



**Irish Life**



## **50+ EASY LIFE COVER**

*Guaranteed acceptance. No medical questions.*



## Committed to Plain English

There is no financial jargon in this booklet and everything you need to know is written in an upfront and honest way.

We are delighted to have received the 'Best in Plain English' Award from the Plain English Campaign. This award recognises our contribution to communicating clearly. For this award, we were chosen ahead of 12,000 other organisations from 80 countries.



All information including the Terms and Conditions of your plan will be provided in English.  
The paper in this booklet came from a managed forest.

**The information in this booklet is correct on 6 February 2012 but may change.**

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# 1

## Introduction

### About us

As Ireland's largest provider of protection products and as an Irish company, we are 100% committed to meeting the needs of our customers.

Founded in 1939, we've been protecting generations of Irish families for over 70 years. We provide life assurance and protection plans to half a million Irish people. We're proud that in the last five years alone we have paid out over €1 billion in protection claims to thousands of families across Ireland.



This booklet tells you everything you need to know about the 50+ Easy Life Cover plan, including how to apply for cover. There will be more specific details and rules in your Terms and Conditions Booklet which you should read carefully.

## Our service to you



### Putting you first

At Irish Life we are committed to providing excellent customer service to you at all times from the moment you apply for cover right throughout the life of your plan.

When you ring us, you will get straight through to our award-winning service team, based in Ireland, who will be on hand to listen to your queries and help you when you are looking for answers. Below is just a sample of the services we offer to make the protection process a little easier for you.

### You can change your mind

We want to make sure that you are happy with your decision to take out 50+ Easy 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 50+ Easy Life Cover welcome pack.

## Keeping it simple – clear communication

Because financial products can be complicated and difficult to understand, we are committed to using clear and straightforward language on all our communications to you. As a result, we work with Plain English Campaign to make sure all our customer communications meet the highest standards of clarity, openness and honesty.

### Keeping you up to date

We are committed to keeping you informed about your plan. Because of this, every year we will send you a statement to tell you what your protection benefits are.

## Online services

We have a range of online services available for you.

You can check the details of your cover online by visiting our website [www.irishlife.ie](http://www.irishlife.ie) and logging into My Online Services. You will need a PIN, which you would have received when you started your plan. If you have lost your PIN or need a new one, contact our customer service team on 01 704 10 10.

If you visit our website, you can also get a quick life cover quote and get the information you need on our range of protection products. Visit [www.irishlife.ie](http://www.irishlife.ie) for more details.

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

If a financial service or product is provided on a 'distance basis' (in other words, with no face-to-face contact), we have to give you certain information. We have included this information 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.



## How to contact us

If you want to talk to us, just phone our award-winning, Irish-based customer service team on 01 704 10 10. They can answer questions about your plan.

### Our lines are open:

8am to 8pm Monday to Thursday

10am to 6pm Friday

9am to 1pm Saturday.

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

You can also contact us in the following ways:

**Email:** [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

**Fax:** 01 704 19 00

**Write to:** Customer service team, 1 Lower Abbey Street, Dublin 1.

**Website:** [www.irishlife.ie](http://www.irishlife.ie)

## Any problems?

If you experience any problems, please call your financial adviser or contact our customer service team. We monitor our complaint process to make sure it is of the highest standard. We hope you never have to complain. However, if for any reason you do, we want to hear from you. If, having contacted the customer service 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

**Email:** [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

**Fax:** 01 662 08 90

**Website:** [www.financialombudsman.ie](http://www.financialombudsman.ie)



# 2

## 50+ Easy Life Cover

### What is 50+ Easy Life Cover?

50+ Easy Life Cover could give your loved ones a guaranteed lump sum when you die. It can be used to help to pay funeral expenses, or perhaps to cover any loans or bills you might still have when you die.

It is a single-life plan that 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.

Anyone aged 50 to 80 who is living in the Republic of Ireland can apply for 50+ Easy Life Cover and you won't be asked any medical questions when you apply.

### Examples

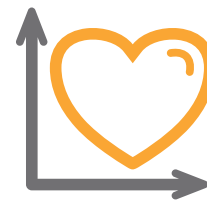
#### Pauline's and Ned's story

Pauline is 60. She takes out 50+ Easy Life Cover 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 a monthly amount of €45. So, when she dies, her family will receive €11,141.

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

Please see benefits tables on page 15 and 16 for more information.

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





## 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 - we know that some people find this awkward.

If you are aged between 50 and 80 and apply for 50+ Easy 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 you for 50+ Easy Life Cover no matter what your medical history.

However, you are only covered for 'accidental death' during the first two years. Please see below for a full definition of 'accidental death'. Some exclusions apply.

## What is accidental death?

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 shown in your schedule. (Some exclusions apply around the nature of the accidental death, for example we will not pay a claim for suicide. Please see page 13 for details.)
- If you die during the first two years of your 50+ Easy 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 50+ Easy Life Cover you are fully covered for life cover as shown in your schedule.

## How much does it cost?

**50+ Easy Life Cover starts from just €15 a month making it really affordable.** The costs of your regular payments depend on your age, whether you're male or female and the amount of cover you choose.

So, 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.

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](http://www.irishlife.ie) or speak to your solicitor.)

Your 50+ Easy Life Cover plan 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.



## How much cover can I have?

The maximum amount of cover you can apply for is €25,000. If you have more than one 50+ Easy Life Cover plan with us, the most you can apply for is €25,000 for all of the 50+ Easy Life Cover plans you have added together.

Your cover is fully guaranteed and cannot increase or reduce throughout the life of your plan. This means you will know from the start how much will be paid out when you die. 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 50+ Easy Life Cover as inflation will affect what your guaranteed sum will be worth in the future.

As your 50+ Easy Life Cover is guaranteed, you cannot make any changes to it.

**Remember: 50+ Easy Life Cover offers no cash-in value at any stage – it is not a savings plan.**

## Your Regular payments

Your regular payments are guaranteed never to increase or reduce throughout the life of your plan, assuming the personal information 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 (your age, whether you're male or female and so on), 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. If your details are not correct, please contact our customer service team on 01-704 10 10



## Added extra

### NurseAssist 24/7

This free, confidential service allows you to phone a team of trained nurses who can help you with a full range of 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 member number, which is the same as your 50+ Easy 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 50+ Easy Life Cover, you should call 01 704 1010.**

# 3

## How to apply and Suitability snapshot

### How do I apply for 50+ Easy Life Cover?

Applying is easy. You can apply in two ways as follows:



#### Online:

Visit [www.irishlife.ie](http://www.irishlife.ie) and apply direct online.  
It's really quick and simple.

Or



#### By post:

Fill in the application form attached to the back of this booklet and post it to us at:

50+ Team  
Tied Channel New Business  
Irish Life  
Lower Abbey Street  
PO Box 129  
Dublin 1

# Suitability snapshot



## 50+ Easy Life Cover might suit you if you:

- ✓ are age 50 or over;
- ✓ want to be guaranteed that you will be accepted for life cover with no need for a medical examination or to give 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](http://www.irishlife.ie) or speak to your solicitor);
- ✓ want an opportunity to leave a lump sum to help pay for funeral expenses; and
- ✓ want your money back within 30 days if the plan is not right for you.

## 50+ Easy Life Cover might not suit you if you:

- ✗ are younger than 50;
- ✗ need more cover than is available on the 50+ Easy 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; or
- ✗ need a protection product with a cash-in value.

In any of these situations, please speak to your financial adviser or broker about our excellent range of plans on offer.

# 4

## A guide to making a claim

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**

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.

E-mail: [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

Website: [www.irishlife.ie](http://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. If you die as a result of your own deliberate act, or as a result of a penalty imposed by a court of law, at any stage during your plan, we will not pay any benefit under 50+ Easy Life Cover.

During the first two years you are only covered for accidental death. However, some exclusions apply to the accidental death 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.

# 5

## Next steps

### 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 on page 15 and 16 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
- read across from your current age
- and choose the column for the monthly payment you want to make.

It couldn't be easier.



### 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

### Benefits table for: males

#### Monthly payment

Age	€15	€20	€30	€45	€55
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

**Warning: The monthly payments shown above do not include the 1% government levy. When you receive your welcome pack, please check it to make sure that you have the right level of cover and that you are making the right monthly payment based on the level of cover you choose, the benefits table above and your gender.**

### 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

### Benefits table for: females

#### Monthly payment

Age	€15	€20	€30	€45	€55
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

**Warning: The monthly payments shown above do not include the 1% government levy. When you receive your welcome pack, please check it to make sure that you have the right level of cover and that you are making the right monthly payment based on the level of cover you choose, the benefits table above and your gender.**

# 6

## Customer Information Notice

### CONTENTS

### INTRODUCTION

#### A. INFORMATION ABOUT THE POLICY

1. Make sure the policy meets your needs!
2. What happens if you want to cash in the policy early or stop paying premiums?
3. What are the projected benefits under the policy?
4. What intermediary/sales remuneration is payable?
5. Are returns guaranteed and can the premium be reviewed?
6. Can the policy be cancelled or amended by the insurer?
7. Information on taxation issues
8. Additional information in relation to your policy
  - » What are the benefits and options under this plan?

- » What is the term of the contract?
- » Are there any circumstances under which the plan may be ended?
- » Is there an opportunity to change your mind?
- » Law applicable to your plan
- » What to do if you are not happy or have any questions?

#### B. INFORMATION ON SERVICE FEE.

#### C. INFORMATION ABOUT THE INSURER/ INSURANCE INTERMEDIARY/SALES EMPLOYEE.

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

## Introduction

This notice is designed to highlight 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 when the contract is in place. You should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

A copy of the Terms and Conditions booklet is available on request.

## Any Questions?

If you have any questions on the information included in this customer information notice you should contact your financial adviser or your insurer Irish Life, who will deal with your enquiry at our Customer Service Team, Lower Abbey Street, Dublin 1.

## A. INFORMATION ABOUT THE POLICY

### 1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The 50+ Easy 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 50+ Easy 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 63 next birthday.

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 a 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 benefit 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	120
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.





# Irish Life

## Contact us

Phone: 01 704 10 10  
8am to 8pm Monday to Thursday  
10am to 6pm on Fridays  
9am to 1pm on Saturdays

Fax: 01 704 19 00

e-mail: [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)  
Website: [www.irishlife.ie](http://www.irishlife.ie)  
Write to: Irish Life Assurance plc, Lower Abbey Street, Dublin 1.



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