IMO FINANCIAL SERVICES

ZURICH

Why safeguarding your GMS pension contributions matters

Have you ever wondered what you would do if you suddenly became ill and couldn't work? For many GPs they have income protection in place that will support them through to their retirement. But what is often overlooked is that the GMS (General Medical Services) Superannuation Plan will cease paying your pension contributions if you suffer a long term disablement or illness. This will lead to a shortfall in your pension fund at retirement, if you remain disabled and unable to return to work. Waiver of Premium is an insurance product designed to prevent this happening and safeguard your GMS pension.

Benefits

- ✓ Benefits are paid into the GMS superannuation fund to preserve your retirement benefits.
- ✓ You may be eligible for tax relief on the premiums paid.
- ✓ Premiums can be deducted through GMS capitation.

Bespoke product exclusively available through IMO Group Schemes

Over **€1.4 million** paid out in claims so far.

100%

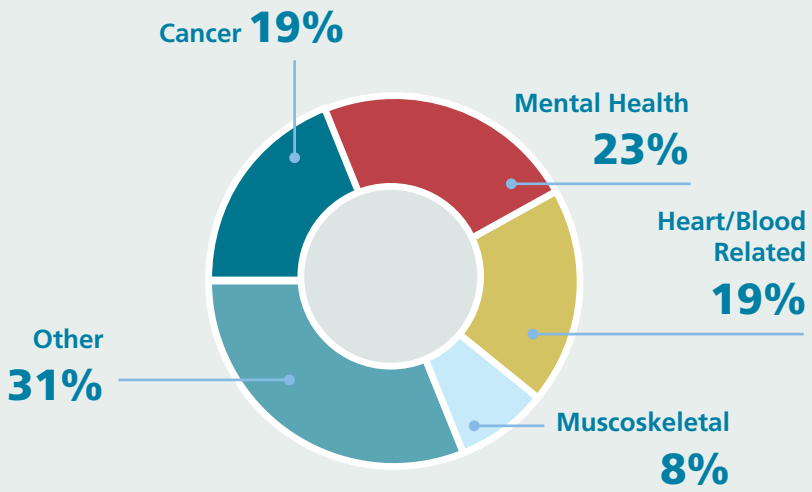
of Waiver of Premium claims have been paid out since the scheme commenced.

Average claim

€13,850

per year

IMO Waiver of Premium claims



Source: Zurich Life, May 2018

The cost of cover with the IMO Waiver of Premium scheme through Zurich has been negotiated as 3% of the monthly GMS superannuation contribution.

Cover is more affordable than you think!

A 35 year old member with a total GMS superannuation contribution of €8,000 per annum could get this cover for a cost of just €20 per month. And if you add in potential tax relief at 40%, the cost reduces to just €12 per month!

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

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