

Guaranteed Whole of Life Protection Plan

Product Profile



Inheritance Tax: This product can be written under Section 72 Capital Acquisitions Tax Consolidation Act 2003 ("Section 72") for inheritance tax purposes. For Section 72 policies it is recommended that the policyholder completes a Section 72 trust form or alternatively that they expressly direct in their will the manner in which they want these policy proceeds to pass.

Technical Key Features:

| | |
|------------------------|---|
| Basis of Cover: | Single, dual, joint life first death or joint life second death. If this plan is being used for relief under Section 72 and if there are two lives to be covered it must be set up as a joint life second death policy and the two lives must be husband and wife. |
|------------------------|---|

Main Benefits Available

| | |
|-------------------|---|
| Life Cover | This cover makes a one-off payment to your dependents when you die. |
|-------------------|---|

Additional Benefits Available

| | |
|------------------------------------|--|
| Inflation Protection Option | If you include the Inflation Protection option on your policy, you will have the option each year to increase your premium and sum insured by specific amounts to protect against inflation (4.5% for your premium and 3% for your sum insured). |
| Waiver of Premium | This benefit gives you the added security of knowing that if you are unable to work because of injury or illness, we will pay your premiums after a period of 26 weeks has passed. Payments will stop on your recovery, at the end of the policy term, your 60th birthday or death, whichever is earliest. |

Automatic Additional Benefits

| | |
|--|---|
| Guaranteed Insurability <i>(subject to underwriting)</i> | This benefit gives you the option to increase the sum insured without further medical evidence on birth of a child, marriage, civil partnership or change in your Capital Acquisitions Tax liability in certain circumstances. |
| Reinstatement Clause | You or your legal representatives have the right to pay the unpaid premiums due on the policy within three months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). |
| Terminal Illness Benefit | We will pay the full amount of Life cover in the event that you are diagnosed with a terminal illness subject to conditions in your policy document. |
| Accidental Death Cover | You are provided with accidental death benefit from the time we receive your completed application form up to a maximum of €130,000 for Life Cover. Cover ceases on earlier of application being accepted or declined and 30 days. |

| | |
|---------------------------------|---|
| Minimum Premium (online) | €10 per month or equivalent for non-annual policies; €100 p.a. for annual policies. |
|---------------------------------|---|

Age Parameters

| Benefit | Maximum age next at entry | Maximum age exact at cessation |
|----------------------|---------------------------|--------------------------------|
| Life Cover | 75 | n/a |
| Inflation Protection | 74* | 75* |
| Waiver of Premium | 59 | 60 |

* Joint: Based on older life. Dual Life. Each life separately.

Please refer to the Policy Document for full details. The Policy Document is available on request from Zurich Life.

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurichlife.ie

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

Intended for distribution within the Republic of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at July 2014 and may change in the future.

