

**EXTRA
EXTRA...**

NEW benefits to Income Protector

We've revamped our Income Protector plan to make it even better, check out the new benefits below:

NEW

The maximum benefit payable is now €250,000. Previously this was €150,000. Remember benefits paid are less any State benefits.

NEW

The maximum benefits payable have been simplified to 75% of earnings, less any State benefits.

NEW

If you change occupation during the course of your cover, you now don't need to tell us. Previously you did.

NEW

Own occupation definition is now available for **all** occupation types.

**Maximum
benefit NOW
€250,000**

**No notification
for change in
occupation**

**Own
occupation
now on ALL
occupations**

Protect your lifestyle with Income Protector

Life is unpredictable - we never know what's around the corner. That's why it's really important to put plans in place to help ensure your income is secure.



Income Protector - the benefits

1. It pays you a regular monthly income if you can't work due to illness or injury. This replaces some of your regular income, helping you pay bills, loans, whatever matters the most. Remember Income Protector does not cover you if you become unemployed.
2. It gives you peace of mind, by providing cover until the plan ends, no matter how many claims you make, or how long you're out of work from accident or injury.
3. Income Protector benefit is paid after a deferred period of either 13, 26 or 52 weeks - whichever you choose.

Did you know????

Employers aren't obliged to pay for extended sick leave and the State Illness Benefit is minimal (€188 a week or €312.80 with an adult dependant). Please see www.welfare.ie for more information. If you were unable to work due to illness or injury, unless you had a large nest-egg set aside, you could struggle to cope financially.

Statistics show that a 30-year-old person is more likely to be off work due to illness or injury for a long period, than to die before they reach the age of 65.



Irish Life



Income Protector - who is it for

You can take out Income Protector if you are aged between 18 and 54, are in full time employment, or if you are self-employed.



How much will it cost me?

The cost of Income Protector varies depending on:

- Your age, sex and state of health
- Whether you smoke
- Your occupation, for example someone working as a builder will pay a higher premium than someone working in an office
- The level of cover you take up
- The type of cover you choose. With Guaranteed Income Protector you pay a higher premium but it's fixed for life. With Reviewable Income Protector the premium is lower but it could increase during the lifetime of your plan.



Where does your occupation fit?

The cost of Income Protector varies depending on your occupation. Occupations in class 1 are lower risk and cost less than occupations in class 4 which are higher risk. See below for details.

Class	Occupation description	Example
1	Professional, managerial, administrative, clerical or similar non-hazardous occupations, small element of driving (< 200 business kilometres per week).	Accountant, receptionist, Administrator
2	Occupations where some degree of extra risk is involved e.g. supervision of manual workers or a totally administrative job in an industrial environment. Business mileage of up to 600 kilometres per week.	Hairdresser, physiotherapist, catering staff
3	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident.	Undertaker, X-ray technician, dress maker, customs officer.
4	Occupations involving elements of heavy manual work or with a much increased accident or sickness	Teacher, plumber, mechanic, bar worker

Some interesting facts about our Income Protector claims in 2010

The average age of Income Protector claimants was just 52

We paid out €50 million to 2873 customers

The average benefit paid was €21,305

Any questions?

If you have any further questions on Income Protector, please contact your Financial Adviser or see our Income Protection Guide.



Irish Life

Terms and conditions apply. The 1% government levy applies to premiums for Income Protector. Please refer to the product booklet for further details. Irish Life Assurance plc is regulated by the Central Bank of Ireland.