



WHY NOT TALK TO US ABOUT GROUP RISK BENEFITS?

More Irish companies choose Irish Life as their insurance partner than any other insurance company.* We have been investing and innovating in the corporate market for over 30 years so we have the experience that you expect from your business partners.

A typical employee benefits plan would include risk benefits such as death in service and income protection. The reality is that some people will die prematurely, or may have prolonged periods of illness during their working life, making this cover an essential part of any employee benefit package. We also provide dependant's pension death in service benefit, to provide for someone who is financially dependent on the scheme member for the ordinary necessities of life (eg living expenses).

Occasionally employers may include Specified Illness cover. This pays a lump sum in the event of a specific illness being diagnosed.

HERE ARE JUST SOME OF THE REASONS WHY YOU SHOULD CONSIDER IRISH LIFE CORPORATE BUSINESS

1. COMMITMENT TO INNOVATION

We were the first to introduce enhanced underwriting initiatives such as **Once and Done** and **Freedom Plan** to the market. For further information, please refer to the Group Risk Guide included in this pack.

Irish Life is the first insurer to offer an integrated Group Life and Health insurance arrangement to employers.

2. LARGEST PROVIDER*

You benefit from our scale and depth of investments and have peace of mind that your decision has been replicated by many of the top multi-national and best Irish domestic firms.

3. IN-HOUSE KNOWLEDGE

All the claims management knowledge and ability is in house, with a highly trained and very experienced staff of 40.

4. REHABILITATION SERVICES

We have a full range of rehabilitation services fully funded by Irish Life that aim to help employees get back to work.

5. RATED NUMBER 1

Irish Life Corporate Business has been consistently rated number 1 in the Millward Brown Broker Survey of independent financial advisers for over 10 years.

6. SECURITY AND CONFIDENCE

Irish Life is now part of the Great-West Lifeco Group of companies. This means, we are part of a very large, Canadian owned financial group with an AA Standard & Poors Rating.

WHY GROUP RISK?

1. NON-MEDICAL LIMITS

The non-medical limit is the maximum sum assured that we will underwrite on an individual without seeking medical evidence, and is confirmed in a quote we prepare for you. This means that on joining a group risk scheme, a member will be automatically insured up to this limit without having to complete any health questionnaire or undergo a medical examination. This significantly reduces the burden of underwriting for the member. Non-medical limits are available for schemes with 4 or more lives but do not apply to members over the scheme normal retirement age.

2. GEOGRAPHICAL SPREAD OF HEALTH CLAIMS ADVISERS AND MEDICAL SPECIALISTS

We have access to a number of independent specialist medical examiners around the country.

3. UNIT RATES

The unit rate is held for three years (unless there is a membership or benefit change) – it's easy for you to plan your costs each year.

4. EARLY INTERVENTION SERVICE

Irish Life doesn't just pay the claim when an employee is on Income Protection. We offer guidance and advice on returning employees to work and assisting with a range of rehabilitation services.

5. VALUE FOR MONEY

Group Risk is significantly cheaper to provide than individual term cover. There are no additional premium loadings charged for for smoker status and no additional costs applied after medical underwriting. The price quoted will be priced subject to salary roll changes.

For further information, please see our Group Risk Guide, available on our website www.irishlifecorporatebusiness.ie



Information correct as at August 2016.

CONTACT US

PHONE: 01 704 20 00

FAX: 01 704 19 05

E-MAIL: code@irishlife.ie

WEBSITE: www.irishlifecorporatebusiness.ie

WRITE TO: Irish Life Assurance plc,
Lower Abbey Street, Dublin 1

Please Note: Every effort has been made to ensure that the information in this publication is accurate at the time of going to print. Irish Life Assurance plc accepts no responsibility for any liability incurred or loss suffered as a consequence of relying on any matter published in or omitted from this publication. Readers are recommended to take qualified advice before acting on any of the matters covered.

Irish Life Assurance plc is regulated by the Central Bank of Ireland. In the interest of customer service we may record and monitor calls. Irish Life Assurance plc, Registered in Ireland number 152576, Vat number 9F55923G. For more up-to-date information, see www.irishlifecorporatebusiness.ie.

