



Irish Life

Men, don't delay,
or you could end up
paying more for
Income Protection ...

*... after
21 December
2012.*



Protect you and your family for less in 2012.

No one wants to think about the impact of suffering a serious illness. However when it happens to an income earner in a home the results on a family are not only emotionally distressing, but financially too.

Income Protection is a type of insurance that pays you a regular income if you can no longer work due to illness. It aims to replace some of your earned income, once any state benefits are taken into account, so you can still maintain the level of lifestyle you are used to. You must keep payments up to stay on cover. And Income Protection does not cover you if you become unemployed. So if you are in full-time employment or you are self employed and earn an income, you should consider the benefits of an Income Protection plan.

Most women currently pay 55% more for Income Protection than men.*



This is because women tend to get more illnesses that cause them to be unable to work. However this is all going to change on 21 December 2012 when a European Law will require insurance companies to have the same price for cover for men and women.

* Source: Life Assurance plc, protection premiums, October 2012

Don't delay or you may lose out.

Unfortunately, the cost of starting a new Income Protection plan for men is likely to increase in December, all the more reason to act now.

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

Example: Currently a non-smoking man, aged 42, who has €40,000 Income Protection cover per year pays €143.56 a month. A non-smoking woman of the same age pays €227.27. This is 58% more than men.

These figures assume guaranteed rates, no escalation, a payment deferral period of 13 weeks, occupation class 1, retirement age 65 and 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.

Example: Currently a non-smoking man, aged 34, with €35,000 Income Protection cover per year, pays €85.33 a month. A non-smoking woman of the same age pays €134.12 a month. This is 57% more than men.

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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.

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