



Protecting your family is one of the most important things to plan for.

We all treasure the time we spend with our family. No one wants to think about the impact of suffering a serious illness or an untimely death. However, when it happens to an income earner in a home, the results on a family are not only emotionally distressing but financially too.

Protecting your family financially.

With a Life Insurance plan you could help protect your family financially by paying them a lump sum should something happen to you. This lump sum can help pay bills, loans – whatever matters most to them.

Another important reason to act now.



Did you know...

Most women currently pay about 25% less for Life Insurance than men.* This is because women tend to live longer than men. However this is all going to change on 21 December 2012 when an European Law will require insurance companies to have the same price for cover for men and women.

* Source: Irish Life 2012

Unfortunately this means that the cost of starting a new Life Insurance plan for women is likely to increase in December, all the more reason to act now.

It's important to get your Life Insurance application to us as early as possible so we can get you on cover before 21 December.

A smoking man, aged 39, who has a €150,000 Life Insurance plan for 25 years, pays €44.37 per month. This is €11.19 (25%) more than a smoking woman of the same age.

These figures assume no indexation but include the 1% Government Levy and are correct as at October 2012. The actual cost of cover will depend on the level of cover required, age, health status and plan type.

A non-smoking woman, aged 48, with a €300,000 Life Insurance Plan for 17 years, pays €54.87 per month. A non-smoking man of the same age will pay for the same insurance plan €72.89 per month - 25% more.

These figures assume no indexation but include the 1% Government Levy and are correct as at October 2012. The actual cost of cover will depend on the level of cover required, age, health status and plan type.

Talk to your Financial Broker today.

Irish Life Assurance plc is regulated by the Central Bank of Ireland. Information is correct as of October 2012.