



IRISH LIFE - PROTECTING WHAT'S IMPORTANT

In these challenging times people have become more and more aware of the need to protect what's closest to them. With this in mind we're launching our "Protection Crusade" to remind people of the need for protection. We've done everything to make sure that we're prepared to address customers' protection needs and in the coming weeks we have a wide range of new initiatives to drive this forward.

To achieve presence and top of mind awareness amongst Irish consumers, we have embarked on a brand project with protection being the key focus.

From the new benefits and features added to our Life Term, Life Mortgage and Pension Life Cover plans, to our brand new Protection TV ad, we want to help you with your protection sales over the coming weeks.

What's in store during the Protection Crusade?

1 Our protection plans just got even better

NEW

A. Improved Specified Illness Cover

We've added new benefits to Specified Illness Cover on our Life Term and Life Mortgage plans as follows:

New benefits	Old benefits
<ul style="list-style-type: none">• 38 illnesses now covered for the full benefit.• 13 conditions now covered for the partial payment.• Partial payment available for multiple partials.<ul style="list-style-type: none">- This means should your customer suffer from all 13 partial conditions they could claim for each condition.• Partial payment for Coronary Angioplasty increased to €40,000.• Surgery benefit increased to €30,000.<ul style="list-style-type: none">- If your customer is diagnosed with one of the four major surgeries (aorta graft surgery, coronary artery bypass graft or heart-valve replacement or repair or heart structural repair (with surgery to divide the breastbone) we will pay up to €30,000 of their specified illness cover immediately.	<ul style="list-style-type: none">• Previously this was 37.• Previously this was 10.• Previously only one single partial payment was allowed to be made on any one plan.• Previously this was €15,000.• Previously we would only pay up to €20,000 of your customers specified illness cover immediately.

Remember once your customer claims their full specified illness benefit, their specified illness cover ends and they can't make any further specified illness claims including a partial payment claim.

See page 4 for full details on new illnesses covered.

NEW

B. Terminal Illness benefits

We've increased the terminal illness benefit for Life Term cover

New benefits	Old benefits
<ul style="list-style-type: none">• Full life cover benefit paid straight away if your customer is diagnosed with a terminal illness.	<ul style="list-style-type: none">• Previously we paid 50% of their life cover benefit up to a maximum of €125,000.



C. Increased Guaranteed Insurability

Guaranteed Insurability has been increased on our Life Term and Pension Life Cover plans. We've also added this option to our Life Mortgage Cover plan.

New benefits	Old benefits
<ul style="list-style-type: none"> Guaranteed insurability increased to €125,000 <ul style="list-style-type: none"> Customers can set up a new life cover plan for €125,000 or half of the original life cover amount, whichever is lower, without providing any evidence on their health This is available where your customer gets married, has a child, takes out a new or increases an existing mortgage or if they get a salary increase before the age of 55. The benefit is now available on Life Mortgage Cover. 	<ul style="list-style-type: none"> Previously the maximum cover for our Guaranteed Insurability option was €100,000. This was not previously available on Life Mortgage Cover.



D. Protection Flexibility

We've introduced a flexibility option to our Life Term, Life Mortgage and Pension Life Cover plans. This allows customers make significant changes to their level or term of benefits without cancelling their existing plan and taking out a new one. This flexibility option is free. However, because the term and benefits may change the cost could increase or reduce.

Your customer can now:

- reduce or increase the term of their plan; and
- Reduce or increase their existing cover.

The main rules which apply to the flexibility option are as follows:

- Your customer can only change the term if the original term they chose was more than 10 years.
- To increase benefit or extend the term:
 - Your customer must be aged under 50, their current life cover must not be more than €500,000 for each life covered; and €300,00 for specified illness cover.
- Your customer cannot increase their benefit by more than 20% of the current benefit.
- Your customer cannot extend the term by more than five years.
- Your customer can only increase a benefit, or extend its term, or a combination of both, once.

There are detailed rules, restrictions and requirements related to this option. Please refer to your customer's terms and conditions booklet for details.

2 Protection literature revamp

We've given our Life Term, Life Mortgage and Pension Life Cover booklets a makeover. They come in a new shape and size, with new branding and a new look and feel. This means they are shorter, easier to follow and more upfront.



The key changes to the booklets are as follows:

'Our service to you' is at the front of the booklet, instead of being hidden at the back.

Your 'Questions Answered' is now amalgamated throughout the booklet. This ensures important information is not hidden at the back.

A new 'How to make a claim' section has been added.

NEW

3

Major TV and Media Campaign

We are the first life company in Ireland in a number of years to launch a major national campaign promoting the need for family protection. This multi-million investment should make customers more aware of the need to make sure their families are protected. The aim is to promote the overall need rather than just promote our credentials as a life company.

The promotional campaign includes:

- National TV across RTE, TV3 and digital stations
- Local and national radio – supporting you in your local communities
- Major on-line and digital campaign
- National press targeting mothers through lifestyle and weekend newspaper supplements.
- A PR and media campaign - we've teamed up with Dr Mark Hamilton of RTE's "How long will you live" to help make people aware of the need to protect their families.



How big is the protection opportunity?

- Ireland is experiencing a "baby boom". Over 75,000 babies will be born this year (Amarach Market Research). With this in mind those parents may need to review their protection needs and plan ahead for their family.
- 45% of adults say they have no life cover (Amarach Market Research). That's 1.6million people - a big market!
- Ireland has the 2nd biggest level of single parent families in the World (OECD report 2011) with 1 in 4 Irish children being raised by a single parent. It's vital for these parents to have some life cover in place.
- Almost 60% of parents wouldn't be able to cope if the main income earner died or became ill. (Amarach Market Research)
- Your existing protection customers may be under-covered. The average life cover claim we paid out in 2010 was just €65,000 – could your customers survive on this?

4

Protection made easy guide

With the many types of protection available, it can be confusing and complicated for customers to find their way around the protection world.

- Our new protection guide aims to give customers clear, straightforward information about the different types of protection plans available.
- This simple guide will explain to customers what they need to know about protection, how much cover they might need and when they might need it.



How to get the guide?



The guide will be available online to download and you will also be provided with a hard copy. You can also order hard copies from bline.

5

Ready to go direct marketing campaigns



We have a number of protection direct marketing campaigns available for brokers. We can identify a list of clients that might be suitable and mail merge a letter that you can simply print off and post. It couldn't be simpler

Specified Illness Cover: full payment conditions

The full specified illness benefit is paid should your customer be diagnosed with the following illnesses:



- | | | |
|----------------------------------|---|---|
| 1. Alzheimer's disease | 16. Heart attack (diagnosed) | 27. Multiple sclerosis |
| 2. Aorta graft surgery | 17. Heart-valve replacement or repair | 28. Paralysis of limbs |
| 3. Aplastic anaemia | 18. Heart structural repair with surgery to divide the breastbone. | 29. Parkinson's disease (idiopathic) |
| 4. Bacterial meningitis | 19. HIV infection caught in the European Union, North America, Australia and New Zealand from a blood transfusion, a physical assault or at work in an eligible occupation. | 30. Primary pulmonary hypertension |
| 5. Benign brain tumour | 20. Kidney failure | 31. Progressive supranuclear palsy |
| 6. Benign spinal cord tumour | 21. Liver failure | 32. Pulmonary artery surgery |
| 7. Blindness | 22. Loss of independence | 33. Respiratory failure of specified severity |
| 8. Cancer (malignant) | 23. Loss of limbs | 34. Severe burns or third-degree burns |
| 9. Cardiomyopathy | 24. Loss of speech | 35. Stroke – permanent symptoms |
| 10. Coma | 25. Major organ transplant | 36. Systemic lupus erythematosus |
| 11. Coronary artery bypass graft | 26. Motor neurone disease | 37. Traumatic head injury |
| 12. Creutzfeldt-Jakob disease | | PLUS |
| 13. Deafness | | 38. Cardiac arrest- with insertion of a defibrillator |
| 14. Dementia | | |
| 15. Encephalitis | | |



38. Cardiac arrest – with insertion of a defibrillator

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted:

- Implantable Cardioverter-Defibrillator (ICD); or
- Cardiac Resynchronization Therapy with Defibrillator (CRT-D)

For the above definition the following are not covered:

- Insertion of a pacemaker
- Insertion of a defibrillator without cardiac arrest
- Cardiac arrest secondary to illegal drug abuse.

In simpler terms:

Cardiac arrest happens when the heart suddenly stops beating, sometimes because of an abnormal heart rhythm (arrhythmia) or coronary heart disease. This can stop the heart from pumping blood which prevents oxygen being delivered to the body. Lack of oxygen to the brain causes loss of consciousness which in turn means that you stop breathing. A brain injury or death can occur if the arrest goes untreated.

A device known as an Implantable Cardioverter Defibrillator (ICD or CRT-D) can be implanted inside your body which will monitor the rhythm in your heart. If the rhythm becomes abnormal, the device will deliver an electric pulse or shock which will restore the rhythm back to normal and prevent a cardiac arrest.

You can claim if you have had a cardiac arrest followed by the permanent insertion of an ICD or CRT-D. A cardiac arrest not accompanied by the insertion of an ICD or CRT-D is not covered under this condition. A cardiac arrest secondary to illegal drug abuse is not covered under this condition.



Specified Illness Cover: partial benefit conditions

The partial benefit payment is available if your customer suffered from the following conditions:

1. Brain abscess drained using a craniotomy
 2. Carcinoma in situ – oesophagus, treated by specific surgery
 3. Carotid artery stenosis (treated by endarterectomy or angioplasty)
 4. Cerebral arteriovenous malformation – treated by craniotomy or endovascular repair
 5. Coronary angioplasty – to two or more coronary arteries
 6. Ductal carcinoma in situ – breast, treated by specific surgery
 7. Loss of one limb
 8. Low-level prostate cancer with specific treatment
 9. Severe burns or third-degree burns covering at least 5% of the body's surface
 10. Surgical removal of one eye
- PLUS**
11. **Serious Accident Cover** – resulting in at least 28 consecutive days in hospital
 12. **Significant visual impairment** – permanent and irreversible
 13. **Single Lobectomy** – the removal of a complete lobe of a lung



NEW partial benefit definitions

SERIOUS ACCIDENT COVER



Serious Accident Cover – resulting in at least 28 consecutive days in hospital

Plan definition

We will make a limited payment if a life assured suffers a serious accident resulting in severe physical injury where the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment.

Severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other causes.

We will also cover treatment in an inpatient rehabilitation centre, if the client is transferred directly from hospital to the rehabilitation centre for continuous treatment.

Only one partial payment or full payment will be paid resulting from the same accident.

For the above definition the following are not covered:

- Stays in hospital of less than 28 consecutive days
- Serious accident secondary to alcohol where there is a history of alcohol abuse
- Serious accident secondary to illegal drug abuse.

In simpler terms:

You can claim if you have a serious accident and are hospitalised for at least 28 consecutive days to receive medical treatment for your injuries. The 28 consecutive days can include time spent in a rehabilitation centre if you are transferred there directly from the hospital to continue your treatment. You can only make one claim for partial payment resulting from the same accident.



SIGNIFICANT VISUAL IMPAIRMENT



Significant visual impairment – permanent and irreversible

Plan definition

We will make a limited payment for specified illness cover if a life assured suffers the permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured at 6/18 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lenses.

In simpler terms:

You can only claim if you have irreversible loss of sight in both eyes to the extent that even using eye glasses or other visual aids, the sight in your better eye is confirmed by an Ophthalmologist or Consultant Physician and to the satisfaction of our Chief Medical Officer, as 6/18 or worse using the recognised sight test known as the Snellen eye chart. A Snellen chart is the test the Optician uses when you are asked read rows of letters. 6/18 is the measure when you can only see at six metres what someone with perfect sight would see at 18 metres away.

It is possible to be "registered blind" (as certified by an eye specialist) even though the loss of sight may be only partial. Even if you are "registered blind", your claim will only be met if the loss of sight meets the criteria outlined in our definition and cannot be corrected.



SINGLE LOBECTOMY



Single Lobectomy – the removal of a complete lobe of a lung

Plan definition

The undergoing of medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury.

For the above definition the following are not covered:

- Partial removal of a lobe of the lungs (segmental or wedge resection)
- Any other form of lung surgery.

In simpler terms:

The right lung is divided into three lobes and the left lung into two. The lobes of the lungs are further divided into segments. A lobectomy is an operation to remove one or more of the lobes from a lung.

You can claim if you have an operation to remove an entire lobe from the lung because it is diseased or because of a wound or an injury. You will not be able to claim if a segment of the lobe is removed, or for any other type of lung surgery. The operation to remove the entire lobe must be deemed medically essential by our Chief Medical Officer.

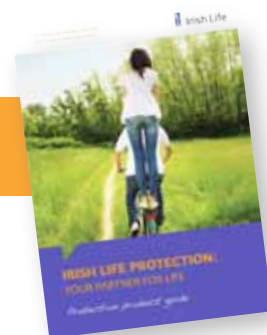
For more information, please contact your local account manager or visit www.bline.ie.

Other supports available to help you

For more information on the items below, visit www.blinc.ie

Protection Product Guide – updated

We are updating the protection product guide to reflect the changes to our non-unit linked plans. This comprehensive guide contains the technical information you need on our range of protection plans.



Specified illness comparison flyer - updated

We have extended the range of illnesses covered and our Specified Illness Cover now gives customers the most comprehensive cover available in Ireland. We have updated the Specified Illness Cover comparison flyer to reflect the improvements.

This flyer is a handy tool to help you compare our specified illness plan against our competitors.



NEW

NEW Understanding claims flyer

A new "understanding claims" flyer will be available with everything you need to know about claims. From details on our claims statistics to information on our claims process and claims supports, it's a handy flyer which you can refer to when you need to.



NEW

NEW Ask Underwriting Smartphone app... coming soon

Ask underwriting our interactive tool which helps you deal with customers underwriting questions on the spot is going to be available as an app on your Smartphone. So be sure to keep your eyes peeled for it.

Ask underwriting provides you with all the underwriting sales support you need including access to our customer forms and flyers.



Customer claims promise charter

This really handy flyer can be used with customers to help explain how we deal with claims. It also gives information on our efficient personal service and provides information on other customer supports available.

