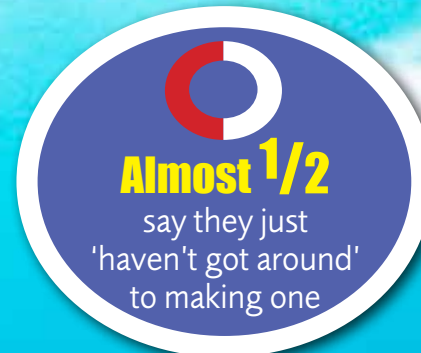




Here's some information on making a will

Life Insurance from Irish Life, helps protect your family financially should you die. That's why it's so important. We also recommend making a will to ensure your loved ones are cared for as you would like.

DID YOU KNOW?



FOR THOSE WHO HAVE WILLS:



Source Irish Life July 2014

WHY SHOULD I MAKE A WILL?

Will (testate)



No Will (intestate)



Peace of mind for those left behind

Stress - family left worrying about financial security



Parents can appoint a guardian for kids

The courts decide who is guardian for your kids



You control who gets what

The law (Succession Act 1965) controls how your assets should be divided.

HOW MUCH DOES IT COST?



Legal fees start in the low hundreds and the cost depends on the nature of the Will.

You can create your own Will using online tools, but there's a risk that it could be open to challenge.

Benefits of using a solicitor:

- independent professional advice
- the complicated bits are done for you
- confidence – less risk of something going wrong

INHERITANCE TAX



Inheritance tax needs to be paid within a short time after death, leaving potential financial difficulty for those left behind.

Be sure to plan ahead to reduce the possible tax burden for those left behind:

- Always seek professional advice from a solicitor
- Ask your financial adviser how you can use Life Insurance plans for inheritance tax purposes

For more information see irishlife.ie/willwise

Information correct as of September 2014

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



Irish Life



75 Years of Experience