

IMO Life Cover Group Scheme

Protect your family.

Having the right life cover in place avoids the risk of great financial uncertainty and hardship for your loved ones in the event of your death. You choose the level of cover you want depending on your age and circumstances.



Accidental Death Cover

You can choose to add on Accidental Death Cover. This doubles the benefit paid to your loved ones in the event of an accidental death. Therefore, on accidental death a total death benefit of €300,000 is payable for each unit of cover.

Level of cover depending on age of entrant

Age	Cover that can be taken out
up to 50	One unit (€150,000) up to a maximum of ten units (€1,500,000)
51 to 54	One unit (€150,000) up to a maximum of two units (€300,000)
55 to 69	You cannot increase your cover (other than indexing) but you may continue with your level of cover up until your 70th birthday

Life Insurance Claims

The circumstances and background to a life insurance claim will always call for a sympathetic and diplomatic attitude. The IMO Financial Services team and Zurich Life work together to make the process as simple as possible. Our claims team is trained to deal with sensitive situations and to give due care and attention to all claims. In some cases, the family of the deceased will deal with the claim. In other cases, a solicitor may look after the settling of the claim.

Benefits

- Life Cover can protect your family from a substantial financial burden.
- Your benefit can be indexed, so your cover and premium will increase by 5% each year. This ensures that the amount of cover keeps pace with your growing needs.
- You can choose a level of cover to suit your needs.
- You may be eligible for tax relief on the premiums paid at your highest rate of tax.
- You are covered up until your 70th birthday.
- If you decide to work abroad, your cover can continue as long as you keep paying your premiums.
- You can increase your cover without further underwriting following certain major life events such as the birth of a child, marriage/civil partnership or becoming a GP or Registrar.

Please see overleaf for example and more details.

Helping Members - the numbers speak for themselves!

There are over 1600 individuals covered under the IMO schemes.

To date, the IMO Group Schemes have paid out



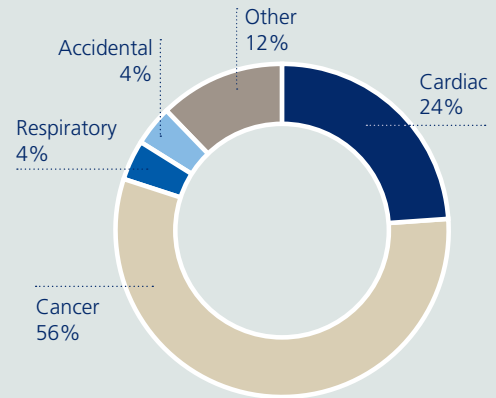
and in Life Cover Benefit

The Scheme has paid



100% of Group Life claims have so far been accepted.
(This is much higher than the industry norm.)

IMO Group Life claims



Source: Zurich Life, March 2016.

This chart refers to claims where the cause of death is known over the past 10 years.

Example of Life Cover Required

Once-off costs

Debt (not covered by Mortgage Protection)	€200,000
Loans	€20,000
Other (e.g credit card)	€10,000

Living Expenses

Annual cost of family living	€36,000
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Residual Annual Income

Your partners annual salary	€0
Social Welfare Benefit	€16,521
Other	€0
Annual Income Shortfall	€19,479
How long will this annual income need to be met?	20 years

Disposable Assets

Bank/credit Union deposits	€30,000
Value of other assets that can be sold	€10,000

Life Cover needed

For once-off costs	€230,000
For ongoing costs	€389,580
Existing life insurance cover (including death in service)	€100,000
Disposable Assets	€40,000
Additional life cover needed	€479,580

Cover is more affordable than you think

There are many factors which influence the cost of Life Cover, including your age, health and the amount of cover you require.

However, with the potential benefit of tax relief, the cost of life cover is significantly reduced.

IMO Financial Services – the financial experts for the medical profession

IMO FS specialise in providing

- pensions
- protection
- wealth management
- mortgage services

for the medical profession. Set up by Doctors, for Doctors, in 1993 with the sole aim of helping IMO members manage their finances, the company has gone from strength to strength.

IMO FS provides financial advice to thousands of medical professionals. We are also happy to help you make a claim.

Call us today on 01 661 8299
or email imofs@imo.ie



These schemes are organised by Fitzserv Consultants Ltd. t/a IMO Financial Services, for members of the IMO and are underwritten by Zurich Life Assurance plc.

Fitzserv Consultants Ltd. t/a IMO Financial Services is regulated by the Central Bank of Ireland.

All the IMO Group Risk schemes are governed by the terms and conditions of their respective policy documents issued by Zurich Life to the IMO / Trustees. In the event of any difference of interpretation between the above description and the terms and conditions of the policy, the latter will prevail.

Note: The rates applying to all of these schemes are subject to review every three years. The next three yearly review is 01/01/2019.

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The information contained herein is based on Zurich Life's understanding of current Revenue practice as at March 2016 and may change in the future.

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

Intended for distribution within the Republic of Ireland.