

Other possible requirements at the Medical Examination:

- Very occasionally, you may need some other tests, including blood tests or a resting electrocardiograph (ECG). We will let you know beforehand if these are necessary.
- If you are a female and over 40 or you have a family history of breast cancer or a history of breast disease, we will ask you to have a short breast examination.
- If you are a male, we will ask you to have a quick scrotal examination.

How much will it cost me?

The medical examination is free to you. We will pay any fees due.

Will I be given any results after the examination?

We have asked the examining doctor not to discuss the content of the examination directly with you.

Your financial adviser will let you know when we have assessed the medical. Most customers will pass the medical without any difficulties. In the rare event that the doctor discovers some previously unknown significant medical condition, the examining doctor or more likely Irish Life's Chief Medical Officer, will pass this information to your GP.

What if I have any questions?

If you or your GP have any questions about any examination, please ask your GP to write to:

Dr W S Jagoe
Chief Medical Officer
C/o Underwriting Department
Irish Life Assurance plc
Irish Life Centre,
Lower Abbey Street
Dublin 1.

the medicentre



Irish Life



Irish Life

Irish Life Assurance plc is regulated by the Financial Regulator. Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G. In the interest of customer service, we will record and monitor calls.

the medicentre



The medicentre is a new private and comfortable doctors' room; set up for carrying out insurance medicals. We built the medicentre for the convenience of our customers, requested to have a medical examination.

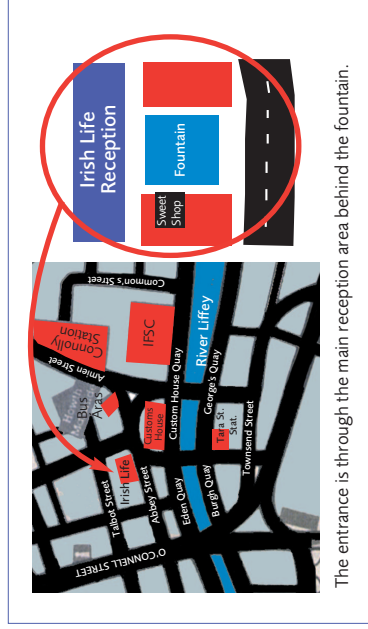
Where is 'the medicentre'?

The medicentre is suitably based in our head offices at Lower Abbey Street, Dublin 1.

This makes the medicentre an ideal place for customers who work or shop in town.

If you are travelling to the medicentre by public transport, it is located close to the Tara Street Dart station, Connolly train station, Busaras and the Tallaght Luas line.

There is parking in the public car park in The Irish Life Centre if you are travelling by car.



The entrance is through the main reception area behind the fountain.

Why would I have to have a medical examination?

We are asking you to have a medical examination in connection with your recent application for cover. We have asked you for one or more of the following reasons.

- The type of cover you have applied for.
- The amount of cover you have applied for, combined with your age.
- The answers you have given on your application for cover, for example, your height and weight, smoking, habits, medical history and so on.

We ask thousands of people each year to have medical examinations, so it is not unusual for you to be asked to have one. However, we cannot offer you cover without this medical examination, so it is in your best interest to come for the examination.

Who carries out the examination?

The Medicentre is overseen by Dr Michael E. Aboud MD MRCP, a GP in Dublin for 15 years who has a great deal of experience in carrying out medical examinations for the insurance industry. A team of Doctors (both male and female) work with Dr Aboud to carry out the examinations.

Examinations can also be arranged at The Medical Centre in Omni Park shopping centre, Santry, Dublin 9 if this is more convenient for you.

How do I make an appointment?

Because the service is exclusive to our customers, you do not have to compete for appointments. Simply phone our doctor's secretary on Callsave 1850 60 90 70 to arrange an appointment. We provide morning and afternoon appointments Monday to Friday, and some evening appointments. Also, Saturday morning and afternoon appointments are often available. Please phone for details. Should you prefer a female doctor for your examination please ask the doctor's secretary when making your appointment. When calling, please quote your name, date of birth, your application number and the name of your financial adviser. If your application for cover is particularly urgent, for example, to support a mortgage, please let the doctor's secretary know when you make the appointment. Once the appointment time is fixed, the doctor's secretary will phone you the day before to confirm your appointment.

Please be at our buildings at least 10 minutes before the appointment time. If you know beforehand you cannot make the appointment, please cancel it by phoning 1850 60 90 70. This is very important so as not to inconvenience other customers and the doctors.

What does the examination include?

The examination usually takes about 20 to 30 minutes. We have outlined below what you can expect at the Irish Life Medical Examination.

A Detailed questions about your own and your family's medical history and your habits. Please think carefully about any information before you go for the examination so you are prepared when asked about the following:

- **Your family history** - age, present health, any illnesses your parents or brothers or sisters may have suffered from.
- **Habits** - present and past use of tobacco, alcohol or recreational or other drugs.
- **Your own medical history** - any illnesses, symptoms or investigations you may have had in the past (including dates), any current illnesses, and any current medication you are taking. Please make sure you know the name of your medication or tablets. You will be asked about the last time you saw your own GP and for what reason.

B A full physical examination of the major body systems, including:

- measurements of your height and weight;
- your respiratory (lungs and breathing) system;
- your cardiovascular (heart and blood circulation) system, which will involve the doctor listening to your heart and measuring your pulse and blood pressure;
- your digestive system and abdomen;
- a brief examination of your throat, ears and eyes, your joints and bones; and
- your body's nervous system.

You will also be asked to produce a sample of urine.