

Zurich Life have a rule for **convertible serious illness cover** which is: convertible serious illness cover is available up to the max age of 75 next birthday or 74 years of age.

In the quotation screenshot below the male life is 75 next birthday at the end of the 20 year term or 74 years of age, which on the face of it doesn't breach Zurich's max age limit of 75nb. However, Zurich have another rule which is: for convertible serious illness cover the age of the older life at end of policy term must be 1yr or greater from reaching 75 next birthday or 74 years of age.

So what we need to do is block convertible SIC quotes once the life reaches 75nb or 74 yrs of age. After the change, a red X will need to show in the quote scenario below stating **"Zurich max ANB is 75, however age of older life at end of policy term must be at least 1yr from 75Nb for convertible SIC policies to be issued"**.

Male, 54 years 3 months (01/01/1960) Non-Smoker, life cover €45,152, serious illness €22,562  
 Female, 45 years 9 months (22/06/1968), Non-Smoker, life cover €45,152, serious illness €22,562

For joint life quotes the first life benefit amounts are used for both lives.

Results - Life & Accelerated Serious Illness Cover (including 1% levy)						
3 critical warnings	Dual Life		Joint Life			
	Level	Convertible	Level	Convertible	Mortgage	Conv. Mort
Caledonian Life (eSP) (price pledge)	83.64	93.71	82.39	92.31	55.75	X
Zurich Life	72.62	78.34	70.86	76.44	X	X
Friends First	X	X	X	X	41.87	X
Aviva (price pledge)	81.88	X	78.77	X	X	X
Irish Life (price pledge)	87.66	95.77	X	X	52.13	56.81
New Ireland (price pledge)	X	X	X	X	X	X

**Plan Detail:**

20 year term, mortgage interest 6.00%, benefits and premiums not increasing. 1% levy included.

Research Report

Client Letter

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Statement of Suitability Letter

Statement of Suitability (Med)