

<Client Name>
<Address1>
<Address2>
<Address3>

<Date>

Dear <Customer>,

Income Protection payments likely to go up for men after 21 December 2012

Currently, most women pay on average around 55% more than men for income protection*, because women tend to get more illnesses that cause them to be unable to work. This is all about to change. From 21 December 2012, a new European Law means that men and women will have to be treated the same when it comes to insurance payments.

This means that income protection payments for men will be likely to go up.

The actual change for you though will depend on your own circumstances and may vary by provider.

The new European Law only applies to new plans taken out from 21 December 2012. As your financial adviser, I'd like to help ensure you have the financial protection to safeguard your family and lifestyle should something happen to you. And with important changes looming ahead, there's an even greater incentive to take action now.

I will contact you over the coming weeks to arrange a time to review your protection needs in more detail.

Kind regards

Financial Broker's Name
Contact Number

**Source: Irish Life Assurance plc, protection premiums, October 2012
(Brokers' Regularoty Line here)*