

Irish Life: Best in market

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.

Conditions where Irish Life are best in market:

- **Heart structural repair**
Irish Life is the only company in the Irish market which 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.
- **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.
- **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 requirement each day.
- **Angioplasty**
Irish Life is the only company in the Irish Market paying €10,000 for a single vessel angioplasty. Also, Irish Life is the only company in this country which

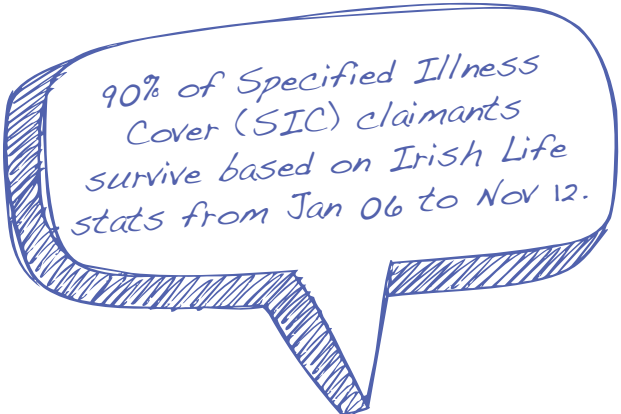
covers angioplasty to the branches of the main arteries. Irish Life is the only company here to use the Fractional Flow Reserve (FFR) as an additional measure of ischaemia which will result in even more claims being paid.

- **Parkinson plus syndromes**
Irish Life is the only company in Ireland covering Multiple Systems Atrophy, Progressive Supra nuclear Palsy and also three other Parkinson +syndromes – Parkinsonism-dementia-amyotrophic lateral sclerosis complex, corticobasal ganglionic degeneration and Diffuse Lewy Body Syndrome.
- **Peripheral vascular disease (PVD)**
Irish Life is the only company in Ireland where partial and full payment benefits for peripheral vascular disease definitions are fully independent pay outs as long as the claim events are >30 days apart. Also, we are the only company in this market that covers all arteries of the body under the full payment definition of PVD.
- **Crohn's disease**
Irish Life is the only company in Ireland where partial and full payment benefits for Crohn's disease definitions are fully independent pay outs as long as the claim events are >30 days apart.

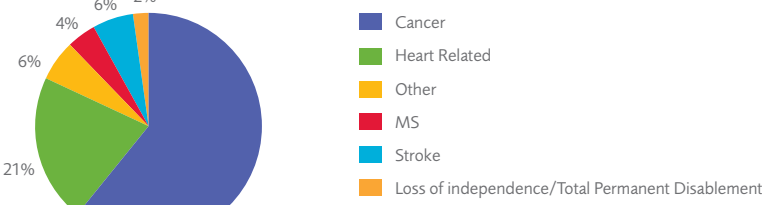
Partial Payments on which we have paid claims.

- **Angioplasty (Coronary)**
- **Arteriovenous malformation (AV)**
- **Ductal Carcinoma in Situ (DCIS) Breast**
- **Low level Prostate Cancer**
- **Loss of 1 limb (now full payment)**
- **Serious Accident Cover**
- **Severe Burns**

>40 partial claims paid to a value of >€500,000 (since partial claims launch October 2009)



Specified Illness claims - 2006 to 2012



Specified illness cover for the long haul



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
- 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: <http://www.irishlife.ie/life-assurance/specified-illness-cover.html>

Information is correct July 2013 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



Irish Life

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.



Irish Life

	(B)	= Best in market				
Full Payment Condition	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Friend's First
Alzheimer's disease	✓	✓	✓ (presenile dementia)	✓	✓	✓ (to 65 only)
Aorta Graft Surgery	✓	✓	✓	✓	✓ (disease only)	✓ (disease only)
Aplastic Anaemia	✓	✓	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	✓	✓
Benign Brain Tumour	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour	✓	✓	✓	✓	✓	✓
Blindness	✓	✓	✓	✓	✓	✓
Brain injury due to anoxia or hypoxia	✓	✓	✗	✓	✗	✗
Malignant Cancer	✓	✓	✓	✓	✓	✓
Cardiac Arrest with insertion of defibrillator	✓	✓	✓	✓	✓	✗
Cardiomyopathy	✓	✓	✓	✓	✓	✓
Chronic Pancreatitis - of specified severity	✓	✗	✗	✓	✗	✗
Coma - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓
Coronary Artery Bypass Grafts	✓	✓	✓	✓	✓	✓
CJD - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓
Crohn's Disease - of specified severity	✓	✓	✓ (partial)	✓	✓	✗
Deafness - total, permanent and irreversible	✓	✓	✓	✓	✓	✓
Dementia	✓	✓	✓	✓	✓	✓ (to 65 only)
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓
Heart attack - of specified severity	✓	✓	✓	✓	✓	✓
Heart valve replacement or repair	✓	✓	✓	✓	✓	✓
Heart structural repair	✓ (B)	✓	✓	✓	✓	✓
HIV infection	✓	✓	✓	✓	✓	✓
Intensive care requiring mechanical ventilation	✓	✓	✓	✓	✓	✗
Kidney failure - requiring ongoing dialysis	✓	✓	✓	✓	✓	✓
Liver failure - irreversible and end stage	✓	✓	✓	✓	✓	✓
Loss of independence - permanent and irreversible	✓	✓	✓	✓	(Total Permanent Disablement)	✓
Loss of one limb	✓	✓	✓ (partial)	✓	✓ (partial)	✓
Loss of two limbs	✓ (full pay 1 limb)	✓ (full pay 1 limb)	✓	✓ (full pay 1 limb)	✓	✓ (full pay 1 limb)
Loss of speech - permanent and irreversible	✓	✓	✓	✓	✓	✓
Major organ transplant - specified organs	✓	✓	✓	✓	✓	✓
Motor Neurone Disease	✓	✓	✓	✓	✓	✓ (to 65 only)
Multiple Sclerosis (MS) inc. Neuromyelitis Optica (Devic's Disease)	✓ (B)	✓	✓ (MS only)	✓	✓	✓ (MS only)
Multiple System Atrophy	✓ Parkinsonian +	✓	✓	✓	✓	✓
Muscular Dystropy	✗ (consider under Loss of Independence LOI)	✓	✗	✓	✗	✗
Paralysis of one Limb	✓	✓	✗ (partial)	✓	✗ (partial)	✗
Paralysis of two Limbs	✗ (full pay 1 limb)	✓ (full pay 1 limb)	✓	✓ (full pay 1 limb)	✓	✓
Parkinson's Disease (idiopathic)	✓	✓	✓	✓	✓	✓ (to 65 only)
Parkinsons plus syndromes - inc. Multiple System Atrophy (MSA) Progressive Supranuclear Palsy (PSP)	✓ (B)	✗ (MSA& PSP)	✗ (MSA & PSP)	✗ (MSA & PSP)	✗ (PSP & MSA))	✗ (MSA & PSP)
Peripheral Vascular Disease (PVD) - treated by bypass surgery	✓ (B)	✓ (legs only)	✗	✓ (legs only)	✓ (legs only)	✗
Pneumonectomy	✓	✓	✓	✓	✓	✗
Primary Sclerosing Cholangitis	✗	✗	✗	✓	✓	✗
Progressive Supranuclear Palsy	✓ Parkinsonian +	✓	✓	✓	✓	✓
Pulmonary arterial hypertension	✓	✓	✓	✓	✓	✓
Pulmonary artery surgery	✓	✓	✓	✓	✓	✓
Respiratory failure of specified severity	✓ (B)	✓	✓	✓	✓	✓
Rheumatoid Arthritis	✗ (consider under LOI)	✓	✓	✓	✗	✓
Severe Burns	✓	✓	✓	✓	✓	✓
Short Bowel Syndrome	✗	✗	✗	✓	✓	✗
Stroke	✓	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus	✓	✓	✓	✓	✓	✓
Traumatic Head Injury	✓	✓	✓	✓	✓	✓
Total Permanent Disablement	✗ (LOI)	✓	✓	✓	✓	✗
TOTAL SIC FULL PAYMENT CONDITIONS	44					

Partial Payment Condition	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Friend's First
Brain abscess drained via craniotomy	✓	✓	✓	✓	✓	✓
Carcinoma in situ - Oesophagus, treated by specific surgery	✓	✓	✓	✓	✓	✓
Carotid Artery Stenosis - with specified treatment	✓	✓	✓	✓	✗	✓
Cerebral arteriovenous malformation - specified treatment	✓	✓	✓	✓	✓	✓
Cerebral aneurysm-specified treatment	✓	✓	✗	✓	✓	✗
Coronary Artery Angioplasty - single vessel & 2 vessel disease	✓ (B)	✓	✓ (2 vessel only)	✓ (2 vessel only)	✓	✓ (2 vessel only)
Crohn's disease - treated with surgical intestinal resection	✓	✓	✗	✓	✓	✗
Ductal Carcinoma in situ - Breast - treated by surgery	✓	✓	✓	✓	✓	✓
Early stage urinary bladder cancer - of specified advancement	✓	✓	✗	✓ (full bladder removal)	✓	✗
Implantible Cardioverter Defibrillator for primary prevention of sudden cardiac death	✓	✓	✗	✓	✗	✗
Loss of one Limb	✓ (full payment)	✓ (full payment)	✓	✓ (full payment)	✓	✗
Low Level Prostate cancer - specified advancement and treatment	✓	✓	✓	✓	✓	✓
Liver resection	✓	✗	✗	✓	✗	✗
Paralysis of one Limb	✓ (full payment)	✓ (full payment)	✓	✓ (full payment)	✓	✗
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	✓	✓	✓ (10% body)	✓ (10% body)	✓	✓
Significant visual impairment - permanent and irreversible	✓	✓	✓	✓	✓	✗
Single lobectomy - removal of complete lobe of a lung	✓	✓	✓	✓	✓	✗
Surgical removal of one eye	✓	✓	✓	✓	✓	✓
Syringomyelia or Syringobulbia - treated by surgery	✓	✓	✓	✓	✓	✗
Ulcerative Colitis - treated with total colectomy	✓	✓	✓	✓	✓	✗
TOTAL PARTIAL PAYMENT CONDITIONS	21					

Childrens SIC Cover age 30 days to 21 years even if not in full time education.	✓	✗	✗	✗	✗	✗
Published claims statistics for the past 18 years	✓	✗	✗	✗	✗	✗
5 pregnancy related complications on Life Cover plans	✓	✗	✗	✗	✗	✗