Conversion Option Available at any time up to Easy Date (note 1)         yes	TERM LIFE/PROTECTION ONLY	AVIVA	ROYAL LONDON	FRIENDS FIRST	IRISH LIFE	NEW IRELAND	ZURICH			
Bagiar Indexation* permittin Add Sum Started (ptional)         ept.	Price Pledge yes		ves	no	ves	ves	no			
Bagiar Indexation* permittin Add Sum Started (ptional)         ept.		1	·	ves	<i>'</i>	· ·	no (1)			
rise Term Interses Cover         yes         no         yes         yes         no         yes         no		,	•	,						
rise Term Interses Cover         yes         no         yes         yes         no         yes         no	*indexation on premium/sum assured	4%/3%	4%/3%	, 8%/5%	, 5%/3%	, 3%/3%	4.5%/3%			
trice Accidental Death Cover at progosid stage         yes         yes         yes         yes         yes         yes         yes         yes         yes         no         no         yes         yes         no	Free Terminal Illness Cover	,	,	,	ves	· ·	ves			
Guanate insurability linked to life events (note 2)         yes         yes         no         yes         no	Free Children's Life Cover (Amount Varies) (note 9)	ves	yes	ves	ves	ves	ves			
Guanate insurability linked to life events (note 2)         yes         yes         no         yes         no	Free Accidental Death Cover at proposal stage	ves	no	ves	ves	ves	ves			
Guaranteed Increase NOT linked to life events (note 3)         no		ves	ves	no	ves	ves	ves			
Accident Cover (pgtonal)         no         no         no         yes         yes         yes         low           Waiver of permium (optional)         no	· · · ·	no	no	ves	no	no	no			
Accident Cover (pgtonal)         no         no         no         yes         yes         yes         low           Waiver of permium (optional)         no	Hospital Cash (optional)	no	no	yes	yes	yes	yes			
Children / Hoopital Cash (only with Hoopital Cash) (note 7)         no         no <td></td> <td>no</td> <td>no</td> <td>no</td> <td>ves</td> <td>ves</td> <td>ves</td> <td></td> <td></td> <td></td>		no	no	no	ves	ves	ves			
Wave of permum (optional)         no		no	no	no	ves	no	ves			
Access to BEST DOCTOR (Aviva) MedGare (insh Life 2/14)(note 6) Acc         yes         no         no         yes         no         <	Waiver of premium (optional)	no	no	ves	no	no				
Access to BEST DOCTOR (Aviva) MedGare (insh Life 2/14)(note 6) Acc         yes         no         no         yes         no         <	Nurse Assist & Womens Health Centre (note 4)	no	no	no	ves	no	no			
Access to Helping Hand' Support Service (note11) no yes no no no no no correction of the second service (note11) no no no no correction of the second service (note10) no no no no correction of the second service (note 10) no		ves			·					
EXERCISIC CONVERSION OPTION       Image: trained at which Conversion can be exercised (note 10)       84       69       64       77       64       82       Image: trained at which Conversion can be exercised (note 10)         Max Sum Age attained at which Conversion can be exercised (note 10)       84       69       64       77       64       82       Image: trained train		no	ves	no	no	no	no			
EXERCISIC CONVERSION OPTION       Image: trained at which Conversion can be exercised (note 10)       84       69       64       77       64       82       Image: trained at which Conversion can be exercised (note 10)         Max Sum Age attained at which Conversion can be exercised (note 10)       84       69       64       77       64       82       Image: trained train	ClaimsCare (Independent)	no	no	no	ves	no	no			
0       0					1					
As Sum Assured for Conversion – amount on policy at Conversion Date yes yes yes yes yes yes yes yes yes ye	Max Age attained at which Conversion can be exercised (note 10)	84	69	64	77	64	82			
Maximum age to which new Term Product can be written 90 90 80 80 80 80 80 85 85 85 9 8 8 8 8 8 8 8 8 8 8 8 9 8 8 8 8		-		-		·	-			
Maximum age to which new Term Product can be written       90       90       80       80       85       85       1       1         Allow for change of smoking status since original policy (note 5)       yes       yes       yes       no       no       yes       yes       no       no       yes       yes       no       no       no       yes       ye	Max Sum Assured for Conversion = amount on policy at Conversion Date	ves	ves	ves	ves	ves	ves			
Allow for change of smoking status since original policy (note 5)       yes       yes       yes       no       no <td>Maximum age to which new Term Product can be written</td> <td>90</td> <td>•</td> <td></td> <td>80</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Maximum age to which new Term Product can be written	90	•		80					
Can indexation apply if on the original Policy?       no		ves	ves	ves	no		ves			
Rolling Conversion Option       yes       yes       yes       yes       yes       yes       yes       no       no <td></td> <td>no</td> <td>no</td> <td>no</td> <td>no</td> <td>ves</td> <td>ves</td> <td></td> <td></td> <td></td>		no	no	no	no	ves	ves			
Life Partial Payment (note 8)       no		ves	ves	ves	ves	ves	no			
NOTES       Image: Control in the information only       Image: Control in the information only       Image: Control in the information only         2. Guaranteed Insurability Option - increase sum assured in the event of Marriage, Birth/Adoption, new mortgage       Image: Control in the information only       Image: Control in the information only         3. 20% additional cover offered every 3 years without medical evidence. Offered 5 times from 3rd to 15th Anniversary i.e. max doubling cover over 15 years       Image: Control information inform the most qualified second information about your condition,       Image: Control information inform information information inform the most qualified second information about your condition,         •       A comprehensive review of your diagnosis and treatment without you having to leave home.       Image: Control information from the most qualified specialists, plus         •       A comprehensive review of your diagnosis and treatment without you having to leave home.       Image: Control information inform the most qualified specialists, plus         •       A comprehensive review of your diagnosis and treatment without you having to leave home.       Image: Control information about your condition,         •       A comprehensive review of your diagnosis and treatment without you having to leave home.       Image:		no	no	no	ves	no	no			
2. Guaranteed Insurability Option - increase sum assured in the event of Marriage, Birth/Adoption, new mortgage       Image: Construct of the event of the event of Marriage, Birth/Adoption, new mortgage       Image: Construct of the event of the event of Marriage, Birth/Adoption, new mortgage       Image: Construct of the event of the event of Marriage, Birth/Adoption, new mortgage       Image: Construct of the event of Marriage, Birth/Adoption, new mortgage       Image: Construct of the event of Marriage, Birth/Adoption, new mortgage       Image: Construct of Con					, ·					
3. 20% additional cover offered every 3 years without medical evidence. Offered 5 times from 3rd to 15th Anniversary i.e. max doubling cover over 15 years            4. Nurse Assist - 24/7 Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.            5. Allow Non Smoker rates if Life Assured was smoker on original application but has not smoked in +12 months at time of exercising conversion option             6. Best Doctors* (Aviva) MedCare Irish Life- a second medical opinion <t< td=""><td>1. Zurich Continuation option only</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	1. Zurich Continuation option only									
4. Nurse Assist - 24/7 Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.         5. Allow Non Smoker rates if Life Assured was smoker on original application but has not smoked in +12 months at time of exercising conversion option       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.         6. Best Doctors* (Aviva) MedCare Irish Life - a second medical opinion       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.       Image: Confidential service to a team of trained nurses for family health queries. 2/14 Womens Health Centre added.         5. Allow Non Smoker rates if Life Assured was smoker on original application but has not smoked in +12 months at time of exercising conversion option       Image: Confidential service team of trained nurses for family health queries. 2/14 Womens Health Centre added.         6. Best Doctors* (Aviva) MedCare Irish Life Assured Wow Mill collate all the information about you request, can provide you with:       Image: Confidential service team of team of trained nurses of team of team of team on team o										
5. Allow Non Smoker rates if Life Assured was smoker on original application but has not smoked in +12 months at time of exercising conversion option       Image: Condition option       Image: Condition option option       Image: Condition option option       Image: Condition option option option       Image: Condition option option option option       Image: Condition option option option option option option       Image: Condition option optic text, plotin option option option option option opti	3. 20% additional cover offered every 3 years without medical evidence. Offered	ed 5 times from 3rd	to 15th Anniversary i.e. max	doubling cover over 15	years					
6. Best Doctors® (Aviva) MedCare Irish Life- a second medical opinion										
Should you be diagnosed with a specified serious illness you will have access to Best Doctors, a leading medical knowledge company, who at your request, can provide you with: A comprehensive review of your diagnosis and treatment without you having to leave home. A ccess to information from the most qualified specialists, plus A Best Doctors Nurse Care Manager who will collate all the information about your condition, Submit it to the most appropriate expert – and keep you fully informed every step of the way. Children's Hospital Cash Irish Life 25% of combined parents cover, increases to 50% from day 15. Age limit 21 Zurich Higher of 50% of the higher of the 2 lives insured Hospital Cash and €30 subject to max €60 per day. Age limit 8 (21 if in education) Submit stop covered: Disseminated Intravasculare Coagulation, Ectopic Pregnancy, Hydatidiform Mole, Placental Abruption, Eclampsia 9. Age limits apply: Friends First & Irish Life to age 21. Caledonian Life, New Ireland, Zurich to age 18 (or 21 if in full time education) 10. Irish Life - Max age attained for rolling conversion is 60, can be converted after age 60 to level plan.										
• • • • • • • • • • • A comprehensive review of your diagnosis and treatment without you having to leave home.       • • • • • • • • • • • • • • • • • • •	6. Best Doctors <sup>®</sup> (Aviva) MedCare Irish Life- a second medical opinion									
• Access to information from the most qualified specialists, plus       Image: constraint of the most quali	Should you be diagnosed with a specified serious illness you will have access to	Best Doctors, a lead	ling medical knowledge comp	any, who at your reque	st, can provide you	u with:				
• A Best Doctors Nurse Care Manager who will collate all the information about your condition,       Image: condition about your condition,       Image: condition about your condition,         submit it to the most appropriate expert – and keep you fully informed every step of the way.       Image: condition about your condition,										
submit it to the most appropriate expert – and keep you fully informed every step of the way. 7. Children's Hospital Cash and €30 subject to max €60 per day. Age limit 18 (21 if in education) 7. Conditions Covered: If client suffers 1 or 5 pregnancy related conditions, a payment of €5,000 will be made. One per pregnancy, but 3 claims over term of plan. 12 mth deferral. 7. Conditions Covered: Disseminated Intravasculare Coagulation, Ectopic Pregnancy, Hydatidiform Mole, Placental Abruption, Eclampsia 7. Age limits apply: Friends First & Irish Life to age 21. Caledonian Life, New Ireland, Zurich to age 18 (or 21 if in full time education) 7. Age attained for rolling conversion is 60, can be converted after age 60 to level plan. 7. Children's Hospital Cash and €30 subject to max €60 per day. Age limit Age 10. Ectopic Pregnancy Placental Abruption, Ectopic Pregnancy Placental Abruption	•	Access to informati	on from the most qualified sp	ecialists, plus						
7. Children's Hospital Cash       Irish Life 25% of combined parents cover, increases to 50% from day 15. Age limit 21       Imit Shappital Cash       Imit Shapital Cash       Imit Shappital Ca	•	A Best Doctors Nur	se Care Manager who will col	late all the information	about your condit	ion,				
Zurich Higher of 50% of the higher of the 2 lives insured Hospital Cash and €30 subject to max €60 per day. Age limit 18 (21 if in education)         8. Under age 45, with minimum €25,000 Life Cover. If client suffers 1 or 5 pregnancy related conditions, a payment of €5,000 will be made. One per pregnancy, but 3 claims over term of plan. 12 mth deferral.         Conditions Covered: Disseminated Intravasculare Coagulation, Ectopic Pregnancy, Hydatidiform Mole, Placental Abruption, Eclampsia          9. Age limits apply: Friends First & Irish Life to age 21. Caledonian Life, New Ireland, Zurich to age 18 (or 21 if in full time education)           10. Irish Life - Max age attained for rolling conversion is 60, can be converted after age 60 to level plan.	submit it to the most appropriate expert - and keep you fully informed every st	ep of the way.	-							
Zurich Higher of 50% of the higher of the 2 lives insured Hospital Cash and €30 subject to max €60 per day. Age limit 18 (21 if in education)         8. Under age 45, with minimum €25,000 Life Cover. If client suffers 1 or 5 pregnancy related conditions, a payment of €5,000 will be made. One per pregnancy, but 3 claims over term of plan. 12 mth deferral.         Conditions Covered: Disseminated Intravasculare Coagulation, Ectopic Pregnancy, Hydatidiform Mole, Placental Abruption, Eclampsia          9. Age limits apply: Friends First & Irish Life to age 21. Caledonian Life, New Ireland, Zurich to age 18 (or 21 if in full time education)           10. Irish Life - Max age attained for rolling conversion is 60, can be converted after age 60 to level plan.	7. Children's Hospital Cash	Irish Life 25% of cor	mbined parents cover, increas	ses to 50% from day 15.	Age limit 21					
Conditions Covered: Disseminated Intravasculare Coagulation, Ectopic Pregnancy, Hydatidiform Mole, Placental Abruption, Eclampsia										
9. Age limits apply: Friends First & Irish Life to age 21. Caledonian Life, New Ireland, Zurich to age 18 (or 21 if in full time education)										
9. Age limits apply: Friends First & Irish Life to age 21. Caledonian Life, New Ireland, Zurich to age 18 (or 21 if in full time education)										
11.' Helping Hand' from Royal London gives your clients and their family(spouse/partner of the life assured and their children)one-to-one personal support through a Nurse Adviser from Red Arc. This support	10. Irish Life - Max age attained for rolling conversion is 60, can be converted after age 60 to level plan.									
	11.' Helping Hand' from Royal London gives your clients and their family(spouse	partner of the lilfe	assured and their children)or	e-to-one personal supp	ort through a Nur	se Adviser from Red A	Arc. This support			

Mortgage Protection Life Cover	AVIVA	ROYAL LONDON	FRIENDS FIRST	IRISH LIFE	NEW IRELAND	ZURICH			
Price match	yes	yes	no	yes	yes	no			
Guaranteed Insurability (note 1)	yes	yes	no	yes	yes	yes			
Free Terminal Illness Cover	no	yes	yes	yes	yes	yes			
Free Accidental Death cover at application stage	yes	no	yes	yes	yes	yes			
			yes 10% of cover.						
Childrens Cover (note 5)	no	yes €5,000	Max €5,000	yes €6,000	yes €4,000	no		ł	
Conversion Option	no	no	no	yes	yes	no			
Hospital Cash (optional)	no	no	no	no	yes	yes			
Accident Cover (optional)	no	no	no	no	yes	yes			
Protection against Rate of Interest Increase (note 2)	no	no	yes	no	no	no			
Dual Cover offered	no	no	yes	no	no	no			
waiver of premium (optional)	no	no	no	no	no	yes			
Personal Accident Benefit (optional)	no	no	no			yes			
Access to 'Helping Hand' Support Service (note 6)	no	yes	no	no	no	no			
Nurse Assist (note 3)	no	no	no	yes	no	no			
Access to BEST DOCTOR (note 4)	yes	no	no	no	no	no			
1. Guaranteed Insurablity Option - increase sum assured with no	medical evic	lence in the event of Ma	arriage. Birth/Adoptio	n. new mort	gage			ł	
<ol> <li>If 8% bracket is chosen on Friends First policy they will protect</li> </ol>									-
3. Nurse Assist - 24/7 Confidential service to a team of trained nurses for family health gueries									
4. Best Doctors <sup>®</sup> - a second medical opinion									
Should you be diagnosed with a specified serious illness you will h	nave access	to Best Doctors, a leadir	g medical knowledge	company, w	ho at your reques	t, can provid	le you with:		
•		nensive review of your d							
•	Access to information from the most gualified specialists, plus								
A Best Doctors Nurse Care Manager who will collate all the information about your condition,								1	
5. Age limits apply: Friends First & Irish Life to age 21. Aviva to age	-	5							1
6.' Helping Hand' from Royal London gives your clients and their f	•						Niccons A shots		d Ana Thi

STAND ALONE SPECIFIED ILLNESS	AVIVA	Royal London	Friends First	Irish life	New Ireland	Zurich		
Price Pledge on level premium	ves	ves	no	ves	yes	no		
Price Pledge on Indexed Premium	yes to level prem	yes to Level prem	no	yes	no	no		
Conversion at any time (optional)	yes	yes	yes	yes	yes	no (continuation option)		-
Max age attained at which Conversion can be exercised	69	69	64	60	64	64		
Maximum age at expiry	74	74	69	74	74	74		
Indexation (optional)	yes	yes	yes	yes	ves	yes		
*Indexation on premium/sum assured	4%/3%	4%/3%	8%/5%	5%/3%	3%/3%	4.5%/3%		
Guaranteed Insurability life events (note 1)	ves	ves	no	ves	ves	yes		
Increase options not linked to Life events (optional) (note2)	no	no	yes	no	no	no		
Full Payments *illnesses	47	54	47	44	47	47		
Partial Payments * illnesses	19 50% up to max €20,000	24 50% up to max of €15,000		21 50% up to max of €15,000	28 50% up to max €15,000	19 50% up to max of €15,000		
Hospital Cash (optional)	no	no	ves	no	yes	yes	i	-
Children's Cover Full Payment (note 4)	yes 50% up to max €25,000	yes 50% up to max €25,000	yes 50% up to max of €20,000	yes 50% up to max €25,000	yes 50% up to max €25,000	yes 50% up to max €25,000		
Children's Cover Partial Payment (note 4)	yes Max €10,000 or 25%	yes 50% up to max €7,500.00 to max 18 yrs or 21 yrs if in fulltime education	Yes 50% up to max €15,000.00	yes 50% up to max €7,500.00 to max 21 yrs on single life	yes 50% up to max €7,500 to max 18yrs or 21 yrs if in full time education	yes 50% up to max €7,500 to max 18 yrs or 21 yrs if in full time education		
Terminal Illness	yes	ves	ves	yes €15,000	ves	ves		
Access to BEST DOCTORS (2nd opinion on Diagnosis	ves	no	no	no	no	no		
of one of the Specified Illnesses) (note 3)	,							
Access to 'Helping Hand' Support Service (note5)	no	yes	no	no	no	no		
Surgical Cash (Optional)	no	no	no	no	Yes Max €32,500 but can be paid 4 times	yes 10% up to max €25,000		
Overseas Surgery Benefit Automatic	no	no	yes €7,000	no	no	yes €12,500		
Advance Payment (on listed surgeries) automatic	no	no	yes 50%	yes max €30,000	no	no		
Waiver of Premium (optional)	no	no	ves	no	no	ves		
Personal Accident Cover (optional)	no	no	no	ves	yes	yes		
Partial Cover For Serious accidents	no	no	ves	no	no	no		
			,					
* Please refer to individual product guides to see def	initions							
<ol> <li>Guaranteed Insurablity Option - increase sum assu</li> </ol>	I red in the event of Marriage, Bi	rth/Adoption, new mortgage						
2. 20% additional cover offered every 3 years without	t medical evidence. Offered 5 t	imes from 3rd to 15th Anniversar	y i.e. max doubling cover over	15 years				
3. Best Doctors <sup>®</sup> - a second medical opinion								
Should you be diagnosed with a specified serious illne	ess you will have access to Best I	Doctors, a leading medical knowle	edge company, who at your re	quest, can provide you with:				
•		ur diagnosis and treatment witho	ut you having to leave home.					
•		e most qualified specialists, plus						
•		nager who will collate all the infor	mation about your condition,					
submit it to the most appropriate expert – and keep y								
4. Age Limits: Friends First & Irish Life to age 21. All								
Helping Hand' from Royal London gives your clients a bereavement can have and is available at no addition				port through a Nurse Adviser from Re	d Arc. This support is to help th	em cope with the debastating eff	ects illness o	r
							Т	
		1					+	
l								