

Life Assurance

EBS Over 50s Life Cover

Guaranteed acceptance.
No medical questions.





National Adult Literacy Agency
An Áisíneacht Náisiúnta Litearthachta do Aosaigh

Important note:

Over 50s Life Cover is provided by Irish Life Assurance plc (Irish Life). Any reference to 'we' or 'us' from this point onwards refers to Irish Life as Irish Life is the provider of the product.

Terms and conditions apply. EBS Limited is a tied insurance agent of Irish Life Assurance plc. EBS Limited is regulated by the Central Bank of Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

For more information or to apply, drop into any EBS office, call 1850 654 321 or visit www.ebs.ie

All information including the terms and conditions of your plan will be provided in the English language. The information in this booklet was correct as at June 2012 but may change.

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

Where a financial service or product is provided on a distance basis, i.e. with no face to face contact, we are obliged to provide certain information. This information is included 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. We will communicate with you in English at all times.

Irish Life Assurance plc, registered in Ireland number 152576 VAT number 9F55923G.

1. Introduction

A little planning goes a long way

Now that you're over 50, your family has probably grown up and, we hope you're enjoying life to the full without the burden of a mortgage or any other major financial commitments!

However, if you haven't already organised life protection, you still probably need some life cover.

You've spent a big part of your life protecting and providing for your family, and it's only natural that you should want to take care of them after your death.

Example

Pauline is 60. She takes out an EBS Over 50s Life Cover plan so she can leave her family a lump sum when she dies. She wants to leave them more than €10,000. To do this she will pay €45 every month. So, when she dies, her family will receive a lump sum of €11,141.

Ned is 65. He takes out an EBS Over 50s Life Cover plan to help cover the cost of his funeral expenses. He can afford to pay €30 a month, so when he dies his family will receive a lump sum of €4,427.

Please see the benefits tables on pages 30 and 31 of this booklet for more information.

This booklet tells you everything you need to know about the plan, including how to apply for cover. Pick up an application form in any EBS branch or apply online by visiting www.EBS.ie/Insurance.

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

2. The Benefits

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.

If you are aged between 50 and 80 and apply for EBS Over 50s Life Cover, 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 your application for EBS Over 50s Life Cover, no matter what your medical history.

However, you are only covered for 'accidental death' during the first two years. Please see page 10 for a full definition of 'accidental death'. Some exclusions apply, please see page 14 for more details on the exclusions.

EBS Over 50s plan benefits

During the first 2 years of your EBS Over 50s Life Cover

If you die as a result of an accident, you are fully covered and we will pay the benefit, as shown in your schedule.

If you die as a result of anything other than an accident, we will only pay your estate a refund of the payments you have made.

After the first 2 years of your EBS Over 50s Life Cover

If you die - we will pay the life cover benefit you choose, as shown in your schedule.

Affordable

From just €15 a month, the 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. The monthly payment will depend on your age, gender and amount of cover you choose.

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.)

Added extra – NurseAssist 24/7

This FREE, confidential service allows you to phone a team of trained nurses who can help you with any 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 Over 50s Life Cover 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 EBS Over 50s Life Cover, you should ring the EBS Team at Irish Life on 01 704 1010.

Does EBS Over 50s Life Cover suit my protection needs?

The table below gives a few examples of when EBS Over 50s Life Cover is most suitable and why.

Suitability snapshot

Who might find this plan suitable?	Who is this plan less suitable for?
EBS Over 50s Life Cover could be suitable if you:	EBS Over 50s Life Cover is less suitable if you:
<ul style="list-style-type: none">✓ are over 50 years of age✓ want a guaranteed acceptance life cover plan with no need for a medical examination or 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✓ want your money back within 30 days if the plan is not right for you	<ul style="list-style-type: none">✗ are younger than 50 years of age✗ need more cover than is available on the Over 50s Life Cover plan✗ are happy to provide medical details to get life cover at a lower cost✗ need life cover in place immediately✗ need a more flexible protection plan, with added benefits like specified illness cover✗ need a protection product with a cash-in value <p>In any of these situations, please speak to your EBS specialist adviser about our excellent range of plans on offer.</p>

3. Your questions answered

What does EBS Over 50s Life Cover do?

EBS Over 50s Life Cover is a single-life plan (a plan for one person only). It 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. Please see page 13 for details.

You could leave the lump sum to your family and loved ones, to help to pay funeral expenses or perhaps to cover any loans or bills you might still have when you die.

Who can apply for cover?

Anyone aged 50 to 80 who is living in the Republic of Ireland can apply for EBS Over 50s Life Cover.

What type of cover does EBS Over 50s Life Cover provide?

As we do not ask you to take a medical examination or ask you for medical details or health history when you apply, we can only cover you for 'accidental death' within the first two years.

For this plan, 'accidental death' means 'death caused only and directly as a result of an accident caused by something violent, which can be seen and which is not linked to any other cause'.

If you die because of an accident **during** the first two years, we will pay the life cover benefit as shown in your schedule. (Some exclusions apply depending on the nature of the accidental death, for example we will not pay a claim for suicide. Please see page 14 for details.)

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

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

There is no cash-in value at any stage as the EBS Over 50s Life Cover plan is not a savings plan.

How do I apply for Over 50s cover?

Applying is easy. You can apply as follows:

Online

- Visit www.ebs.ie/insurance and fill in the short online application
- We'll confirm your details and you'll be on cover straight away.

Post

- Just fill in the application form provided in any EBS branch.
- Drop it into any EBS branch or send it back to us at the address below:

The EBS Team (Over 50s)

Irish Life

1 Lower Abbey Street

Dublin 1.

Could I be turned down for cover because of my health?

No. Because we do not ask you for any medical details or health history, we guarantee to accept you for cover when you apply for the EBS Over 50s Life Cover plan.

How much cover can I have?

The most you can apply for is €25,000. If you have more than one Over 50s Life Cover plan with us, the most you can apply for is €25,000 across all your Over 50s Life Cover plans.

What regular payments do I make?

Your regular payments depend on your age, whether you're male or female and the amount of cover you choose. The minimum regular payment is €15 a month. We will collect any levies or taxes imposed by the government. The current government levy on life assurance payment is 1% (June 2012).

Will my payments change in the future?

No. Your regular payments are guaranteed never to increase or reduce, assuming the personal information (your age, sex etc) you give us on your application form or any related document is true and complete.

If any of the personal information you have supplied is not correct, we may adjust your benefits or 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. When you receive your welcome pack, if your personal details are not correct, please phone the EBS Team immediately at Irish Life on 01 704 1010.

Will my cover change in the future?

No. Your cover is fully guaranteed and cannot increase or reduce.

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 EBS Over 50s Life Cover as inflation will affect what your guaranteed sum will be worth in the future.

As your EBS Over 50s Life Cover is guaranteed, you cannot make any changes to it. However, you can take out more than one Over 50s Life Cover plan if you want to, as long as your total cover with us is no more than €25,000.

How much will EBS Over 50s Life Cover pay out?

This depends on your age, whether you're male or female and the amount of cover you choose.

When your EBS Over 50s Life Cover begins, your cover is guaranteed to stay at a fixed level, so you know from the start how much will be paid out when you die.

When does my EBS Over 50s Life Cover start?

Your EBS Over 50s Life Cover 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. Please see page 6 for more details.

How long do I continue making regular payments?

You must continue to make regular payments to your EBS Over 50s Life Cover until your 90th birthday. From the age of 90 onwards, you will not have to make any more payments. Your cover will continue for the rest of your life.

Your plan ends if you stop making regular payments before age 90 or if you die and someone makes a claim.

What about claiming?

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

In the interest of customer service we will record and monitor calls.

8am to 8pm, Monday to Thursday

10am to 6pm on Fridays

9am to 1pm on Saturdays

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. During the first two years you are only covered for accidental death. (Please see page 6 for more details.) However, some exclusions apply to the accidental death benefit 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.

What happens if I change my mind?

We want to make sure that you are happy with your decision to take out EBS Over 50s Life Cover. If after taking out this plan, you feel it is not suitable, we guarantee to pay all your money back within the first 30 days after we send you details of your plan. The 30-day period starts from the day we send you your EBS Over 50s Life Cover welcome pack.

Who should I talk to if I have any questions or complaints?

If you have any questions about EBS Over 50s Life Cover, you can contact your local branch or you can phone the EBS Team at Irish Life on 01 704 1010. We're here to answer any questions you have about your plan.

Our lines are open:

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.

You can also contact us in the following ways.

E-mail: ebs@irishlife.ie

Write to:

The EBS Team (Over 50s)

Irish Life

1 Lower Abbey Street

Dublin 1.

We hope you never have to complain. However, if you do, we want to hear from you. If, having contacted the EBS 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

E-mail: enquiries@financialombudsman.ie

Fax: 01 662 0890

Website: www.financialombudsman.ie

4. What next

What next

1 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 relevant male or female benefits table (see pages 30 and 31 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 correct benefits table on pages 30 and 31
- read across from your current age
- and choose the column for the monthly payment you want to make.

2 For immediate guaranteed acceptance apply today

- Apply directly online by visiting www.ebs.ie/insurance

OR

- Fill in your application form or apply online
- Sign it, making sure you have read and signed the customer declarations
- Return it to any EBS branch or send it back to us at the address below:

The EBS Team (Over 50s)

Irish Life

1 Lower Abbey Street

Dublin 1.

EBS Over 50s Life Cover – it really is that easy.

5. Customer information notice

Customer Information Notice

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B. INFORMATION ON SERVICE FEE.

C. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY.

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

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

Where a financial service or product is provided on a Distance basis, i.e. with no face to face contact we are obliged to provide certain information. We have included this information under various headings in this booklet, in the terms and conditions booklet and in your terms of business notice. All information including the terms and conditions of your plan will be in English. We will communicate with you in English at all times.

Introduction

This notice highlights 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 in your welcome pack. 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 EBS branch staff or dial our Customer Service line on 1850 654 321.

A. INFORMATION ABOUT THE POLICY

1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The **EBS Over 50s Life Cover** 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 **EBS Over 50s Life Cover** plan. The figures will obviously vary based on each individual's personal details and choice of protection benefits. The figures below are based on the following details.

Protection Benefits: Life cover of €3,537 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 62.

Payments: €20 per month payable by direct debit. The payments shown do not include the 1% government levy.

The plan provides life cover up until the death of the life covered provided premiums continue to be paid. The plan does not acquire 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 benefits to date	Projected policy value before payment of taxation
1	240	0	155	85	0
2	480	0	300	180	0
3	720	0	433	287	0
4	960	0	554	406	0
5	1,200	0	671	529	0
6	1,440	0	784	656	0
7	1,680	0	882	798	0
8	1,920	0	963	957	0
9	2,160	0	1,027	1,133	0
10	2,400	0	1,088	1,312	0
15	3,600	0	1,200	2,400	0
20	4,800	0	1,200	3,600	0

The charges shown in column C include the cost of intermediary/sales remuneration incurred by Irish Life, as described in section 4. The payments shown do not include the 1% government levy.

The plan provides life cover for the remainder of your lifetime. 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.

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	240	126
2	240	12
3	240	12
4	240	12
5	240	12
6	240	0
7	240	0
8	240	0
9	240	0
10	240	0
15	240	0
20	240	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. If this happens you will lose all rights under the plan and we will not refund your payments. Relevant information includes anything that a reputable insurer might regard as likely to influence the assessment and acceptance of your application. We will provide a copy of the information you gave us in your application or any other forms that you have filled in for us if you ask.

7. INFORMATION ON TAXATION ISSUES

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

Under current law (May 2012), 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).

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 advisor be consulted regarding any possible

taxation implications.

Any levies imposed by the government will be collected by Irish Life.

Please contact your EBS Specialist Adviser or ring our Customer Service line on 1850 654 321 if you do not fully understand the likely tax treatment of any benefits payable in connection with your **EBS Over 50s Life Cover** plan. 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. "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 which can be provided on request.

What is the term of the contract?

The plan provides protection benefits for the remainder of your lifetime once you continue your payments up to age 90.

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 EBS Customer Service Team at Irish Life within 30 days of the date we send you the details of your plan. On cancellation all benefits will cease 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 the EBS Customer Service Team at Lower Abbey Street, Dublin 1 who will deal with your enquiry. The Customer Service 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 **EBS Over 50s Life Cover** 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 01 704 1010, by fax at 01 680 3303, and by e-mail at ebs@irishlife.ie. In the interest of customer service, we will record or monitor calls.

Insurance Intermediary/Sales Employee

The EBS Specialist 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.

The EBS Building
2 Burlington Road
Dublin 4

Telephone: 01 665 9000
Fax: 01 665 8118
Email: info@ebs.ie

No delegated or binding authority is granted by Irish Life to your financial 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 occurs during the term of your contract:

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

6. Benefits tables

Benefits table for: **males**

Monthly payment

Age	€15	€20	€30	€45	€55
50	€5,087	€6,904	€10,537	€15,988	€19,621
51	€4,914	€6,668	€10,178	€15,442	€18,952
52	€4,762	€6,463	€9,864	€14,966	€18,368
53	€4,417	€5,995	€9,150	€13,882	€17,037
54	€4,138	€5,616	€8,572	€13,005	€15,961
55	€3,785	€5,137	€7,840	€11,896	€14,599
56	€3,708	€5,032	€7,681	€11,654	€14,302
57	€3,579	€4,857	€7,414	€11,248	€13,805
58	€3,282	€4,454	€6,798	€10,315	€12,659
59	€3,063	€4,157	€6,345	€9,627	€11,814
60	€2,829	€3,839	€5,860	€8,891	€10,912
61	€2,729	€3,703	€5,652	€8,575	€10,524
62	€2,606	€3,537	€5,398	€8,190	€10,052
63	€2,448	€3,322	€5,071	€7,694	€9,442
64	€2,310	€3,135	€4,785	€7,260	€8,910
65	€2,137	€2,900	€4,427	€6,716	€8,243
66	€2,054	€2,787	€4,254	€6,454	€7,921
67	€1,965	€2,667	€4,070	€6,176	€7,579
68	€1,845	€2,504	€3,822	€5,799	€7,116
69	€1,688	€2,291	€3,497	€5,305	€6,511
70	€1,629	€2,211	€3,374	€5,120	€6,283
71	€1,446	€1,962	€2,995	€4,545	€5,577
72	€1,365	€1,853	€2,828	€4,290	€5,265
73	€1,281	€1,739	€2,654	€4,026	€4,941
74	€1,183	€1,606	€2,451	€3,718	€4,563
75	€1,056	€1,433	€2,187	€3,319	€4,073
76	€953	€1,293	€1,973	€2,994	€3,674
77	€920	€1,249	€1,906	€2,891	€3,549
78	€854	€1,159	€1,769	€2,684	€3,294
79	€765	€1,038	€1,585	€2,404	€2,951
80	€664	€901	€1,375	€2,087	€2,561

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

Benefits table for: **females**

Monthly payment

Age	€15	€20	€30	€45	€55
50	€6,196	€8,409	€12,835	€19,473	€23,899
51	€6,016	€8,165	€12,462	€18,907	€23,205
52	€5,799	€7,870	€12,012	€18,225	€22,368
53	€5,415	€7,349	€11,217	€17,019	€20,886
54	€5,051	€6,855	€10,463	€15,875	€19,482
55	€4,697	€6,375	€9,730	€14,762	€18,117
56	€4,541	€6,162	€9,405	€14,270	€17,513
57	€4,396	€5,966	€9,106	€13,816	€16,956
58	€4,075	€5,530	€8,441	€12,807	€15,718
59	€3,821	€5,186	€7,915	€12,009	€14,738
60	€3,545	€4,811	€7,343	€11,141	€13,674
61	€3,380	€4,587	€7,001	€10,623	€13,037
62	€3,234	€4,389	€6,699	€10,164	€12,474
63	€3,069	€4,165	€6,357	€9,645	€11,838
64	€2,803	€3,804	€5,806	€8,809	€10,812
65	€2,643	€3,587	€5,475	€8,307	€10,194
66	€2,573	€3,491	€5,329	€8,085	€9,923
67	€2,475	€3,359	€5,127	€7,779	€9,546
68	€2,181	€2,960	€4,518	€6,855	€8,412
69	€2,064	€2,801	€4,275	€6,487	€7,961
70	€1,944	€2,638	€4,027	€6,110	€7,498
71	€1,772	€2,405	€3,671	€5,569	€6,835
72	€1,647	€2,235	€3,412	€5,176	€6,353
73	€1,585	€2,151	€3,283	€4,981	€6,114
74	€1,430	€1,941	€2,962	€4,494	€5,516
75	€1,296	€1,759	€2,685	€4,073	€4,999
76	€1,132	€1,536	€2,344	€3,556	€4,364
77	€1,100	€1,493	€2,279	€3,457	€4,243
78	€992	€1,346	€2,055	€3,118	€3,826
79	€867	€1,177	€1,796	€2,725	€3,344
80	€718	€974	€1,487	€2,257	€2,769

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EBS

EBS Limited

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