



Giving you the power to choose

A guide to Irish Life's Protection commission offering

Giving you the power to choose

In 2010, we introduced the 180 Deal to the Irish market, meeting your short and long term income needs.

Since then:

- We have extended this to 4 profiles, putting you in control.
- You can choose the profile that suits you best for your short term, medium and long term income requirements.
- You can mix and match profiles to tailor them to your needs.

And now we are excited to introduce our latest option - 100% in Year 1 with four bullets of 20%.

This option gives you a nice blend of up front and solid long term income if that is what you decide is best for your business.

Protection Commission profiles- You have the control

Now available on **Term Life Insurance, Mortgage Life Insurance and Pension Life Insurance** you can choose case by case what profile to use.

	New 180		180 Deal*		80 / 12		25/10**		Flat	
	Level	Indexed	Level	Indexed	Level	Indexed	Level	Indexed	Level	Indexed
Year 1	100%	100%	100%	100%	80%	80%	25%	28%	20%	23%
Year 2	20%	20%	0%	0%	12%	15%	25%	28%	20%	23%
Year 3	20%	20%	40%	40%	12%	15%	25%	28%	20%	23%
Year 4	20%	20%	0%	0%	12%	15%	25%	28%	20%	23%
Year 5	20%	20%	0%	0%	12%	15%	25%	28%	20%	23%
Year 6	3%	6%	40%	40%	12%	15%	25%	28%	20%	23%
Year 7 - 10	3%	6%	3%	6%	12%	15%	25%	28%	20%	23%
Year 11 - Renewal	3%	6%	3%	6%	12%	15%	10%	13%	20%	23%

* Timing of bullets on 180 Deal depends on minimum persistency rate of 87%. If the rate is lower, bullets are deferred for 12 months, but will be paid.

** Minimum Term 10 years

For New 180, 180 Deal and 80/12 profiles, if eScan is not used, Year 1 payment is reduced by 10%.

All Paper cases will receive 90% Year 1, 3% renewal. No clawback of any earned commission (unless indemnified)

Ease of doing business

Irish Life online with eScan

We make it easier for you to do business with us....

We brought you eScan so that you wouldn't have to manage the large amounts of post that we generate.

When you submit a case online using, b-line (www.bline.ie), simply attach an image of the documents. All you need is a scanner and access to b-line and follow these four simple steps:

- **Step 1.** Submit your case on b-line – 180 Deal will be the default commission option, you will have the option to choose one of the other available profiles.
- **Step 2.** Create a scanned image of the Customer Application Booklet (CAB)
- **Step 3.** In b-line under the Pipeline View choose SELECT FILES and select the image you want to attach
- **Step 4.** Click UPLOAD

You can also use eScan to send us Underwriting questionnaires and evidence of price-match cases.

Why choose Irish Life Protection for your customer?

Specified Illness Cover

- Pays the full lump sum if a customer suffers one of the listed illnesses. Offering the most comprehensive SIC cover in the market, both in relation to the number of illnesses covered and also in the definitions provided.
- Pays a partial payment if a customer suffers one of the listed illnesses, again offering the most comprehensive SIC cover in the market. Paying €10,000 in relation to single vessel angioplasty, the only company to include the FFR measurement.
- It also offers a discount if certain illnesses are excluded.

Life Cover

- Indexation – Our Indexation offers excellent value for money for your customer at the outset and as a result of price pledge, this also offers excellent value for money over the long term.
- Rolling Conversion – Our rolling conversion offers comprehensive cover, allowing your customer to have multiple conversions on their plans. They can convert to another convertible plan up to age 60. After age 60 they can convert to a level plan.
- Life Partial – This is the only plan that offers access to Life Partial under their term plan, at no extra cost, once €25,000 Life Cover is on the plan.

Irish Life: Your No.1 Protection Supporter

Why choose Irish Life?

Strong Irish Company

- Number 1 for protection products chosen by brokers (Holders of IBA annual awards).
- €1 billion paid out in claims in the last 5 years.
- Irish Life is Ireland's leading provider of Protection options with 31% market share.

Fast service for your customers

- Underwriting; 75% same day service on medical/financial evidence returned.
- Ask Underwriting; the most referenced software tool in the market, also available as a App for smart phones.
- Protection Review software; only company in the market to offer personal needs analysis.

Personal Service

- Dedicated Account Manager.
- Expertise of our Advisory Services Team for complex business protection.
- Specialist Underwriting contact for advice and queries.
- Reliability of having your own dedicated New Business contact in our servicing teams.

We support you

- May 2011 – Protection Crusade to raise awareness of lack of cover in the Irish market.
- October 2011 –€200,000,000 free life cover.
- January 2012 – 2 months free cash back offer. Subject to terms and conditions.
- February 2013 Free €25,000 Life Insurance for parents.
- May 2013- €15 life cover per month advertising to promote undercover in Irish market.



This information is correct as at April 2013

For more information refer to your protection guide, log onto www.bline.ie or talk to your Account Manager.