

PENSIONS
INVESTMENTS
LIFE INSURANCE



Irish Life

PENSION LIFE INSURANCE

TAX EFFICIENT LIFE INSURANCE







ABOUT US

Established in Ireland in 1939, Irish Life is now part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Great-West Lifeco and its subsidiaries, including The Great-West Life Assurance Company, have a record for financial strength, earnings stability and consistently high ratings from the independent rating agencies. The Great-West Life Assurance Company has an AA rating for insurer financial strength from Standard & Poor's.

Information correct as of July 2015. For the latest information, please see www.irishlife.ie.

PENSION LIFE INSURANCE	
 Aim	To help protect your family's standard of living if you die before you retire.
 Cost of cover	The cost of your cover will stay the same throughout the term of your plan (unless you choose indexation, see page 12).
 Time period	At least five years and no more than 40 years. You cannot be older than 65 to take out company pension life insurance and 70 for personal pension life insurance.
 Jargon-free	Yes.

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 in 2009. This special award was made to mark the 30th anniversary of the Plain English Campaign and recognises our contribution to communicating clearly. For this award, we were chosen ahead of 12,000 other organisations from 80 countries.



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All information including the Terms and Conditions of your plan will be provided in English.

The information and figures quoted in this booklet are correct as at July 2015 but may change.

INTRODUCTION

This booklet will give you details of the benefits of Pension Life Insurance. It is designed as a guide that allows us to explain the product to you in simple terms.

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. They are on hand to answer your questions 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.

TAKING OUT COVER HAS NEVER BEEN EASIER

We want to make the process of applying for cover as simple and hassle-free as possible for you.

- We have an electronic application form that your Financial Adviser can fill in with you. Once you apply for cover using this, your adviser should know, within 24 hours, if we have accepted your application at normal rates (this means you have no existing medical conditions) and if not, what the next step is for you.
- You can track where your application is at any time by contacting your adviser, or calling us on 01 704 10 10.

YOU CAN CHANGE YOUR MIND

We want to make sure that you are happy with your decision to take out Pension Life Insurance. 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 Pension Life Insurance 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 in all our communications to you. As a result, we work with the 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.

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 Customer Service Team on 01 704 1010. 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

Fax: 01 704 1900

Write to: Customer service team,
Irish Life Assurance plc,
Irish Life Centre,
Lower Abbey Street,
Dublin 1.

Website: www.irishlife.ie

PENSION LIFE INSURANCE

ABOUT PENSION LIFE INSURANCE

Pension Life Insurance is a life cover plan that you can take out before you retire. It pays your family a guaranteed lump sum if you die during the term of the plan. They can use this as they want, to pay bills, loans – whatever matters most. It gives you peace of mind in knowing that if you die during the term of your plan, your family could be protected financially. Your Financial Adviser can help you decide how much cover you need.

The advantage of Pension Life Insurance over other life cover plans is that it could cost you less. This is because, if you are eligible, you can claim income tax relief on your payments.

HOW PENSION LIFE INSURANCE WORKS

You pay a regular amount of money into your plan. You can make your payment by direct debit every month, three months, six months or every year. Your payment provides the level of life cover you choose until the date you have chosen for your cover to end.

When the plan ends, your cover will automatically end, unless you chose the option to continue cover when you took out the plan. See page 13 for more details on this guaranteed cover again option. Once you stop making regular payments, the plan will end and you will not receive any refund or benefit from the plan.

The cost of your Pension Life Insurance plan is guaranteed not to increase before the date you choose for your cover to end, giving you added security. If you want to increase your cover every year to take account of inflation, you can choose the inflation protection option (see page 12).

This option is important as, without it, your cover cannot increase unless you start a new plan.

HOW MUCH WILL IT COST?

The cost of life cover depends on the following:

- The amount of cover you need.
- Your age and whether or not you smoke.
- Your state of health.
- Whether you choose the inflation protection option (see page 12 for details).
- Whether you want your cover to be able to continue after you retire (using the 'guaranteed cover again' option. See page 13 for details).
- The age at which you want your cover to end.

If you are interested in Pension Life Insurance, your Financial Adviser will be able to give you a quotation. Terms and conditions apply.

We will include the following charges in your payments:

- The cost of setting up and managing the plan, including sales and commission costs.
- The cost of the life cover benefit.

FAMILY LAW AND PENSIONS

If you go through a separation or divorce, a court application for a pension adjustment order for the death benefits due under this plan may be made. You can get more information from the Pensions Authority at the address given on page 16.

SUITABILITY SNAPSHOT



Pension Life Insurance might suit you if you:	Pension Life Insurance might not suit you if you:
<ul style="list-style-type: none">✓ want to leave your dependants a guaranteed lump sum if you die during the term of your plan;	<ul style="list-style-type: none">✗ are looking for an income in retirement;
<ul style="list-style-type: none">✓ are able to claim income tax relief on your contributions;	<ul style="list-style-type: none">✗ need it as security for a loan;
<ul style="list-style-type: none">✓ want security in knowing that your regular payments are guaranteed to stay the same throughout the term of the plan (unless you choose the indexation option);	<ul style="list-style-type: none">✗ want to take out a plan in two names (although two people can take out one each, if they both qualify);
<ul style="list-style-type: none">✓ are self-employed or in employment and are not a member of a pension scheme (for Personal Pension Life Insurance); or	<ul style="list-style-type: none">✗ need cover with a cash-in value; or
<ul style="list-style-type: none">✓ your employer wants to take out a life cover plan for you and pay on your behalf (Company Pension Life Insurance).	<ul style="list-style-type: none">✗ are currently not working.

ELIGIBILITY FOR PENSION LIFE INSURANCE

You need to meet certain criteria to be eligible to take out Pension Life Insurance, a special form of life cover with added income tax benefits. These include the following:

YOUR AGE

Personal Pension Life Insurance

- Normally you must be aged between 20 and 70 to take out this cover and you cannot have cover under this plan beyond age 75.
- You must take out cover for at least five years.
- The maximum amount of time we will provide cover for is 40 years.

If you have a personal Pension Life Insurance plan, you own the plan. If a claim is made, we will pay your benefits to your personal representatives.

Company Pension Life Insurance

- Normally you must be aged between 20 and 65 to take out this cover.
- If you qualify for a company pension plan, the expiry date of your Pension Life Insurance plan cannot go beyond your normal retirement age of your company pension plan. This age will be between 60 and 70.
- You must take out cover for at least five years.
- The maximum amount of time we will provide cover for is 40 years and you cannot have cover under this plan beyond age 70.

If you have a company Pension Life Insurance plan, the trustee (normally your employer) owns the plan. If a claim is made, we will pay the benefits to the trustee. (See page 14 for details on how to make a claim).

YOUR TAX SITUATION

Before taking out Pension Life Insurance:

- you must be living in Ireland for income tax purposes; and
- your income must be from paid work. You cannot take out a plan if your income is from, for example, renting out property, dividend payments or interest on investments. This is because these forms of income will probably continue after your death.

How income tax relief will work for you depends on whether you would qualify for a personal pension or company pension plan. We summarise this on page 10.

You can only take out Pension Life Insurance on your own life (single cover) as it is your income that this plan aims to protect. You cannot take it out on your partner's life or take out joint life cover.

TAX ADVANTAGES OF PENSION LIFE INSURANCE

Your payments to your Pension Life Insurance plan qualify for income tax relief up to certain limits. This means that the cost of your life cover will be greatly reduced. Exactly how the income tax relief works depends on whether you qualify to take out a personal pension or join a company pension arrangement. To check which applies to you, look at page 10. Your Financial Adviser will be able to talk you through the option that applies to you and how it will work in your case.

PENSION LIFE INSURANCE
PERSONAL PENSIONS – INCOME
TAX ADVANTAGES

This will apply to you if you are self-employed or an employee who does not have a company pension scheme.

If you are eligible to take out a personal pension plan, you can claim income tax relief on your payments up to a certain percentage of your net relevant earnings in any one year. Net relevant earnings means your income during a tax year, less allowances, losses and certain charges and deductions, such as mortgage interest for which you can claim income tax relief (if this applies to you).

The maximum contribution you can claim income tax relief on depends on your age and this is outlined in the table opposite.

Your age	Maximum payment you can claim income tax relief on
If you're under 30	Up to 15% of your net relevant earnings
If you're 30 to 39	Up to 20% of your net relevant earnings
If you're 40 to 49	Up to 25% of your net relevant earnings
If you're 50 to 54	Up to 30% of your net relevant earnings
If you're 55 to 59	Up to 35% of your net relevant earnings
If you're 60 and over	Up to 40% of your net relevant earnings

These percentages are capped at an earnings limit of €115,000 (current at July 2015). They include pension contributions to other approved pension arrangements. The Government may change this limit in the future. Also, if you are in a certain occupation, you may get income tax relief of 30% of earnings, no matter how old you are. In general, these tend to be professional sportspeople who earn their income from a particular occupation such as athletes, boxers, footballers, golfers, jockeys and so on.

If you are an employee and your contributions are taken from your bank account you can apply to your local Inspector of Taxes to have your tax credits adjusted to reflect your pension contribution.

If you are self employed, you must include your pension contributions in your self assessment tax returns in order to get income tax relief.

So, a 45-year-old with net relevant earnings of €30,000 can get tax relief on total payments of up to €7,500 a year (25% of net relevant earnings) towards a pension or a Pension Life Insurance plan (or a combination of both).

EXAMPLES OF THE INCOME TAX ADVANTAGES AVAILABLE WITH PENSION LIFE INSURANCE



John's story

John pays income tax at the higher rate (currently 40% in July 2015).

A contribution of €100 to a Pension Life Insurance plan could cost him €60 after income tax relief.

Pension Life Insurance contribution of €100	Income tax relief of 40%
	Cost to John €60

Emma's story

Emma pays income tax at the lower rate (currently 20% in July 2015).

A contribution of €100 could cost her €80 after income tax relief.

Pension Life Insurance contribution of €100	Income tax relief of 20%
	Cost to Emma €80

IF YOU LEAVE YOUR JOB

With Personal Pension Life Insurance, you could become ineligible for the income tax relief on your plan if you no longer have an income from being self-employed or from non-pensionable employment. If this happens, you can continue to pay your plan contributions but you cannot claim income tax relief. Your plan will not stop if you continue to pay contributions.

PENSION LIFE INSURANCE COMPANY PENSIONS – TAX ADVANTAGES

This will apply to you if your company will cover the cost of your Pension Life Insurance plan. To take out Company Pension Life Insurance, your employer must pay the full contribution.

Your employer's contribution

Employers receive Corporation Tax Relief on the contribution they pay into the plan on your behalf. Employer payments are not considered benefit in kind (BIK), so you do not have to pay income tax on these payments.

HOW PENSION LIFE INSURANCE CONTRIBUTIONS ARE TAXED

Pension Life Insurance Contribution	Your contribution gets income tax relief
	Your employers' contribution gets Corporation Tax relief
	No liability as a result of benefit in kind

IF YOU LEAVE YOUR JOB

With Company Pension Life Insurance, if you leave your job, the contributions from your employer must end. You or your employer should let us know if this happens. The cover can only continue if your new employer is willing to take it over and make at least the minimum contribution or if you have Guaranteed Cover Again.

HOW PENSION LIFE INSURANCE WORKS DEPENDING ON THE TYPE OF PENSION PLAN:

	Eligible to take out a personal pension plan	Eligible to take out a company pension plan
Your personal circumstances:	<ul style="list-style-type: none"> You are self-employed (paying income tax under schedule D Case I or II); or You are in non-pensionable employment. This means that you are an employee who pays income tax under the PAYE system, are not in a company pension plan and your employer will not contribute to this plan. 	<ul style="list-style-type: none"> You are an employee and your employer will pay all of the contributions to your Pension Life Insurance plan.
Who pays payments to the plan?	You.	<ul style="list-style-type: none"> Your employer must pay 100% of the contributions.
What income tax relief is available?	You will get income tax relief on your payment with the limits outlined on page 7.	
What is the maximum amount of life cover I can have?	There is no limit on the amount of cover you can have.	<p>The maximum life cover you can have is four times your salary, plus allowances for a spouse, or registered civil partner's pension. Your Financial Adviser can tell you how much this will be in your case.</p> <p>This limit on life cover includes the value of your main pension from employer contributions and any life cover you have through your pension.</p>
What is the maximum I can pay into this plan?	There is no limit, but income tax relief is only available up to the limits set out on page 7.	<ul style="list-style-type: none"> Your employer must pay 100% of the total payments towards your retirement benefits. Your employer must not pay more than the amount needed to pay for maximum benefits you can receive.

EXTRA BENEFITS AND OTHER SERVICES

There is a wide range of benefits and optional benefits that are available with Pension Life Insurance, we have explained them in this section.

ADDITIONAL BENEFITS

PROTECTION FLEXIBILITY

We know that when you take out one of our plans, sometimes your needs and circumstances can change.

So, up to the fifth plan anniversary, we have introduced a flexibility option into our Pension Life Insurance plans. This allows you to make significant changes to your level of benefits or the term of your benefits without going through the hassle of cancelling your existing plan and taking out a new one. There are no extra costs for this flexibility option. However, when you change the benefits or term of your plan we will work out a new plan premium at that time. This means the cost and payments on your plan could go up or down.

WITH THIS FLEXIBILITY OPTION YOU CAN:

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

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

- You can only change the term if the original term you chose was more than 10 years.

- To increase benefit or extend the term:
 - you must be aged under 50;
 - your current life cover must not be more than €500,000.
- You cannot increase your benefit by more than 20% of the current benefit.
- You cannot extend the term by more than five years.
- You 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 functionality set out in your terms and conditions

GUARANTEED INSURABILITY

If you take out Pension Life Insurance and before the age of 55 you then get married or become a registered civil partner, have a child, take out a new or increase your existing mortgage or get an increase in salary, you can ask us to set up a new life cover plan for:

- €125,000;
- half of your current benefit; or
- half of your original benefit;

whichever is lower.

You won't have to provide any information about your health.

This option is only available twice. Please see your terms and conditions booklet for detailed information.

COMPREHENSIVE RANGE OF SERVICES THROUGH LIFECARE

The LifeCare range of services come as standard on a range of Life insurance plans and offers you the following, at zero extra cost:

NurseCare: gives you access to two confidential helpline services provided by Intana Assist.

MedCare: access to a Medical Second Opinion service from MediGuide. You can have an independent review of your diagnosis and treatment plan from one of a range of leading medical centres around the world.

ClaimsCare: access to an expert claims service and a post-claims counselling service with the Clanwilliam Institute to help you through difficult times when you've had a claim.

For further information on the LifeCare range of services, log on to www.irishlife.ie/lifecare.

LifeCare gives you access to services provided by other companies which are independent from Irish Life. These services are not designed to replace the advice provided by your doctor or your own health professional, but to give you information to help direct you toward the appropriate course of action. Your access to these third party services is subject to their terms and conditions. Irish Life accepts no liability for these services. Irish Life may change the service providers or withdraw access to these services in the future.

OPTIONAL BENEFITS

INFLATION PROTECTION (INDEXATION)

This option allows you to increase your cover every year (to keep in line with the cost of living). And, you do not have to provide evidence of your health. This is often called 'indexation'.

Why do I need inflation protection?

This option protects the real value of your cover as time passes. If you do not take this option, your cover will stay the same throughout the term of your plan.

How inflation protection works

- You will have to pay an extra charge for this benefit. This extra charge will depend on your age and the term of your plan. It will be included in the contribution if you have chosen this option.
- At the moment the amount you are covered for will increase by 3% a year to protect against the effects of inflation. Your payment will go up by 5% each year to reflect the extra cover and the fact that you are older.
- If you refuse this option two years in a row, we will not offer you any further increases.

GUARANTEED COVER AGAIN (CONVERSION OPTION)

Guaranteed cover again, also known as a conversion option allows you to convert your cover to another plan at any stage throughout the term of your plan.

If you wish to avail of this option, you must take it at the start of your plan.

Then you will not have to provide any new evidence of health for your new plan. You can avail of this option more than once. The payments you make will reflect this.

This option is especially useful on Pension Life Insurance if, at a later date, you want to extend your cover beyond retirement. You must be aged between 20 and 60 to take it out.

Why do I need guaranteed cover again?

In future years you can get cover without providing evidence of your health.

How guaranteed cover again works

- If you want to convert your cover, you can take out a new plan with guaranteed regular payments.
- The option to convert cover does not include any inflation protection on the extended cover. The payments you make will reflect this.
- You will have the option to add guaranteed cover again to the new plan you convert into, once you are aged between 20 and 60 at the time of setting up the plan you are converting into.
- The option will apply to a life cover sum assured of no more than €5,000,000. This limit applies to the total cover extended across all the policies you have with us. The payments you make will reflect this.

A GUIDE TO MAKING A CLAIM

We are committed to taking care of claims as quickly as possible in a professional, polite, sensitive and sympathetic way.

PERSONAL PENSION LIFE INSURANCE CLAIMS PROCESS

If you have taken out a personal Pension Life Insurance plan, and you die before this plan ends, your family should contact your Financial Adviser or phone our customer service team. We will send a claim form and tell them what they need to do. They must fill in the claim form and send it to us with the plan schedule and the original death certificate.

If you leave a will, we may also need a certified copy of it and a grant of probate. If you do not leave a will, we may need letters of administration.

It is our policy to start paying interest on any claim from two months after the date of death. This is in line with industry standards. When we receive all the documents and information we need, we will normally make a payment within five days. If our payment is delayed, as a gesture of goodwill we will pay interest from the date of death rather than from two months after the date of death.

Please see www.irishlife.ie for more information.

COMPANY PENSION LIFE INSURANCE CLAIMS PROCESS

If you have taken out a company Pension Life Insurance plan, and if you die before this plan ends, the trustee (normally your employer) will make a claim on behalf of your beneficiaries under the plan. The beneficiaries are usually your family. We will send a claim form and tell them what they need to do. They must fill in the claim form and send it to us with the plan schedule and the original death certificate. We will also need proof from the trustee that they have the right to act as trustee.

It is our policy to start paying interest on any claim from two months after the date of death. This is in line with industry standards. When we receive all the documents and information we need, we will normally make a payment within five days. If our payment is delayed, as a gesture of goodwill we will pay interest from the date of death rather than from two months after the date of death.

Please see www.irishlife.ie for more information.

TAX ON BENEFITS

Inheritance tax does not have to be paid on life cover benefits paid to your spouse or registered civil partner. However, in some other circumstances, tax may have to be paid on the life cover benefits. For example, if you die within the term of the plan and your life cover is paid to your estate, your beneficiaries may have to pay inheritance tax on the proceeds from the plan. If a pension is provided for your spouse, registered civil partner or dependants, the pension income is treated as income so they will have to pay income tax on it and any other taxes due at that time. You should ask your tax adviser or your accountant to tell you about the tax situation.

SITUATIONS WHERE WE WILL NOT PAY A BENEFIT

We have listed a summary of these situations below:

- We may refuse to pay a claim if you have given incorrect information or did not tell us something that would have affected our assessment of your application when you first took out the plan.
- On the application form, you must tell us everything relevant about your health, occupation and hobbies. If you do not and you make a claim, we may not pay your benefit.
- We will send you a summary of the medical information you gave us in your application form. You should check this to make sure that you have answered all the health questions accurately.
- We will not pay life cover benefit if your death is caused by suicide or execution within a year of the plan starting.

ANY PROBLEMS?

We monitor our complaint process to make sure it is of the highest standards. We hope you never have to complain. However, if for any reason you do, we want to hear from you.

Personal Pension Life Insurance complaints

We hope you do not experience any problem but if you do, please call your Financial Adviser or contact our customer service team. If, having contacted the customer service team, you feel we have not dealt fairly with your complaint, 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

Fax: 01 662 0890

Website www.financialombudsman.ie

COMPANY PENSION LIFE INSURANCE COMPLAINTS

If you have a company pension plan, you can also contact the trustee of the scheme (usually your employer). If, having contacted the customer service team, you feel we have not dealt fairly with your complaint, you can contact the Pensions Authority.

THE PENSIONS AUTHORITY

The Government set up the Pensions Authority under the Pensions Act 1990 as amended. The Pensions Authority's main job is to make sure that company and AVC pension schemes are run in line with the act. Their address is:

The Pensions Authority
Verschoyle House
28-30 Lower Mount Street
Dublin 2.

Phone: 01 613 1900
Fax: 01 631 8602

THE PENSIONS OMBUDSMAN

If you believe that you have suffered a financial loss as a result of poor administration of your scheme, or if there is a dispute of fact or law, you should talk to the trustee. They can then refer you to the Pensions Ombudsman. You can find more information on this from the Pensions Ombudsman at:

The Office of the Pensions Ombudsman
36 Upper Mount Street
Dublin 2.

Phone: 01 647 1650
Fax: 01 676 9577
Email: info@pensionsombudsman.ie
Website: www.pensionsombudsman.ie

INFORMATION FOR THE TRUSTEE

If you have any questions or complaints about this plan, you should write to us at the address provided. If the employee believes they have suffered a financial loss as a result of the poor administration of the scheme, or if there is a dispute of fact or law, they must contact you first.

Under the Pensions Ombudsman Regulations 2003 (S.I. No. 397 of 2003), you must set up and follow an internal disputes resolution (IDR) procedure. You must publish this and make it available to the member if they ask for it. You can get more information from the Pensions Authority at the address shown below.

You must then issue a decision on the matter. The employee does not have to keep to your decision and can take the matter to the Pensions Ombudsman. You and the employee can appeal to the High Court against the decision of the Pensions Ombudsman.

You should refer all other complaints, which you cannot settle, to the Pensions Authority at:

Verschoyle House
28/30 Lower Mount Street
Dublin 2.

Phone: 01 613 1900
Fax: 01 631 8602

For any help or questions, please contact us at Irish Life.





CONTACT US

PHONE: 01 704 1010
8am to 8pm Monday to Thursday
10am to 6pm on Fridays
9am to 1pm on Saturdays

FAX: 01 704 1900

EMAIL: customerservice@irishlife.ie

WEBSITE: www.irishlife.ie

WRITE TO: Irish Life Assurance plc, Irish Life Centre, Lower Abbey Street, Dublin 1.

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

Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.
