



PROTECT  
YOUR MOST  
VALUABLE  
ASSET

(YOUR FAMILY)

You never know what's around the corner. That's why planning ahead to protect you and your family financially if something happened to you is important. And in these challenging times it's even more important because without a regular income coming into the household they could really struggle financially.

We have a range of options to help you and your family cope financially if your income stopped due to an unexpected accident, illness or death.

## LIFE COVER

If you own your own home you'll have mortgage protection. But, remember, mortgage protection will clear your mortgage and nothing else. That's why Life Cover is so important. It pays your family a lump sum if you die which acts as a form of income replacement - just when they need it most.

**According to research, only 33% of people surveyed have a life insurance product which is not linked with their mortgage.**

**(Source: Amarach Research, April 2011)**

Life cover is something you can rely on. Arranging adequate cover is the easiest way to help secure your family's financial future and give you peace of mind.



## INCOME PROTECTION

Have you ever thought how your family would cope financially if you were to suffer from an illness or injury and were unable to work? How would the bills, mortgage and day-to day expenses be paid?

**Employers aren't obliged to pay sick leave and the State Illness Benefit is minimal (€188 a week or €312.80 with an adult dependant). See [www.welfare.ie](http://www.welfare.ie) for more details)**

Income Protection gives you a regular income if you can't work due to accident or illness. This replaces some of your regular income, giving you financial support for as long as it takes to get back on your feet. Remember, Income Protection does not cover you if you become unemployed.

## SPECIFIED ILLNESS COVER

Specified Illness Cover pays a lump sum if you suffer from one of a list of specified illnesses covered. This can be used to maintain your standard of living, pay for medical bills and help you cope during a difficult time.

**You are 4 times more likely to suffer from a serious illness then to die before age 65 (Source: Irish Life claims 2011).**

Lets face it... nobody is invincible. That's why, planning ahead, to protect yourself financially if you were to suffer from a serious illness, is important.

If you'd like more information on Life Assurance products or you would simply like to review your protection needs, we're here to help with any questions you may have.



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