intermediary / sales remuneration payable in that year
1	494	306
2	494	25
3	494	25
4	494	25
5	494	25
6	494	0
7	494	0
8	494	0
9	494	0
10	494	0
15	494	0
20	494	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 (July 2013), 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 or registered civil partners).

Any taxes or levies imposed by the government will be collected by Irish Life and passed directly to the Revenue Commissioners.

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 adviser 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 Over 50s Life Insurance plan. However, we recommend that you seek independent tax advice in respect of your own specific circumstances.

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 Services Team at Irish Life within 30 days of the date we send you the details of your plan. On cancellation all benefits will end 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 Services Team, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Services Team 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 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 Over 50s Life Insurance plan is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. 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

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 sales 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 events occurs during the term of your contract:

- we change our name;
- our legal status changes;
- our head office address changes;
- 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.

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Over 50s Life Insurance Application form

For Office Use Only Branch Code:

Once this form is completed, send back to us as:

**Over 50s Life Insurance Team,
Tied Channel New Business,
Irish Life, Lower Abbey Street,
PO Box 129
Dublin 1.**

Please complete this form in BLOCK CAPITALS

1. YOUR PERSONAL DETAILS

Name

Home Address

Please tick the box beside the monthly payment you want to make (these amounts do not include the 1% Government levy)

€15 €20 €30 €45 €55

Please confirm the following by ticking the relevant boxes:

Gender: Male Female Title: Mr Mrs Ms

Occupation

Date of birth

Phone number

Email

2. DECLARATION: THIS FORM IS MY APPLICATION FOR COVER UNDER IRISH LIFE'S OVER 50S LIFE INSURANCE PLAN CONDITIONS.

I understand that my contract(s) with Irish Life Assurance plc (Irish Life) will be based on this declaration and my application form. I have read over the information above and declare that all details are correct. I have read and understand that within the first 2 years only accidental death benefit will be paid in the event of death. I have read and understand the exclusions that apply for accidental death benefit in section 8 of the Customer Information Notice on page 21 of this booklet.

I understand that cover shall not commence until all of the following events have taken place:

- (i) this application for cover has been accepted by Irish Life,
- (ii) the first premium has been charged to my account.

I authorise Irish Life Assurance plc (Irish Life) and its agents to hold and process information in connection with this contract or transaction. This includes any other information supplied to or obtained by Irish Life separately. Irish Life may hold and process this information for administrative, customer care and service purposes.

I agree that my personal data can be disclosed for the above purposes and to persons necessary in connection with the above purposes, to regulatory authorities or as required by law, to reinsurers, to health professionals, to any persons with whom the company has a contract as a service provider, to other insurance companies to other companies within the Irish Life Group or the Great-West Lifeco Group and to any person to whom the plan may be assigned. This may involve the transfer of data, including sensitive personal data, to countries outside of the European Economic Area.

I confirm that I have specified the level of payment I wish to make for this plan. I have read and understand all the information supplied. I understand that as I have not had to disclose any medical information on this plan that the cost of this cover is higher to reflect this. I elect not to avail of a Free Financial Review and I am aware that I could have pursued an alternative Life cover option by completing a Financial Review.

Signature of Customer

Date

3. DECLARATION UNDER REGULATION 6(3) OF THE LIFE ASSURANCE (PROVISION OF INFORMATION) REGULATIONS, 2001.

WARNING

If you intend to take out this plan in complete or partial replacement of an existing plan, please take special care to make sure that this plan meets your needs. In particular, please make sure you are aware of the financial consequences of replacing your existing plan. If you are in doubt about this, please contact your insurer or insurance adviser.

Your plan will not automatically be cancelled. Please notify your provider if this is required.

Please complete this section by ticking the appropriate box:

No, the plan is not a replacement plan

Yes, the plan is a replacement plan

Yes, the plan is replacing an Irish Life (or Progressive Life) plan

Existing Policy Number

Customer Declaration - you must sign here to start your Over 50s Easy Life Cover

I confirm that I have received in writing the information provided in the Customer Information Notice

Signature of Customer

Date

For internal use only – please do not complete

DECLARATION OF INSURER OR INTERMEDIARY

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001,

(Client name and address)

has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the customer as to the financial consequences of replacing an existing plan with this plan by cancellation or reduction, and of possible financial loss as a result of such replacement

Name of insurer or insurance intermediary

Date

4. DATA AND MARKETING CONSENTS

I consent to Irish Life Assurance plc (Irish Life)

Data Consents:

A. Processing and holding (online or otherwise) all information disclosed by me, or on my behalf, including personal data for the purposes of processing my application, issuing and administering all aspects of the plan, customer care and services purposes.

B. Disclosing my personal data to persons necessary in connection with the above purposes, to regulatory authorities or as required by law, to other companies in the Irish Life Group or the Great-West Lifeco Group, and to any person to whom the plan may be assigned. This may involve the transfer of personal data, including sensitive personal data, to countries outside the European Economic Area.

Direct Marketing Consents

Based on information you provided in your application form or during a Financial Review, we may use your data to give you information and marketing materials about other products and services offered by the Irish Life group of Companies which may be appropriate to you. For this purpose, we may pass your information to other companies within the group.

I agree to receive such information in the following way:

Phone Landline

Phone Mobile

E-mail

Text

Post

You can stop using this service at any time in the future by simply emailing us at unsubscribe@irishlife.ie or writing to Irish Life, Database Administration, Finnabair Business Park, Dundalk, Co. Louth.

5. DIRECT DEBIT

To the manager of
*(Name of bank or building society)

Address of Bank or Building society

Account no:

Sort Code: - -

Name of account holder:

I instruct you to pay direct debits from my account at the request of Irish Life Assurance plc. Irish Life Assurance plc may add these direct debits to any other direct debit amounts which are payable within the same calendar month and for which I have signed direct debit forms. I will tell the bank in writing if I want to cancel this instruction. I understand that if any direct debit is paid which breaks the terms of this instruction, the bank will make a refund.

Signature of Customer

Date

The Direct Debit Guarantee

This is a guarantee provided by your own Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate. If you authorise payment by Direct Debit, then your Direct Debit Originator will notify you in advance of the amounts to be debited to your account. Your Bank will accept and pay such debits, provided that your account has sufficient available funds. If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 months after the date of debiting of such Direct Debit to your account. You are entitled to request a refund of any Variable Direct Debit the amount of which exceeded what you could have reasonably expected, subject to requesting your Bank within a period of 8 weeks from the date of debiting of such Direct Debit to your account. You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your Bank. You can cancel the Direct Debit Instruction in good time by writing to your Bank.



Irish Life

Contact us

Phone: 01 704 10 10
8am to 8pm Monday to Thursday
10am to 6pm on Fridays
9am to 1pm on Saturdays

Fax: 01 704 19 00

e-mail: customerservice@irishlife.ie

Website: www.irishlife.ie

Write to: Irish Life Assurance plc, Lower Abbey Street, Dublin 1.



From sustainably managed forests -
For more info: www.pefc.org

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

In the interest of customer service we will record and monitor calls. Irish Life Assurance plc, registered in Ireland number 152576, Vat number 9F55923G.

ILA 7260 (REV 07-13)