Global Life & Finance Ltd

INCOME PROTECTION

- Friends First
- Aviva Life & Pensions
- Irish Life
- New Ireland
- Royal London

Customer:	Income Protection
Advisor:	Seamus Fox
Email:	seamus@globallife.ie
Date:	11/03/2017

	Friends First	Aviva Life & Pensions	Irish Life	New Ireland	Royal London
Back to Work Benefit	**No**	No	No	Yes	Yes
Benefit/Premium Indexation	**3%/3.5%**	3%/3.5%	5%/Relevant	3%/3%	3%/3.5%
Change of Occupation	**Yes**	Yes	Yes	Yes	Yes
Confirmed Income Option	**No**	No	No	Yes	No
Continuation Option	**No**	No	No	Yes	No
Deferral Period	**13 weeks**	4 weeks	13 weeks	8 weeks	4 weeks
Guaranteed Increase	**Yes**	No	Yes	Yes	Yes
Guaranteed Premium	**Yes**	Yes	Yes	Yes	Yes
Hospital Cash	**Yes**	No	Yes	Yes	Yes
Maximum Age at Entry	**59**	59	54	59	59
Maximum Benefit	**75% of €350,000**	75% of €250,000	75% of €250,000	75% of €333,000	75% of €250,000
Maximum Ceasing Age	**70**	65	65	65	70
Medical 2nd Opinion Service	**No**	Yes	Yes	No	Yes
Minimum Benefit	**€5,200 per annum**	€12,000 per annum	No minimum	€5,000 per annum	€5,000 per annum
Minimum Ceasing Age	**55**	55	55	55	55
Minimum Term	**5 years**	5 years	5 years	5 years	5 years
Non-paid Employment Cover	**No**	Yes	No	No	No
Own Occupation Cover	**Yes**	Yes	Yes	Yes	Yes
Pension Payment	**No**	No	Yes	No	No
Personal Accident Cover	**No**	Yes	No	No	No
Proportionate Benefit	**Yes**	Yes	Yes	Yes	Yes
R (Escalation in Claim) €	**3%**	3%	5%	3%	3%
R (Overseas Treatment Plan) €	**No**	Yes	No	No	No
Rehabilitation Benefit	**Yes**	Yes	Yes	Yes	Yes
Relapsed (Linked) Benefit	**Yes**	Yes	Yes	Yes	Yes
Residency	**Yes**	Yes	Yes	Yes	Yes
Review Period	**5 years**	No	5 years	No	No
Reviewable Premium	**Yes**	No	Yes	No	No
Terminal Illness Benefit	**No**	No	No	Yes	Yes
Unemployment Cover	**Yes**	Yes	No	Yes	Yes

Remains					
Waiver of Premium	**Yes**	Yes	Yes	Yes	Yes

Back to Work Benefit

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	With New Ireland if the insured receives income protection payments for 1 year or more and returns to work, New Ireland will pay 50% of their monthly income protection payments in month 1 and 25% of the monthly income protection payment in month 2 as a rehabilitation benefit. May only be claimed once in a before expiry age is reached. Not payable if before a client returns to work and they have been in receipt of a proportionate benefit from New Ireland
Royal London	With Royal London on returning to work after disability of at least 1 year, Royal London will pay 75% of the benefit in the first month of returning, 50% in month 2 and then 25% in month 3. A client must have been receiving the original benefit for at least 1 year and can only be claimed once during your policy term

Benefit/Premium Indexation

Aviva Life & Pensions	Aviva Life & Pensions offer a benefit index of 3% and a premium index of 3.5%
Friends First	Friends First offer a benefit of 3% and a premium index of 3.5%
Irish Life	Irish Life offer a benefit index of 5% &a premium index relevant to CPI
New Ireland	New Ireland offer a benefit index of 3% and a premium index of 3%
Royal London	Royal London offer a benefit index of 3% and a premium index of 3.5%. With Royal London, indexation option &escalation in claim must be selected together.

Change of Occupation

Aviva Life & Pensions	Aviva Life & Pensions will not change or amend premiums or benefit should a policyholder change occupation during the plan
Friends First	Friends First will continue to cover a client if they change jobs, regardless of what their new job entails. If a client is made redundant they may continue with the plan while they are looking for another job. However, they cannot claim benefit while unemployed
Irish Life	With Irish Life you must notify them if you change occupation as the policyholder will need to set up a new plan.
New Ireland	With New Ireland there is no stipulation as to cancellation or amendment of cover if a policyholder changes jobs whilst insured
Royal London	With Royal London they do not need to be notified and any change in occupation will not affect the original terms of the contract or the premium

Confirmed Income Option

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit

New Ireland	New Ireland are the only company to offer this benefit. This is the option to have an income financially underwritten at the application stage, guaranteeing that the benefit that would be paid in the event of a claim will be the benefit that the client has been paying premiums for
Royal London	Royal London do not offer this benefit

Continuation Option

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	With New Ireland, if employment status changes during the policy term, there is an option to transfer or continue the policy under the employers name, i.e. option to switch into executive income protection and subject to conditions
Royal London	Royal London do not offer this benefit

Deferral Period

Aviva Life & Pensions	Minimum deferral period with Aviva Life & Pensions is 4 weeks. Aviva Life & Pensions must be notified of any claim arising at least 50% way through the deferral period, i.e. for 4 week deferral, must notify 2 weeks from the start of illness/injury
Friends First	Minimum deferral period with Friends First is 13 weeks
Irish Life	Minimum deferral period with Irish Life is 13 weeks. Claim must be submitted no later than 8 weeks after illness or injury for 13 week deferral, 16 weeks for 26 week deferral, and 30 weeks after 52 week deferral
New Ireland	Minimum deferral period with New Ireland is 8 weeks. New Ireland must be notified of a claim within 4 weeks of illness or disability regardless of deferral period
Royal London	Minimum deferral period with Royal London is 4 weeks. Royal London will allow two deferral periods within one plan. Therefore a certain level of benefit will be payable after period one and then another after the expiry of period two. This can impact upon the way that additional benefits are paid

Guaranteed Increase

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	With Friends First, this allows the policyholder the option to increase their main benefits under the contract by 20% of the original amount every third anniversary without further medical evidence. The premium will be revised accordingly at the time. This option may be exercised up to five times. If the increase is declined more than once when offered, it will not be offered again. Benefit not restricted by life events
Irish Life	With Irish Life the policy holder can top up their income insurance benefit by 20% without having to give Irish Life any extra evidence of health, job, residence or past-times. Client can choose to top up their cover five times, however the top up limit of 20% is always based on the original amount of cover. If they do not choose to increase their cover on two occasions when Irish Life offer the chance to top up, they will not offer the top-up again. A policyholder cannot top up within five years of the end date of their plan; after the 15th anniversary of the plan; during a period of disability which lasts a week or more; within six months of a period of disability; or while the client is receiving any benefit under their income insurance plan
New Ireland	With New Ireland the policy holder can increase their cover by 20% of the original cover amount every 3 years. No evidence of health will be required. The maximum total increase over the policy is 100% of the original cover amount. Forfeited if refused on two consecutive occasions
Royal London	With Royal London the insured is provided with the option to increase their cover by 20% every three years. Option is removed from the policy if decline twice consecutively. Maximum increase of 100% of the original cover over the lifetime of the plan

Guaranteed Premium

Aviva Life & Pensions	Guaranteed premium is available with Aviva Life & Pensions
Friends First	Guaranteed premium is available with Friends First
Irish Life	Guaranteed premium is available with Irish Life
New Ireland	Guaranteed premium is available with New Ireland
Royal London	Guaranteed premium is available with Royal London

Hospital Cash

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	With Friends First the client receives an income if they are in hospital for more than seven days during the deferred period. This income is equal to 1/365th of the annual benefit for each complete day they remain in hospital. This benefit will cease on the earlier of the 91st day spent in hospital or the end of the deferred period
Irish Life	With Irish Life the client receives an income if they are in hospital for more than seven days during the deferred period. This income is equal to 1/365th of the annual benefit for each complete day they remain in hospital. This benefit will cease on the earlier of the 91st day spent in hospital or the end of the deferred period
New Ireland	With New Ireland If the insured is an in-patient in hospital for more than 7 days after the date of disability and before the end of the deferral period, the insured will receive the equivalent of 1 day's income (1/365th) for each day spent in hospital. Payments will be made for up to 90 days for any one continuous stay in hospital. If the insured has more than one stay in hospital, the company will pay you for up to 365 days in total. This benefit will cease after a total of 365 days payments have been made. Benefit can be linked without 7 day deferral if re-admitted within 7 days
Royal London	With Royal London after the date of disability and before the date of deferral, if the insured is admitted to hospital for a period of longer than 7 days, after day 7 a daily benefit of 1/365th of their annual income protection benefit will be paid. The benefit shall be paid for no longer than 90 days and no more than 365 daily payments will be paid out over the lifetime of a plan. If re-admitted within 7 days from being discharged hospital cash deferral period will be waivered

Maximum Age at Entry

Aviva Life & Pensions	Maximum age at entry with Aviva Life & Pensions is 59
Friends First	Maximum age at entry with Friends First is 59
Irish Life	Maximum age at entry with Irish Life is 54
New Ireland	Maximum age at entry with New Ireland is 59
Royal London	Maximum age at entry with Royal London is 59

Maximum Benefit

Aviva Life & Pensions	Maximum benefit with Aviva Life & Pensions is capped at 75% of €250,000
Friends First	Maximum benefit with Friends First is capped at 75% of €350,000 of earnings (excluding benefit in kind) less state illness benefit, if applicable, subject to a maximum of €262,500 per annum
Irish Life	Maximum benefit with Irish Life is capped at 75% of €250,000
New Ireland	Maximum benefit with New Ireland is capped at 75% of €333,000
Royal London	Maximum benefit with Royal London is capped at 75% of €250,000

Maximum Ceasing Age

Aviva Life & Pensions	Maximum ceasing age with Aviva is 65
Friends First	Maximum ceasing age with Friends First is 70
Irish Life	Maximum ceasing age with Irish Life is 65
New Ireland	Maximum ceasing age with New Ireland is 65
Royal London	Maximum ceasing age with Royal London is 70

Medical 2nd Opinion Service

Aviva Life & Pensions	Aviva Life & Pensions offer the Best Doctors Benefit. Best Doctors offers a second medical opinion service by drawing on the knowledge of medical experts. If a client has access to Best Doctors and is diagnosed with a significant medical condition, a client can call Best Doctors and a medical specialist will review their diagnosis and treatment. The client will then be guided through the medical process. Eligible clients can contact Best Doctors at any point during the life of their policy and the service may be used as often as need be during this time. As long as they have an active policy there is no limit to the use of Best Doctors. Aviva Life & Pensions may withdraw this service at any time.
Friends First	Friends First do not offer a medical 2nd opinion
Irish Life	Irish Life offer Life Care. Life Care from Irish Life contains three benefits. MedCare is a medical second opinion service available from MediGuide. NurseCare is a 24/7 helpline connecting a client with a nurse through two services, these are NurseAssist 24/7 and Women’s Health Centre. ClaimCare is a dedicated claims handler. ClaimCare also allows for three counselling sessions for next of kin with the Clanwilliam Institute. Irish Life cannot guarantee the ongoing availability of the MediGuide service to their customers and this service may be withdrawn or change in the future.
New Ireland	New Ireland do not offer a medical 2nd opinion
Royal London	Royal London offer the Helping Hand benefit. Helping Hand offers one-to-one personal support from Red Arc which includes; the provision of bereavement counsellors, speech and language therapists, oncology nurses, physiotherapy, face to face second medical opinion, cardiac rehabilitation support, complementary therapies, massages and reflexology. The service can be amended or withdrawn at any time.

Minimum Benefit

Aviva Life & Pensions	Minimum benefit with Aviva Life & Pensions is €12,000 per annum
Friends First	Minimum benefit with Friends First is €5,200 per annum
Irish Life	There is no minimum benefit amount with Irish Life
New Ireland	Minimum benefit with New Ireland is €5,000 per annum
Royal London	Minimum benefit with Royal London is €5,000 per annum

Minimum Ceasing Age

Aviva Life & Pensions	Minimum ceasing age with Aviva Life & Pensions is 55
Friends First	Minimum ceasing age with Friends First is 55
Irish Life	Minimum ceasing age with Irish Life is 55
New Ireland	Minimum ceasing age with New Ireland is 55
Royal London	Minimum ceasing age with Royal London is 55

Minimum Term

Aviva Life & Pensions	Minimum term with Aviva Life & Pensions is 5 years
Friends First	Minimum term with Friends First is 5 years
Irish Life	Minimum term with Irish Life is 5 years
New Ireland	Minimum term with New Ireland is 5 years
Royal London	Minimum term with Royal London is 5 years

Non-paid Employment Cover

Aviva Life & Pensions	Aviva Life & Pensions will provide a benefit of €15,000 per annum to unpaid homemakers and full time carers. For homemakers working tasks applied. Indexation can also be applied.
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland do not offer this benefit
Royal London	Royal London do not offer this benefit

Own Occupation Cover

Aviva Life & Pensions	Aviva Life & Pensions automatically offer this benefit
Friends First	Friends First automatically offer this benefit
Irish Life	Irish Life automatically offer this benefit
New Ireland	New Ireland automatically offer this benefit
Royal London	Royal London automatically offer this benefit

Pension Payment

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	With Irish Life if you are making payments into an Irish Life pension plan you can choose to use the income protection plan to protect those payments
New Ireland	New Ireland do not offer this benefit
Royal London	Royal London do not offer this benefit

Personal Accident Cover

Aviva Life & Pensions	Aviva Life & Pensions are the only company to offer this benefit. Aviva will pay the benefit amount below for bodily injury resulting in temporary total disablement from attending to a person's usual business or occupation. Bodily injury means injury resulting directly from an accident caused by external violent and visible means. Benefits will be payable weekly in

	arrears for a period not exceeding 24 weeks from the 3rd week after the date on which disablement commences until the 26th week or until earlier recovery, death, retirement or return to work. No benefit will be payable in respect of the first two weeks of disablement, disablement occurring after commencement of income protection cover, disablement occurring prior to completion of the application form for income protection or disablement occurring more than 90 days after completion of an application form for income protection. The benefit amount of €250 per week is payable to the applicant, less any other personal accident cover, to which the applicant is entitled to claim. A client will not be eligible for free personal accident cover unless your occupation qualifies for inclusion under Avivas occupational classes 1,2 and 3.
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland do not offer this benefit
Royal London	Royal London do not offer this benefit

Proportionate Benefit

Aviva Life & Pensions	With Aviva Life & Pensions this does not apply to working task occupations. If, in agreement with Aviva Life & Pensions, the life assured agrees to return to different occupation to their own occupation a reduced/proportionate benefit will be paid
Friends First	With Friends First the policyholder may be entitled to a proportionate benefit in a situation where that policyholder does not qualify for full disability benefit because the policyholder is not completely disabled by reason of sickness or accident to fully carry out their normal occupation, and is able to do part of their normal occupation resulting in a loss of income; or the policyholder is totally disabled from following their normal occupation but the policyholder is doing a different occupation for profit, reward or remuneration resulting in a loss of income
Irish Life	With Irish Life if, after a period when the client is being paid incapacity benefit, they return to work part-time or to a lower-paid job, Irish Life will still pay part of the benefit if they are satisfied that you are still not able to do your normal job. Benefit may be reduced by the earnings received from the clients new occupation
New Ireland	With New Ireland if after a period of disability the insured returns to work on a reduced part time basis, and in the opinion of New Ireland's CMO they cannot resume his normal occupation, a proportionate benefit of any reduced earnings will be calculated and paid
Royal London	With Royal London if the life assured returns to work after a period of disability and is on reduced income, Royal London will pay a proportionate or reduced amount in respect of the lost earnings. Also paid if the life assured pursues an alternative occupation on a lower paid basis

R (Escalation in Claim) €

Aviva Life & Pensions	The escalation in claim with Aviva Life & Pensions is 3%
Friends First	The escalation in claim with Friends First is 3%
Irish Life	The escalation in claim with Irish Life is 5%
New Ireland	The escalation in claim with New Ireland is 3%. This is automatic when premium indexation is selected.
Royal London	The escalation in claim with Royal London is 3%

R (Overseas Treatment Plan) €

Aviva Life & Pensions	Rider Benefit | Overseas Treatment Plan is an additional product feature, provided by Aviva Life & Pensions Ireland, and in partnership with Best Doctors®, which provides the option of treatment abroad. It will pay a pre-determined daily cash amount in the event of diagnosis with a covered condition. The policy will also pay for applicable travel and expenses for the policyholder and a companion. The cost of this additional option, if chosen, is an extra €12.50 per month. Children are included automatically under Overseas Treatment Plan without any underwriting, whilst a spouse is required to apply for their own cover. Overseas Treatment Plan provides cover for the treatment of serious illnesses - cancer and neuro-surgery. These can apply where your client is considering overseas treatment options.Those who are covered are; • The insured • Any child or adopted child, up to age 21 of the insured or their spouse, partner or civil partner, or any child for whom the insured or their spouse, partner or civil partner are the legal guardian. The life insured must be resident in the

	Republic of Ireland and they must remain resident throughout the term of this policy.The amount of the premium may be reviewed each policy year. Unless changed (increased or decreased) on the policy anniversary, the premium will remain unchanged until the next policy anniversary. The maximum duration for which payment will be made across all claims for a particular life insured is 60 days.
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland do not provide this benefit
Royal London	Royal London do not offer this benefit

Rehabilitation Benefit

Aviva Life & Pensions	The Aviva Life & Pensions rehabilitation benefit is categorised differently to other insurers. If while full benefit amount is in payment, the life assured with the agreement of Aviva Life & Pensions goes back to work in his/her normal occupation on a reduced basis, Aviva Life & Pensions will, subject to and in accordance with the terms in condition 4, pay to the client a benefit in the amount of the rehabilitation benefit amount provided that the following have been satisfied. (a) because of illness or injury the life assured us totally unable to carry out the essential duties of his/her normal occupation on an unreduced basis. (b) The earnings of the life assured from working on a reduced basis is less than his/her income before disability. (c)The reduction in the earnings of the life assured is or continues to be solely as a result of the original disability
Friends First	With Friends First the tailored rehabilitation and exercise programmes can be designed if needed or appropriate to the type of injury suffered. This increases the level of strength and functioning of the injured area. The objective is to assist clients in continuing with their normal everyday activities in as much as possible
Irish Life	Irish Life may require the life assured, whilst in claim, to undergo medical rehabilitation or to partake in a career change programme to rehabilitate the life assured back into the work force. Benefits may cease to be paid if the life assured refused to agree
New Ireland	New Ireland will provide access to professional help and support such as counselling, re-training or physiotherapy
Royal London	Provided through the 'Helping Hand' service.

Relapsed (Linked) Benefit

Aviva Life & Pensions	With Aviva Life & Pensions, if a life assured returns to work after a claim but relapses within six months from the same illness, and disability has been confirmed by Aviva Life & Pensions, the deferral period will not apply. However, if it occurs after six months it will be treated like a new claim and full deferral period will apply
Friends First	With Friends First if you return to work but find that, within the next 6 months, you are no longer able to continue working due to the same illness or disability then Friends First will recommence your benefit without the need for a further waiting period (provided the medical evidence supports this)
Irish Life	With Irish Life if a life assured returns to work after a period of incapacity, and within six months becomes incapacitated again from the same illness or injury, Irish Life will restart the incapacity payment again without deferral as a continuation for the original period
New Ireland	With New Ireland if the insured suffers a relapse of the illness or injury within six months of the cessation of the previous benefit the deferral period will be waived
Royal London	With Royal London if the insured suffers a relapse of the illness or injury within six months of the cessation of the previous benefit the deferral period will be waived

Residency

Aviva Life & Pensions	A benefit already in payment will cease after 13 weeks of a Life Assured commencing to reside outside the territorial limits prior to the expiry of that 13 weeks or Aviva have given their prior written agreement to an extension. THe term territorial limits menas Western Europe, Australia, Canada, Hong Kong, New Zealand, Singapore, South Africa, United Arab Emirates or United States of America.

Friends First	The Insured may travel or reside anywhere in the world but entitlement to Benefit whilst he is travelling or residing outside the member States of the European Union as at the Commencement Date will be restricted to a maximum of 13 weeks in any period of one year subject to an overall limit of 39 weeks in total. Within the European Union, Friends First reserve the right to reduce the benefit paid out on claim proportionately if the Insured resides in any country in the EU other than Ireland, by the ratio of the comparative price levels published annually by Eurostat (the Statistical Office of the European Union) or another suitable or equivalent statistic if that is no longer published. In addition, Friends First will reserve the right to require that a claimant return to Ireland to undergo an independent medical examination or other assessment if this is deemed necessary by the Chief Medical Officer of Friends First during assessment of the inception or continuance of their claim.
Irish Life	Irish Life will only pay normal incapacity benefit if you live in Ireland or the United Kingdom for tax purposes. If at the time of a claim for incapacity you are living outside of Ireland or the United Kingdom, Irish Life will only pay incapacity benefit for up to 13 weeks in any one year. Irish Life will not pay more than 39 weeks in total over the lifetime of the plan.
New Ireland	If a claim arises while you are residing or travelling outside of Ireland or the UK &is admitted by the company then the income protection benefit or essential activities benefit New Ireland will only be payable for a maximum of 133 weeks in any 12 month period or for 39 weeks in total over the lifetime of the policy. Continuation of the relevant benefit payment subject to the insured returning to reside in Ireland or the UK.
Royal London	If a claim arises while the Life Assured is residing or travelling outside of Ireland or the United Kingdom and is admitted by Royal London, then the Income Protection Benefit or Essential Activities Benefit will only be payable for a maximum of 13 weeks in any 12 month period or for 39 weeks in total over the lifetime of the policy. In addition, Royal London may require that the Life Assured undergoes an independent medical examination or other assessment in either the European Union or North America if this is deemed reasonably necessary by Royal London’s Chief Medical Officer during assessment of the admittance or continuance of the claim.

Review Period

Aviva Life & Pensions	Aviva do not offer this benefit
Friends First	The review period with Friends First is 5 years
Irish Life	The review period with Irish Life is 5 years
New Ireland	New Ireland do not offer this benefit
Royal London	Royal London do not offer this benefit

Reviewable Premium

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Reviewable premium is available with Friends First
Irish Life	Reviewable premium is available with Irish Life
New Ireland	New Ireland do not offer this benefit
Royal London	Royal London do not offer this benefit

Terminal Illness Benefit

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	With New Ireland the essential activities benefit of €15,000 per annum will be paid in the event that the life assured satisfies the severe personal criteria which is being diagnosed with a terminal illness with only 12 months to live or the permanent or irreversible loss of sight

Royal London	With Royal London, a policyholder can claim their income protection if they have been diagnosed with a terminal illness and have less than 12 months to live, the benefit will be paid immediately

Unemployment Cover Remains

Aviva Life & Pensions	With Aviva Life & Pensions, if a policyholder becomes unemployed you may reduce their benefit down to the minimum €12,000 and a reduced premium. If they become employed again within 12 months they can re-instate the cover without underwriting. If it is after 12 months full underwriting will apply. In a period of unemployment definition of disability will revert to working tasks
Friends First	With Friends First, if the policyholder becomes unemployed, they may suspend payment of premiums on their policy for a period not to exceed 12 months. At the end of that 12 month period, the policyholder may reinstate their policy, without the need to provide further medical evidence, for an increase in premium of 6% on the previous level.
Irish Life	Irish Life do not offer this benefit
New Ireland	With New Ireland if the insured becomes unemployed, New Ireland will maintain the client on cover under their 'Essential Activities Benefit' for up to €15,000 a year payable in the event of extreme disability. If a policyholder notifies New Ireland of being unemployed they will reduce the premium to reflect the lower cost of this benefit. If the policy holder returns to work within twelve months, cover will be reinstated at original amounts without needing to supply medical evidence. Subject to 'Individual personal activity criteria'
Royal London	With Royal London if the insured is deemed to be no longer working and also satisfied a number of criteria set out by Royal London, they will be in a position to avail of the Essential Activities Benefit. That is such that the income protection benefit will revert to an amount of €15,000 per annum. If the insured returns to work after 12 months they may re-instate their original plan without evidence of health

Waiver of Premium

Aviva Life & Pensions	With Aviva Life & Pensions, a client does not have to pay any premiums while the benefit is being paid to them
Friends First	With Friends First, a client does not have to pay any premiums while the benefit is being paid to them
Irish Life	With Irish Life, a client does not have to pay any premiums while the benefit is being paid to them
New Ireland	With New Ireland, a client does not have to pay any premiums while the benefit is being paid to them
Royal London	With Royal London, the client does not have to pay any premiums while their benefit is being paid to them

Full Product Feature Analysis:

	Aviva Life & Pensions	Friends First	Irish Life	New Ireland	Royal London
Back to Work Benefit	No	No	No	Yes	Yes
Benefit/Premium Indexation	3%/3.5%	3%/3.5%	5%/Relevant	3%/3%	3%/3.5%
Change of Occupation	Yes	Yes	Yes	Yes	Yes
Confirmed Income Option	No	No	No	Yes	No
Continuation Option	No	No	No	Yes	No
Deferral Period	4 weeks	13 weeks	13 weeks	8 weeks	4 weeks
Guaranteed Increase	No	Yes	Yes	Yes	Yes
Guaranteed Premium	Yes	Yes	Yes	Yes	Yes
Hospital Cash	No	Yes	Yes	Yes	Yes
Maximum Age at Entry	59	59	54	59	59
Maximum Benefit	75% of €250,000	75% of €350,000	75% of €250,000	75% of €333,000	75% of €250,000
Maximum Ceasing Age	65	70	65	65	70
Medical 2nd Opinion Service	Yes	No	Yes	No	Yes
Minimum Benefit	€12,000 per annum	€5,200 per annum	No minimum	€5,000 per annum	€5,000 per annum
Minimum Ceasing Age	55	55	55	55	55
Minimum Term	5 years	5 years	5 years	5 years	5 years
Non-paid Employment Cover	Yes	No	No	No	No
Own Occupation Cover	Yes	Yes	Yes	Yes	Yes
Pension Payment	No	No	Yes	No	No
Personal Accident Cover	Yes	No	No	No	No
Proportionate Benefit	Yes	Yes	Yes	Yes	Yes
R (Escalation in Claim) €	3%	3%	5%	3%	3%
R (Overseas Treatment Plan) €	Yes	No	No	No	No
Rehabilitation Benefit	Yes	Yes	Yes	Yes	Yes
Relapsed (Linked) Benefit	Yes	Yes	Yes	Yes	Yes
Residency	Yes	Yes	Yes	Yes	Yes
Review Period	No	5 years	5 years	No	No
Reviewable Premium	No	Yes	Yes	No	No
Terminal Illness Benefit	No	No	No	Yes	Yes
Unemployment Cover Remains	Yes	Yes	No	Yes	Yes
Waiver of Premium	Yes	Yes	Yes	Yes	Yes

ClearChoice™ certifies that this report represents the most current information it had available to it as of the above date.

Advisor Signature	Client Signature
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Date	Date
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