We have identified several conditions where we believe we are best in market under the full and partial payments. Below are the conditions and the details outlining why Irish Life is best in market.

## Full payment conditions where Irish Life are best in market:

## • Crohn's disease of specified severity Irish Life is the only company in the Irish market paying full Specified Illness Cover (SIC) benefit for this definition. We also have a partial payment for lesser impacting Crohn's disease claims.

## • Heart structural repair

Irish Life is the only company in the Irish market that does not require division of the breast bone (median sternotomy) under this definition. Irish Life only require an incision into the chest wall to operate.

- Major organ transplant: specified organs Irish Life is the only company in the Irish market covering transplant of a lobe of liver or a lobe of lung.
- Multiple Sclerosis or neuromyelitis optica (Devic's disease)

Irish Life is the only company in the Irish market that requires only 3 months continuous clinical impairment of motor or sensory function, the industry standard is 6 months. Also Irish Life is the only company to future proof this definition

to specifically cover neuromyelitis optica (Devic's disease). A number of patients who would previously have been diagnosed as having multiple sclerosis are now known to have a similar but different condition known as neuromyelitis optica or Devic's disease.

### • Parkinson's disease

requirement each day.

Irish Life has improved the definition of Parkinson's disease to pay out on permanent clinical impairment including bradykinesia (slowness of movement) and any one of tremor, muscle rigidity or postural instability. The industry standard in Ireland requires all three impairments of tremor, muscle rigidity and postural instability to be paid under this definition.

- Respiratory failure of specified severity
  The industry standard is for continuous daily oxygen therapy or daily oxygen therapy for a specified number of hours each day. Irish Life is the only company in the Irish market which requires daily oxygen but does not specify any time
- Severe Burns/3rd degree burns
   Irish Life is the only company in the Irish market paying full SIC benefit for third degree burns to 25% of the face.

## Partial payment conditions where Irish Life are best in market:

 Cerebral ateriovenous malformation (CAVM) – specific treatment:

Irish Life is the only company in the Irish market that accepts stereotactic radiosurgery as a treatment for CAVM.

Coronary Artery Angioplasty – single vessel and two vessel

Irish Life is the only company in the Irish market that pays €10,000 on a single vessel angioplasty. Irish Life pays a further €30,000 on angioplasty to a second coronary artery. Irish Life remains the only company in Ireland to pay on angioplasty to the branches of the arteries.

Early stage urinary bladder cancer – of specified advancement

Irish Life is the only company in the Irish market that covers Tis (in situ) bladder carcinoma under this definition.

# Specified illness cover for the long haul We're very proud to help you provide financial support and advice to generations of families in Ireland when they need it most. We've supported you over the past 18 years to continue to grow the specified illness market with regular market changing innovations and by providing detailed information on our claims. During that time we have paid out over 6000 claims giving over €318 million to families in Ireland.

# Insurance solutions for life

We are fully committed to helping you grow your life insurance business. Irish Life's latest insurance revolution - offers the absolute in terms of cover available in Ireland today including:

- Full payout on 44 specified illnesses
- Partial payment benefit on 21 other potentially life changing conditions
- NEW partial payments on life cover on 5 named conditions
- SIC Claims Help Guides and Claims Customer Promise Charter
- 13 Claims assessors who hold Diploma in Life and Disability Claims or ACII qualifications
- Dedicated SIC claims assessor with contact telephone number and email address
- Automatic Claims update alerts for advisers

## Find out more: www.irishlife.ie/specified-illness.html

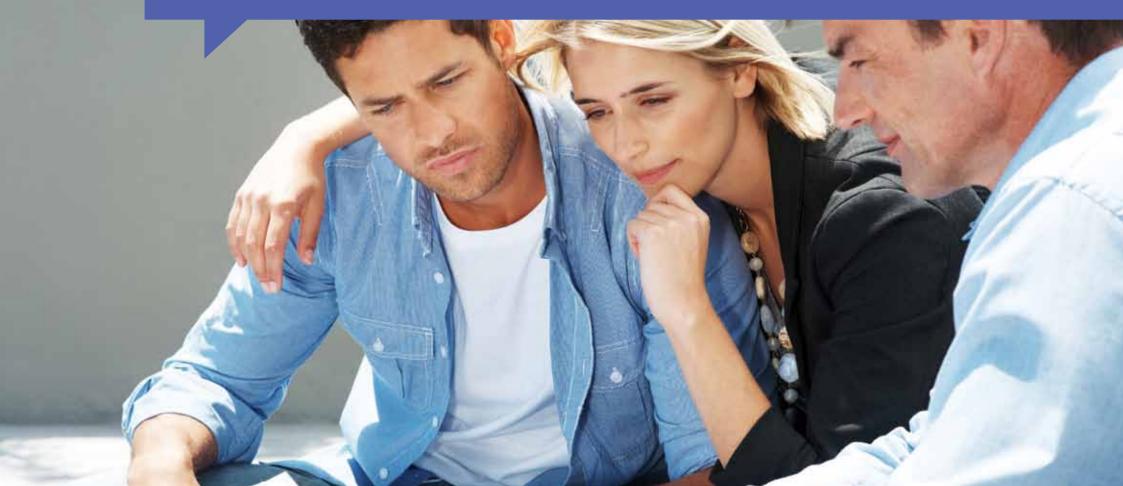
Information is correct December 2012 to the best of our knowledge based on Irish Life research and may change. Acceptance Terms and Conditions apply. Please refer to the product booklets and Terms and Conditions for further details.

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

For financial advisers only



# Specified illness cover comparison sheet



## Irish Life versus the market

Please see the product Terms and Conditions for the specific criteria to claim for each of the conditions listed below.



Acro Certif Progress Acro Cert	Full Payment Condition	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Canada Life	Friend's Fi
Associativagely    Y				I.				✓ (to 65 or
Appen   Appe	, warrenner a disease				Ť	·	(to 05 offig)	(10 05 01
Linear Allery ages	Aorta Graft Surgery	<b>✓</b>	<b>✓</b>	<b>/</b>	<b>✓</b>	✓ (disease only)	✓ (disease only)	✓ (disease compared)
		<b>V</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
Energy and rest	_							<b>✓</b>
Parent board Confirmation								<i>'</i>
	<u> </u>							<i>V</i>
Management   Man								<i>'</i>
And grant Circle								*
Content	, , , , , , , , , , , , , , , , , , ,	V				<b>V</b>		<b>✓</b>
Secretary and Commission of	_	V	<b>✓</b>	<b>✓</b>	<b>✓</b>	×	×	×
Content   Cont	Cardiomyopathy	<b>✓</b>	<b>V</b>	<b>V</b>	<b>✓</b>	<b>V</b>	<b>V</b>	<b>✓</b>
Company Anny Districts	Chronic Pancreatitis - of specified severity	✓ (NEW)	×	×	×	×	×	×
Company Symposis Cerb  Company Symposis Cerb  Company Symposis Cerb  Company Symposis Cerb  Company Symposis of boothed servery  Volume Symposis of boothed servery boothed servery  Volume Symposis o	Coma - resulting in permanent symptoms	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>V</b>	<b>V</b>	<b>✓</b>
20		🗸 (partial)	✓ (partial)	✓ (partial)	✓ (partial)	<b>✓</b>	×	✓ (partia
March   Marc	· · · · · · · · · · · · · · · · · · ·							<b>/</b>
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Treatment and used model conditions of the condition of t	Heart structural repair	<b>✓</b> (B)	<b>✓</b>	<b>✓</b>	<b>✓</b>	×	×	<b>✓</b>
deley flues requireg ogogo globys  control entitles requireg ogogo globys  control entitles required and no copy  control entitles and no copy  control enti	HIV infection	V	<b>✓</b>	<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	✓
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association and the control of the c		V	<b>V</b>	<b>✓</b>	<b>V</b>	<b>V</b>	<b>V</b>	~
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March   Marc								
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Registers Associate Discovers executed by toppess surgery Progressive Supernuction Estay Prog		✓ (NEW)	<b>★</b> (MSA& PSP)	<b>★</b> (MSA & PSP)	<b>★</b> (MSA & PSP)	<b>≭</b> (PSP)	<b>≭</b> (PSP)	<b>★</b> (MSA & F
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Screen Burns  VIDITAL STORMAN Systemic Lugus Exphematosus  VIDITAL STORMAN Systemic Lugus Exphematosus  VIDITAL STORMAN SYSTEM S		<b>✓</b> (B)	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
Severes Bunn  Frinche  Frinche	Rheumatoid Arthritis		<b>V</b>	<b>V</b>	<b>✓</b>	×	<b>V</b>	<b>~</b>
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Systemic Lupus Erythematosus  /		7 7 7						<i>V</i>
Traumatic Head Injury  Total Permanent Disablement  **A (L01)**  **Total SEC FULL PAYMENT CONDITIONS  44  **Partial Payment Condition  **Irish Life**  **New Ireland  **Zurich**  **Caledonian Aviva Canada Life**  **Partial Payment Condition  **Payment Con		·						<i>V</i>
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Carotid Artery Stenosis - with specified treatment	·							~
Cerebral anteriovenous maiformation - specified treatment             Cerebral aneurysm - with surgery or radiotherapy    Coronary Artery Angioplasty - single vessel & 2 vessel disease    Coronary Artery Angioplasty - single vessel & 2 vessel disease    Coronary Artery Angioplasty - single vessel & 2 vessel disease   Coronary Artery Angioplasty - single vessel & 2 vessel disease   Coronary Artery Angioplasty - single vessel & 2 vessel disease   Coronary Artery Angioplasty - single vessel & 2 vessel disease   Coronary Artery Angioplasty - single vessel & 2 vessel disease   Coronary Artery Angioplasty - single vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel & 2 vessel disease   Coronary Artery Angioplasty - vessel &								~
Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's disease - treated by angioplasty  Crohn's disease - treated by angioplasty  Crohn's disease - treated by angioplasty  Crohn's disease - treated by surgiciplasty  Crohn's disease - treated by surgiciplasty  Crohn's disease - treated by angioplasty  Crohn's disease - treated by surgiciplasty  Crohn's disease - treated by angioplasty  Crohn's disease - treated by angioplasty  Crohn's disease - treated by surgiciplasty  Crohn's disease - treated by surgery  Crohn's disease -								~
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Crohn's disease - treated with surgical intestinal resection  V (NEW) (U) (IT) only)  **  **  **  **  **  **  **  **  **		* * *						~
Ductal Carcinoma in situ - Breast - treated by surgery  V V V X X Serify stage urinary bladder cancer - of specified advancement  V (NEW) (B)  V (T1 only)  X X X X X Serify stage urinary bladder cancer - of specified advancement  Polar plantable Cardioverter Defibrillator for primary prevention of sudden cardiac death  V (NEW) (full payment)  V V V X X X Serify stage urinary bladder cancer - specified advancement and treatment  V V V V X X X Serify stage urinary bladder cancer - specified advancement and treatment  V V V V X X X Serify stage urinary bladder cancer - specified advancement and treatment  V V V V X X X Serify stage urinary bladder cancer - specified advancement and treatment  V V V X X X X Serify stage urinary bladder cancer - specified advancement and treatment  V V V V X X X X X X X X X X X X X X X								×
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sudden cardiac death  Loss of one Limb  Low Level Prostate cancer - specified advancement and treatment  Liver resection  Paralysis of one Limb  Paralysis of one Limb  Paralysis of one Limb  Peripheral Vascular Disease - treated by angioplasty  Peripheral Vascular		(NEW) (B)	(IT only)	*	×	*	*	*
Loss of one Limb  \( \begin{align*} \begin{align*} \left( \text{INEW} \right) & \begin{align*} \left( \text{INEW} \right) & \begin{align*} \left( \text{INEW} \right) & \begin{align*} \text{INEW} & \begin{align*} \text{INEW} & \begin{align*} \text{INEW} & \text{INEW} & \begin{align*} \text{INEW} & \text{INEW} & \begin{align*} \text{INEW} &		✓ (NEW)	×	*	×	×	×	×
Low Level Prostate cancer - specified advancement and treatment  Liver resection  Paralysis of one Limb  Paralysis of one Limb  Paralysis of one Limb  Peripheral Vascular Disease - treated by angioplasty  Pituitary Tumour - resulting in permanent symptoms or surgery  Serious Accident cover - 28 days hospitalisation  Severe burns covering at least 5% of the body surface  Serious Accident cover - 28 days hospitalisation  Serious Covering at least 5% of the body surface  V V V V X X X X X X X X X X X X X X X		(NIEVA)						
Low Level Prostate cancer - specified advancement and treatment  Liver resection  Liver res	Loss of one Limb		<b>V</b>	<b>~</b>	V	*	×	*
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Paralysis of one Limb    V   V   X   X   X   X   X   X   X   X								*
(full payment)  (full payment)		✓ (NEW)				w	w	**
Pituitary Tumour - resulting in permanent symptoms or surgery  ** ** ** ** ** **  Serious Accident cover - 28 days hospitalisation  ** ** ** **  ** ** **  **  **  ** **  ** **  ** **  ** **  ** **  **  ** **  **  ** **  **  ** **  **	raralysis of one Limb		•	•	*	*	*	*
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Serious Accident cover - 28 days hospitalisation  V V V V V (10% body)  X Severe burns covering at least 5% of the body surface V V (10% body)  X Significant visual impairment - permanent and irreversible V V V V V V X X Single lobectomy - removal of complete lobe of a lung V V V V V X X Surgical removal of one eye V V V V X X Syringomyelia or Syringobulbia - treated by surgery V (NEW) V X X Solution of the body surface V V X X X X X X X X X X X X X X X X X	Pituitary Tumour - resulting in permanent symptoms or surgery	✓ (NEW)	×	×	*	×	×	×
Severe burns covering at least 5% of the body surface		V	<b>✓</b>	<b>✓</b>	<b>v</b>	×	×	~
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Syringomyelia or Syringobulbia - treated by surgery  ✓ (NEW)  ✓ ★ ★ ★  Ulcerative Colitis - treated with total colectomy  ✓ (NEW)  ✓ (NEW)  ✓ ★ ★ ★  **  **  **  **  **  **  **  **								· ·
Ulcerative Colitis - treated with total colectomy  ✓ (NEW)  ★  ★  ★  *  *  *  *  *  *  *  *  *  *								×
Total Colectomy - with permanent ileostomy 💢 💢 💥 💥 💥				<b>V</b>		×	×	×
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		21						
			N. I.	<b>-</b>				F
Childrens SIC PaymentIrish LifeNew IrelandZurichCaledonianAvivaCanada LifeF	Childrens SIC Payment	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Canada Life	Friend's F