



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.



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.
- 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.
- Your benefit can be indexed in which case your premium will increase by 5% per annum. You can opt out of indexation..

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



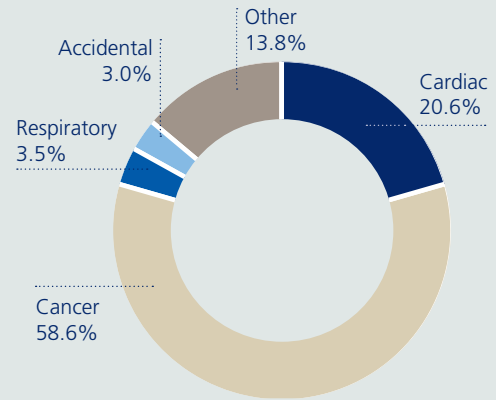
and in Life Cover Benefit

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, November 2018

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

Example of Life Cover Required

Doctor with salary of €80,000, married, spouse not working, children aged 12 and 7.

Once-off costs

Loans	€20,000
Other (e.g credit card)	€5,000

Living Expenses

Annual cost of family living	€38,000
------------------------------	---------

Residual Annual Income

Your partners annual salary	€0
Social Welfare Benefit	€17,249
Other	€0
Annual Income Shortfall	€20,751
How long will this annual income need to be met?	20 years

Life Cover needed

For once-off costs	€25,000
For ongoing costs	€415,020
Existing life insurance cover (including death in service)	€100,000
Disposable Assets	€0
Additional life cover needed	€340,020

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 for over 25 years

IMO FS specialise in providing

- pensions
- wealth management
- protection
- 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.

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



IMO
FINANCIAL SERVICES



ZURICH

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 01/01/2022.

GR: 3312 Print Ref: ZURL LSA 405 1018

Zurich Life Assurance plc

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

Telephone: 01 283 1301 Fax: 01 283 1578

Website: www.zurich.ie

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at November 2018 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.