Global Life & Finance Ltd

WHOLE OF LIFE

- ✓ Friends First
- ✓ Irish Life
- ✓ Royal London
- ✓ Zurich Life

Customer:	Global Life &Finance Ltd
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Date:	11/03/2017

	Friends First	Irish Life	Royal London	Zurich Life
Advanced payment of Specified Illness	**Yes**	No	No	No
Benefit/Premium Indexation	**5%/5%**	5%/8%	3%/4.5%	3%/4.5%
Children's Cover	**€5,000**	€6,000	No	No
Children's Hospital Cash	**Yes**	No	No	No
Children's Specified Illness	**€20,000**	No	No	No
Guaranteed Insurability	**Yes**	Yes	Yes	Yes
Guaranteed Premium	**No**	Yes	Yes	Yes
Hospital Cash Benefit	**Yes**	No	No	No
Life Changes Option	**No**	No	Yes	No
Maximum Age of Entry	**64**	74	74	74
Maximum Age of Expiry	**N/A**	N/A	N/A	N/A
Maximum Cover	**€5 million**	€10 million	€2 million	N/A
Medical 2nd Opinion Service	**No**	Yes	Yes	No
Minimum age at entry	**18**	18	18	45
Minimum Premium	**€25 per month**	€15 per month	€15 per month	€10 per month
Optional Reduction	**No**	Yes	Yes	No
Overseas Surgery Benefit	**€7,000**	No	No	No
Personal Accident Benefit €	**Yes**	No	No	No
Policy Review	**Yes**	No	No	No
Premium Holiday	**Yes**	No	No	No
Reinstatement Clause	**No**	Yes	Yes	Yes
Section 72	**No**	Yes	Yes	Yes
Specified illness	**Yes**	No	No	No
Surgical Cash Benefit €	**Yes**	No	No	No
Temporary Accidental Death Benefit	**No**	Yes	No	Yes
Terminal Illness	**Yes**	Yes	Yes	Yes
Total &Permanent Disability €	**Yes**	No	No	No
Unit Linked	**Yes**	No	No	No
Waiver of Premium €	**Yes**	No	No	Yes

Advanced payment of Specified Illness

Friends First	Friends First are the only company to provide this benefit. Friends First will pay 50% of the specified illness sum assured in advance in the following circumstances. If a consultant physician confirms in writing that a life assured needs aorta surgery, coronary artery by-pass surgery, heart valve and structural surgery or a major organ transplant and they receive confirmation that the life assured is on the official waiting list of a public or private hospital in Ireland or the UK. Friends First will pay 10% of the specified illness sum assured in advance if the life assured has received angioplasty treatment in accordance with their angioplasty definition. If a policyholder receives 50% of the benefit in advance, Friends First will reduce the specified illness sum assured by 50% and if the policyholder receives 10% of the benefit in advance Friends First will reduce the specified illness sum assured for that life assured by 10%. If the specified illness benefit is an accelerated benefit Friends First will also decrease the life cover sum assured for that life assured by 50% or 10% depending on the benefit paid
Irish Life	Irish Life do not provide this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit

Benefit/Premium Indexation

Friends First	This benefit only applies if shown on a policy schedule. If a policy schedule shows that the policyholder has chosen to index link their premiums, Friends First will increase the main benefits on each anniversary of the policy start date in line with the Consumer Price Index. If the Consumer Price Index stops being published, Friends First will decide the rate of increase to be used and write to tell the policyholder. If the Consumer Price Index has risen by more than 10% Friends First may limit the increase in the life cover sum assured to a rate not less than 10%. If the Consumer Price Index has risen by less than 5% Friends First may increase the Life cover sum assured by a higher rate but not by more than 5%. If a policyholder refuses this option for 2 consecutive years, Friends First will not offer it to a policyholder again.
Irish Life	Irish Life offer a benefit index of 5% &a premium index of 8%
Royal London	Royal London offer a benefit index of 3% and a premium index of 4.5%
Zurich Life	Zurich Life offer a benefit index of 3% &a premium index of 4.5%

Children's Cover

Friends First	Friends First provide this benefit. All children between the ages of 30 days &18 years or 21 years if in full time education are covered for a benefit of €5,000 or 10% of the total of all life cover sums assured, whichever is lower.
Irish Life	Irish Life provide this benefit. Irish Life also automatically cover each of your children under 21 for €6,000 life cover for as long as you are covered. During the first six months, Irish Life only cover them for accidental death. Irish Life will only pay one claim for each child no matter how many plans a person has with them.
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit

Children's Hospital Cash

Friends First	Friends First are the only company to provide this benefit. This benefit only applies if referred to in the policy schedule. This benefit covers all children between the ages of 1 and 18 years. Friends First will pay €30 for each 24 hours of a childs stay in hospital as long as their stay lasts for at least 72 consecutive hours (3 days). Friends First will not pay children's hospital cash benefit if the child's illness was a direct result of a medical condition that was known to have existed before the child became eligible for cover.

Irish Life	Irish Life do not provide this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit

Children's Specified Illness

Friends First	Friends First are the only company to provide this benefit. This benefit covers all children between the ages of 1 and 18 years. The benefit will be €20,000 or 50% of the total of all specified illness sums assured, whichever is lower. Child must survive for 14 days after being diagnosed as suffering from any of the specified illness's listed.
Irish Life	Irish Life do not provide this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit

Guaranteed Insurability

Friends First	Friends First offer this benefit. This condition will not apply if any life assured has been accepted on special terms. If a life assured gets married, gives birth, legally adopts a child or takes out a new mortgage for his or her main residence, that life assured can increase his or her life cover sum assured by up to 25% (up to €30,000) without having to provide further evidence of health. A policyholder can use this option more than once up to a maximum increase of 100% of the original sum assured of €120,000 whichever is less. A policyholder must inform Friends First within 3 months of the special event and provide any evidence they need.
Irish Life	Irish Life offer this benefit. A client can increase their life cover benefit by: • 50% of the original benefit amount at the start date of your plan; or • € 100,000; Whichever is lower. A client can take advantage of this option after any of the following life events: • A person get's married or enter into a registered civil partnership; • The birth (or adoption) of a child. • An increase in CAT liability. A person can find more information on CAT on www.revenue.ie There are certain exclusions which apply to this option which all should be aware of: • This option will end on the 65th birthday of the relevant life assured (if the basis of cover is single life or dual life) and on the 65th birthday of the older life assured (if the basis of cover is either joint-life first-death or joint-life second-death). • A client can only take advantage of this option twice. • The plan or cover must not have already ended as a result of missed payments or a benefit event happening. • Irish Life will offer a client a new whole-of-life plan with a guaranteed payment, assuming Irish Life have this type of product available at that time. The cost of the new plan will be based on the terms which apply at that time. •Irish Life will issue the new plan with a benefit equal to the amount of the increase under their normal terms which apply at the time a client decides to take advantage of this option. • Any special conditions which are attached to this plan will apply to the new plan (for example, if you are classed as a smoker on the existing plan, a client will be classed as a smoker on the new plan). • A client must apply in writing before the expiry date of the benefit. • This option will not apply to the new plan. • If the client has reduced their benefit amounts, the option will be based on their current or original benefits, whichever is lower. • A client must apply to take advantage of this option within three months of one of the events listed above happening. • If the client's responsibility to pay more CAT is due to the removal of any tax exemption on existing assets being removed, Irish Life will not class this as a special event.
Royal London	Royal London offer this benefit. The maximum increase in cover for any one event is limited to the lesser of: 50% of the relevant original level of cover; or €100,000. The maximum total increase in cover for all events over the duration of the policy is limited to the lesser of: the relevant original level of cover; or €200,000. If the form of cover is Joint Life, the maximum limits apply to the joint levels of cover for both Lives Assured and not individually. If the form of cover is Dual Life, the maximum limits apply separately to each Life Assured's level of cover. In addition, if you have more than one policy with Royal London, these limits apply in aggregate across all of these polices and not separately to each of them. Event that will let you avail of this option are; The marriage of a Life Assured; The birth or legal adoption of a child by a Life Assured; An increase in capital acquisitions tax liability relating to the Life Assured's estate due solely to: – the receipt of an inheritance; – an increase in value of the estate due to inflation, stock market movements or interest paid on savings or a salary increase; – an increase in tax rates or change in tax bands/ Must be aged under 65 to avail of this option
Zurich Life	Zurich Life Offer this benefit. At any stage during the term of this policy up until age 65, the client has the option to increase the life sum insured on their policy for a life insured, without the need to supply further medical evidence, on the occurrence of any of the following special events: The birth or legal adoption of a child by that life insured; The marriage or registered civil partnership of that life insured; and an increase in the Capital Acquisitions Tax liability relating to the life insured's estate due to: the receipt of an inheritance; An increase in value of the estate due to inflation, stock market movements or interest paid on savings or a salary increase; An increase in Capital Acquisitions Tax rates or reduction in the thresholds for Capital Acquisitions Tax. An increase in the Capital Acquisitions Tax liability due to the removal of any tax exemption on existing assets is excluded from the special events detailed in the above. If the basis of cover is dual life, a client may exercise this option in respect of each life insured separately. On any one special event, the increase in the life sum insured under this option cannot exceed 50% of the life sum insured shown on the policy certificate. Over the

	whole of life, the total increase in the life sum insured cannot exceed the life sum insured shown on the policy certificate. The total increase in the sum insured on all a person's policies with Zurich Life under this option cannot exceed €100,000 on any one special event or €200,000 over the whole of their life. Also with Zurich, at any stage during the term of your policy, apart from the restrictions detailed, you have the option to increase or add Life Cover to your policy for a Life Insured, without the need to supply further medical evidence, on the occurrence of any of the following special events: • the birth or legal adoption of a child by that Life Insured; • the marriage or registered civil partnership of that Life Insured; and • where the Life Insured gains approval for a new mortgage or increase in an existing mortgage and subsequently draws down these funds. 3. If the Basis of Cover is Dual Life, you may exercise this option in respect of each Life Insured separately. 4. On any one special event, the Life Cover Sum Insured under this option cannot exceed 200% of the appropriate Specified Illness Sum Insured shown on your Policy Certificate. Over the term of your policy, the total increase in the Life Cover Sum Insured cannot exceed 400% of the appropriate Specified Illness Sum Insured shown on your Policy Certificate. The total increase in your Life Sums Insured on all your policies with Zurich Life under this option and the Guaranteed Insurability Option cannot exceed €100,000 on any one special event or €200,000 over the term of your policy.

Guaranteed Premium

Friends First	Friends First do not provide a guaranteed premium
Irish Life	Irish Life provide a guaranteed premium
Royal London	Royal London provide a guaranteed premium
Zurich Life	Zurich Life provide a guaranteed premium

Hospital Cash Benefit

Friends First	Friends First are the only company to provide this benefit. This benefit only applies if referred to in the policy schedule. If the policyholder has cover under Hospital Cash Plan A Friends First will pay the benefit for each 24 hours of a stay in hospital after the first 168 consecutive hours (7 days). If the client has cover under hospital cash plan B Friends First will pay the benefit for each 24 hours of a stay in hospital after the first 72 consecutive hours (3 days).
Irish Life	Irish Life do not provide this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit

Life Changes Option

Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
Royal London	This benefit only applies if it shows on the policy schedule .If the Life Changes Option applies and you have paid Premiums and the policy remains in force for at least 15 years, you can decide to stop paying Premiums and choose between 2 options, as follows: Option 1 – Protected Cover The policy is made paid-up, but a reduced benefit becomes payable, OR Option 2 – Protected Cashback The policy ceases and you can take an immediate cash sum. If you stop paying Premiums after 15 years and you fail to exercise an option, Option 1 shall apply. Option 1 – Protected Cover Under Option 1, the reduced benefit is calculated by multiplying the original cover amount by the proportion represented by the aggregate number of months for which the Premiums have been paid divided by the aggregate number of whole months from the Policy Start Date to the Premium Expiry Date. Protected Cover amount = Original cover amount x aggregate number of months Premiums have been paid/ aggregate number of whole months from the Policy Start Date to the Premium Expiry Date. The relevant original cover amount used in the calculation will be the amount as shown in the Policy Schedule (or, if lower, by any subsequent Endorsement). Where the cover amount has increased since the Policy Start Date as a result of Indexation (as explained in Section 6) or under the Guaranteed Insurability Option (as explained in Section 8), the reduced benefit shall be the aggregate of separate calculations for each layer of cover amount (rather than one calculation from the Policy Start Date to the Premium Expiry Date.) Option 2 – Protected Cashback Under Option 2, the cash sum is calculated as 70% of all Premiums paid to date on the policy (excluding any Taxes), subject to a maximum value of 90% of the protected cover calculated in accordance with Option 1. If cover is on a Dual Life basis, a relevant cash sum is calculated for each life separately reflecting the Premium charged for each life, subject to a maximum value of 90% of the protected cover calculated for each life respectively. The total cash sum to apply will be the aggregate of these two calculations. If you decide to take the immediate cash sum the policy will cease and you can never reinstate cover on this policy.
Zurich Life	Zurich do not offer this benefit

Maximum Age of Entry

Friends First	Maximum age at entry with Friends First is 64
Irish Life	Maximum age at entry with Irish Life is 74
Royal London	Maximum age at entry with Royal London is 74
Zurich Life	Maximum age at entry with Zurich Life is 74

Maximum Age of Expiry

Friends First	There is no maximum age of expiry with Friends First
Irish Life	There is no maximum age of expiry with Irish Life
Royal London	There is no maximum age of expiry with Royal London
Zurich Life	There is no maximum age of expiry with Zurich Life

Maximum Cover

Friends First	The maximum cover Friends First provide is €5 million or €3.5 million if the policy is indexing
Irish Life	The maximum cover Irish Life provides is €10 million for Level cover &€5 million for indexing cover.
Royal London	Royal London have stated that the maximum amount of cover allowed is €2 million
Zurich Life	There is no set maximum amount of cover a client can take out with a Zurich Guaranteed WOL policy. Any amounts of Life Cover applied for over 1 million euro will be subject to financial underwriting.

Medical 2nd Opinion Service

Friends First	Friends First do not provide a 2nd medical opinion service
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.
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.
Zurich Life	Zurich Life do not provide a 2nd medical opinion service

Minimum age at entry

Friends First	The minimum age at entry with Friends First is 18
Irish Life	The minimum age at entry with Irish Life is 18

Royal London	The minimum age at entry with Royal London is 18
Zurich Life	The minimum age at entry with Zurich Life is 45

Minimum Premium

Friends First	The minimum premium with Friends First is €25 per month
Irish Life	The minimum premium with Irish Life is €15 per month
Royal London	The minimum premium with Royal London is €15
Zurich Life	The minimum premium with Zurich Life is €10 per month

Optional Reduction

Friends First	Friends First do not offer this benefit
Irish Life	Irish Life provide this benefit. If a plan has not ended, a policyholder can request to reduce their cover. However, for their plan to continue, the life assured must always have life cover of at least €1,000. If a policyholder has taken out this plan for the purposes of paying inheritance tax due when the life (or lives) assured dies and this plan has been approved by the Revenue Commissioners under Section 72 of CAT Consolidation Act 2003, it is not possible to reduce the benefit amounts at any stage.
Royal London	Royal London offer this benefit. If a policyholder needs to decrease the benefit amount, they may do so at any time provided they give Royal London prior written notification. The decrease will be effective from the next Premium due date falling after the receipt of notification or where possible, such earlier date as specified by Royal London (the “effective date”). Indexation and the Guaranteed Insurability Option will both cease on the effective date of any Benefit reduction and/or Premium reduction if Sections 6.4 and 8.1 apply(please see Royal London T&Cs). If you have taken out this policy under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003 reducing your Benefit amount could cause your policy to lose its Section 72 status.
Zurich Life	Zurich Life do not provide this benefit.

Overseas Surgery Benefit

Friends First	Friends First are the only company to provide this benefit. Friends First will pay a policyholder €7,000 in addition to the specified illness benefit if a consultant physician or surgeon confirms to them that a life assured, or child between 1 &18 years of age, requires an immediately necessary surgical procedure or operation, arising from one of the specified illnesses for which he or she is covered, which cannot be performed in any hospital in Ireland.
Irish Life	Irish Life do not provide this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit

Personal Accident Benefit €

Friends First	Friends First are the only company to offer this benefit. This benefit will only apply if shown on the policy schedule. Friends First will only pay this benefit if, before age 60, a life assured is continuously and totally disabled, because of physical injury caused solely through accidental means, from doing the substantial and material duties of the paid work done during the 6 months before the disability. The life assured must not be carrying out any other paid work at the time of claiming disability. The benefit will be equal to the selected benefit amount or 50% of the life assured's normal weekly earnings at the time of making the claim, whichever is less. Friends First will not pay any benefit for the first 4 weeks of disability. Friends First will pay the benefit every 4 weeks for the period of disability up to a maximum of 52 weeks
Irish Life	Irish Life do not offer this benefit

Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not offer this benefit

Policy Review

Friends First	Friends First are the only company that will review a policy. Reviews happen on the 10th anniversary of the policy start date. Every 5th anniversary after that and before the 70th anniversary of the older life assured. Every anniversary after that. Friends First will also review the policy after they pay life cover, specified illness benefit or total &permanent disability benefit and they will deduct any exit tax payable on encashment and pay the policyholder the net proceeds
Irish Life	Irish Life do not provide a policy review
Royal London	Royal London do not provide a policy review
Zurich Life	Zurich Life do not provide a policy review

Premium Holiday

Friends First	Friends First are the only company to provide a premium holiday
Irish Life	Irish Life do not provide the ability to take a premium holiday
Royal London	Royal London do not provide the ability to take a premium holiday
Zurich Life	Zurich Life do not provide the ability to take a premium holiday

Reinstatement Clause

Friends First	Friends First do not offer this benefit
Irish Life	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 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). After Month 3 a Declaration of health is required.
Royal London	A policyholder or their legal representatives have the right to pay the unpaid premiums due on the policy within 12 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). After one Month a Declaration of health is required.
Zurich Life	With Zurich Life, a policyholder or policyholder's 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).

Section 72

Friends First	Friends First do not offer this benefit
Irish Life	Irish Life will allow a policyholder to use their Whole of Life policy as a Section 72 to offset against an inheritance tax bill
Royal London	Royal London will allow a policyholder to use their Whole of Life policy as a section 72 to offset against an inheritance tax bill
Zurich Life	Zurich Life will allow a policyholder to use their Whole of Life policy as a Section 72 to offset against an inheritance tax bill

Specified illness

Friends First	Friends First are the only company to provide this option
Irish Life	Irish Life do not provide this option
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this option

Surgical Cash Benefit €

Friends First	Friends First are the only company to provide this benefit.
Irish Life	Irish Life do not provide this benefit.
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not provide this benefit.

Temporary Accidental Death Benefit

Friends First	Friends First do not offer this benefit
Irish Life	Irish Life offer this temporary benefit. This is a temporary automatic benefit, available when taking out life cover. Irish Life will pay the death benefit (to a maximum of €150,000) if the client dies as a result of an accident. It covers a policyholder from the time Irish Life receive their filled-in application form, until any one of the following happens: • Irish Life accept the application; •Irish Life offer special terms; • Irish Life refuse an application; • Irish Life postpone an application; or • 30 days have passed; whichever is earlier
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life offer this temporary benefit. This is an automatic additional benefit in respect of a life insured. As soon as Zurich Life receives the fully completed application form accompanied by a valid direct debit mandate or premium cheque, a client will automatically be covered for accidental death benefit free of charge whilst their application is being considered. Max payment of €150,000 of Life Cover

Terminal Illness

Friends First	Friends First provide this benefit only if specified illness is an accelerated benefit. This benefit applies if the policyholder has an advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and Friends First chief medical officer, the life expectancy is no greater than 12 months.
Irish Life	Irish Life provide this benefit. If the policyholder is diagnosed as having a terminal illness, Irish Life will pay the benefit straight away. A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and Irish Life's chief medical officer, is highly likely to lead to a death within 12 months. However, if a policyolder takes out this plan on a joint life, second death basis, the terminal illness benefit applies when the first person has died, and the second person becomes terminally ill.
Royal London	This is an automatic additional benefit in respect of a life insured. A definite diagnosis by the attending Consultant and Royal London's Chief Medical Officer of an illness that satisfies both of the following: the illness either has no known cure or has progressed to the point where it cannot be cured; and in the opinion of both the attending Consultant and the Chief Medical Officer the illness is expected to lead to death within 12 months. For the avoidance of doubt, any reference to Terminal Illness shall be construed strictly in accordance with the above definition.
Zurich Life	Zurich Life provide this benefit. This is an automatic additional benefit in respect of a life insured. Where the basis of cover is single life or joint life first death, on proof of the diagnosis of a terminal illness of a life insured after the start date, Zurich Life will pay the Life sum insured in force at the date of diagnosis of the terminal illness. The policy will then cease, and Zurich Life will have no further liability under the policy. Where the basis of cover is joint life second death, on

	proof of the death of one of the lives insured after the start date and the diagnosis of a terminal illness of the surviving life insured after the start date, Zurich Life will pay the relevant life sum insured in force at the date of diagnosis of the terminal illness. The policy will then cease, and Zurich Life will have no further liability under the policy. Where the basis of cover is dual life, on proof of the diagnosis of a terminal illness of a life insured after the start date, Zurich Life will pay the relevant life sum insured in force at the date of diagnosis of the terminal illness. No further benefits will then be payable in respect of that life insured.

Total &Permanent Disability €

Friends First	Friends First offer this benefit. If the policy includes Total &Permanent Disability the list of specified illnesses will also include Total &Permanent Disability. Up to age 60; Disabled will depend on whether a person has chosen the "own work" or "quality of life" definition. Own Work Disabled will mean that a life assured is permanently unable to do his or her usual job because of sickness or injury. By "usual job" Friends First mean the substantial and material duties of the paid work done by the life assured during the 6 months immediately before he or she became disabled.However, if a life assured has not been in paid work for at least 12 months before becoming disabled Friends First will use the "quality of life" definition instead. Quality of Life; Disabled will mean that the life assured has either suffered a mental illness which has not responded to treatment, which requires continuous psychotropic medication, professional psychiatric supervision and care, and which results in persistent severe mental dysfunctioning or has permanently lost the ability to do two or more of the following activities: Walking - Walk for more than 200 metres, on a level surface with a walking stick or other aid, without stopping or severe discomfort. Dexterity - Manipulate small objects e.g. pen, pencil - ability to write. Lifting &carrying - Pick up, with either hand, a 1kg weight from table height and carry it for 5 metres. Hearing - Hear, while using a hearing aid, well enough to understand someone speaking a common language in a normal voice in a quiet room. Speaking - Be understood by other people when speaking in a common language in a quiet room. Vision - Se well enough, when using glasses, contact lenses or other aids, to read a large print book. By large Friends First mean 16 point typeface. After age 60 Disabled will mean the life assured has permanently lost the ability to do three or more of the following activities without the assistance of another person or persons. Washing - Washing in a bath or shower(including getting into or out of the bath or shower) or wash satisfactory by other means. Dressing - Putting on, taking off, fastening and unfastening all clothes and if necessary any braces, artificial limbs or other surgical appliances. Feeding - Feeding oneself once food has been prepared and made available. Toileting - Using the toilet or otherwise managing bowel and bladder functions so as to maintain a satisfactory level of personal hygiene. Transferring - Moving from a bed to an upright chair or wheelchair or vice versa. Friends First will not pay any benefit unless disability has continued without interruption for six months in a row or for any longer period Friends First may reasonably decide to be sure that the disability is permanent
Irish Life	Irish Life do not offer this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not offer this benefit

Unit Linked

Friends First	Friends First's Whole of Life policy is unit linked
Irish Life	Irish Life do not provide a unit linked whole of life policy
Royal London	Royal London do not provide a unit linked Whole of Life policy
Zurich Life	Zurich Life do not provide a unit linked whole of life policy

Waiver of Premium €

Friends First	Friends First offer this benefit. This benefit only applies if referred to in the policy schedule. After any period of disability, redundancy or bankruptcy that lasts more than 6 months Friends First will pay the premiums and continue to allocate units to the policy. This benefit will only apply if the life assured was in full time paid work(requiring at least 16 hours per week) before becoming disabled or unemployed. This benefit will end on the life assured's 60th birthday or if they make their policy paid up. While Friends First are paying the premiums they will cancel any indexation option which applies to a policy. However, when the benefit stops the policyholder can start the indexation again and also increase their main benefits to the amount that they would have reached had indexation continued. To make this increase a policyholder will have to increase their premiums.
Irish Life	Irish Life do not offer this benefit
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life offer this benefit. On proof that the relevant life insured has been disabled for a period of 26 weeks, Zurich

	Life shall waive the appropriate premium under this policy, subject to the specific restrictions.

Full Product Feature Analysis:

	Friends First	Irish Life	Royal London	Zurich Life
Advanced payment of Specified Illness	Yes	No	No	No
Benefit/Premium Indexation	5%/5%	5%/8%	3%/4.5%	3%/4.5%
Children's Cover	€5,000	€6,000	No	No
Children's Hospital Cash	Yes	No	No	No
Children's Specified Illness	€20,000	No	No	No
Guaranteed Insurability	Yes	Yes	Yes	Yes
Guaranteed Premium	No	Yes	Yes	Yes
Hospital Cash Benefit	Yes	No	No	No
Life Changes Option	No	No	Yes	No
Maximum Age of Entry	64	74	74	74
Maximum Age of Expiry	N/A	N/A	N/A	N/A
Maximum Cover	€5 million	€10 million	€2 million	N/A
Medical 2nd Opinion Service	No	Yes	Yes	No
Minimum age at entry	18	18	18	45
Minimum Premium	€25 per month	€15 per month	€15 per month	€10 per month
Optional Reduction	No	Yes	Yes	No
Overseas Surgery Benefit	€7,000	No	No	No
Personal Accident Benefit €	Yes	No	No	No
Policy Review	Yes	No	No	No
Premium Holiday	Yes	No	No	No
Reinstatement Clause	No	Yes	Yes	Yes
Section 72	No	Yes	Yes	Yes
Specified illness	Yes	No	No	No
Surgical Cash Benefit €	Yes	No	No	No
Temporary Accidental Death Benefit	No	Yes	No	Yes
Terminal Illness	Yes	Yes	Yes	Yes
Total &Permanent Disability €	Yes	No	No	No
Unit Linked	Yes	No	No	No
Waiver of Premium €	Yes	No	No	Yes

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

Advisor Signature

Date

Client Signature

Date
