



Executive Income Protection

**Income protection cover for
owner directors and key employees**



Why choose Aviva?

Around the world, Aviva plc, the parent company of Aviva Group Ireland plc, provides around 43 million customers with life insurance, savings and investment products.*

Aviva Group Ireland plc is Ireland's leading composite insurer for life, pensions, general and health insurance products.* Our aim is to provide an efficient and professional service through a range of channels such as Financial Brokers, financial institution partners and our website www.aviva.ie

We combine strong life insurance, general insurance and asset management businesses under one powerful brand. We are committed to serving our customers well in order to build a stronger, sustainable business and which makes a positive contribution to society.

*Source: Aviva plc, 30 June 2012



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Protecting your key assets

The most valuable asset in any business is the people – especially the key employees, whether they are owner directors or valued members of staff, who ensure that the business is successful and drive its future direction.

So what would happen if such a key employee was unable to work due to illness or injury? Most businesses would want to be able to continue paying a salary to such a valued member of the team, until they were well enough to return to work.

However, in reality, many businesses would be unable to afford to continue paying a salary indefinitely. If a key employee's absence was prolonged, there would come a time when the employer would have to face the awkward dilemma of when to stop paying them.

For the key employees of a business, a loss of income due to illness or injury could result in severe financial hardship. When life is going well, it's easy to take money for granted. It provides security. It pays the bills and takes care of our social life. It lets us enjoy our home, car, hobbies, sport, evenings out and holidays. In a nutshell, money is essential to our quality of life.

But how would a key employee survive if their income supply was cut off or reduced? What if the money suddenly dried up due to ill health or a serious injury?

Think of how quickly the bills would mount up and how quickly any savings would run out.

Relax with Executive Income Protection

An Executive Income Protection plan provides a cost effective way of protecting a key employee's income during long-term absence due to illness or injury. It allows an employer to continue paying them a salary, for as long as they are unable to work, without imposing extra financial burdens on the business at a time when they are already trying to cover the key employee's absence.



It won't happen to my business

The chance of a long-term illness affecting one of your key employees is probably greater than you think.

For example, a 35 year old has a one in six chance of being out of work for over six months at some stage in their working life*. That's the same odds as throwing a dice – and how many people do you know who'd stake their financial future on the throw of a dice?

And it's not just illness that can put someone out of work. It could be a traffic accident, a bad injury, or even just putting your back out while exercising.

Honestly, how could your key employee cope without an income?

The bottom line is that for the key employee there is a possibility of them receiving no income at some stage in their life. And for the vast majority of people, that could spell big financial trouble.

How long could you hope to continue paying them if they were off work for a long time - 3 months, 6 months, a year?

In the following pages, you'll find out how a monthly premium can give you the peace of mind of knowing that you will have the means to continue to pay a key employee if they are no longer able to work due to illness or injury.

* Source: Central Statistics Office, 2007

** Employee Absenteeism - A guide to managing absence, IBEC, 2011.



**Absenteeism
from work
costs Irish
business €1.5
billion per
annum
or €818 per
employee****

Michael's Story

Michael was an active husband and father of 3 children. His work as a financial controller brought him around the world to various plants and head offices over the years. He enjoyed playing tennis and was a particularly accomplished skier.

In 2005 Michael noticed a tingling in his feet, which he ignored for a number of months only to find that it would not go away. Over a number of months he visited his GP and underwent various tests for what was an irritation rather than a disability.

In early 2006 Michael's consultant finally broke the news that he was in the early stages of MS, and he painted a bleak picture for Michael's future. The progression of Michael's illness meant that he was eventually unable to perform the main duties of his job. Michael describes the following months as a dark place where thoughts of the life that lay ahead of him dominated his thinking.

After establishing that life had changed, Michael began to look at the possibilities and together with his family became more positive.

As a financial controller Michael was well organised regarding his financial and other affairs. When he started working in his early 20's he started a pension. His Financial Broker also spoke about Income Protection, which Michael opted for as an afterthought as the pension was his main concern.

On examining his finances, Michael discovered that a large portion of his income would be replaced by the income protection policy he took out as an afterthought so many years earlier.

Michael now pursues other interests and while the body is weak, his mind is still agile, allowing him to pursue studies in literature. The family's lifestyle has been altered by Michael's illness but not because his entire income has disappeared. His ability to continue to give the best to his wife and family is one of the positive aspects of Michael's story.

The person's name in this story has been changed at their request. This story is for illustrative purposes only and all claims are subject to medical and financial underwriting at the point of claim.

"Michael" received a gratuity for telling us his story.

What is Executive Income Protection?

Executive Income Protection safeguards your key assets – your people. It can be seen as **salary protection** – ensuring that you, as employer, still have the means to provide key staff with an income, even if they are unable to work.

In practice, when an insured member of staff is unable to work – and meets the policy claim criteria (as described later in this brochure) - Aviva would pay a monthly benefit to the employer, and the employer would use this monthly benefit to pay the key member of staff a salary.

Maintaining income payments

Executive Income Protection from Aviva provides the means for employers to continue paying an income to a key employee if they are unable to work due to illness or injury. It can mean that the small business owner is not faced with the dilemma of when to stop paying an employee's salary. Executive Income Protection from Aviva provides valuable cover, fully funded by the company.

The maximum benefit allowed is 75% of earnings*, less the personal rate of social welfare illness benefit (if applicable) subject to a maximum benefit of €250,000 p.a.

* Earnings means the key employee's income from employment excluding discretionary bonuses, dividends from the employer and overtime.

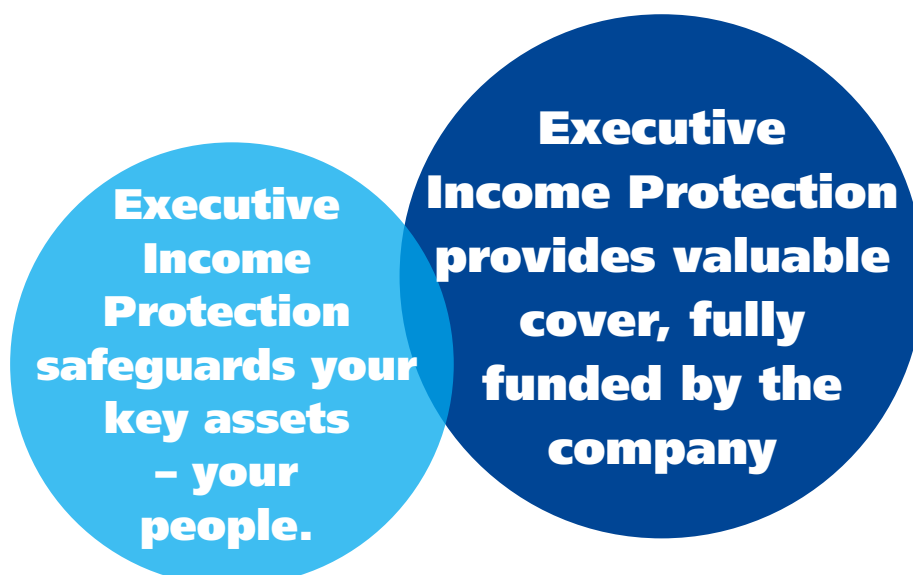
Protecting pension contributions

Protecting your key employees' salaries may only solve part of the problem. If you make employer pension contributions as part of your key employees' benefit package, then would you still be able to continue these payments indefinitely if the employee was absent from work for a long period of time? If you stop these payments, this would seriously affect your employees' retirement provision.

In addition to the Executive Income Protection benefit, we can also cover employer contributions to the employee's approved pension scheme. The maximum Pension Premium Protection Benefit is the lesser of 35% of the key employee's salary and €50,000 p.a. Please note that Pension Premium Protection is only available if taken out with Executive Income Protection benefit.

The employer owns the plan

The Executive Income Protection plan is owned by the employer. The premiums are paid by the employer and may qualify as a tax-deductible business expense. This makes it a very tax efficient way to insure the key employee's salary and employer pension contributions.



What are the key benefits of Executive Income Protection from Aviva?

For employers

- » Protect the income of directors and selected key employees
- » Option to protect employer pension premiums
- » Attract and retain high calibre employees by providing access to a best in class employee benefit
- » Manage the cost of absence for your business
- » Contributions to an Executive Income Protection plan may qualify as an allowable business expense for tax purposes
- » Provision of Executive Income Protection promotes greater loyalty from employees

For employees

- » Peace of mind if illness or injury means they cannot work resulting in a loss of income
- » Benefit in payment automatically protected against inflation
- » Best Doctors® second opinion medical service provided as standard
- » Need not be totally reliant on Social Welfare
- » The monthly premium will be paid by the employer and the employee should not be liable for Benefit in Kind on the premiums paid
- » If the employee is unable to return to work, the plan will continue to pay a benefit to the employer until the selected ceasing age (55, 60, or 65), should the employee continue to meet the policy claim criteria.
- » Can be tailored to complement the company's sick pay arrangements

Best Doctors® – a second medical opinion

If the insured employee is diagnosed with a serious illness, Executive Income Protection from Aviva provides the insured employee with access to Best Doctors – a leading medical knowledge company that has built up a worldwide database of over 50,000 of the world's top physicians.

At the insured employee's request, they can provide:

- A comprehensive review of their diagnosis and treatment without them having to leave home.
- Access to information from the most qualified specialists.
- A Best Doctors Nurse Care Manager who will collate all the information about their condition, submit it to the most appropriate expert – and keep them fully informed every step of the way.

Please refer to the Best Doctors Brochure for more information on this excellent service.

Aviva Life & Pensions Ireland Limited does not guarantee the ongoing availability of the Best Doctors service to its policyholders and may, at its sole discretion, withdraw access to the service at a month's notice. Policyholders will receive written notification if the Best Doctors service is withdrawn. Best Doctors is a registered trademark of Best Doctors, inc. in the United States and other countries.



Setting up your Executive Income Protection policy

The purpose of Executive Income Protection is to enable you as employer to continue to pay an income to a key employee who is unable to work due to illness or injury. In addition to salary, it is also possible to insure employer pension contributions.

Executive Income Protection from Aviva is flexible, allowing you to select your benefit level from a minimum of €12,000 p.a. up to 75% of the key employee's current earnings subject to a maximum of €250,000 p.a. In addition employer pension contributions of up to the lesser of 35% of salary, or €50,000 p.a., can also be insured.

When should benefits start and how long will they continue?

You can usually choose from a range of possible deferred periods, which means you can choose when you would like the policy to start paying out. This is the length of time between the date the key employee was no longer able to work due to the illness or injury and the date when you start

receiving benefits. This can be 4, 8, 13, 26 or 52 weeks. There are certain notification periods that are in place for different deferred periods. Please see page 11 for full details.

You will probably wish to start the benefits from when any sick pay finishes.

So if sick pay is paid for a maximum of 26 weeks, and if the claim is accepted, then you could choose the 26 weeks deferred period option and the benefit from your Executive Income Protection policy will start after this time.

Benefit will be paid to you as employer monthly in arrears, from the end of your deferred period until the insured employee no longer satisfies the definition of disability, recovers, retires, is made redundant, has their contract of employment terminated, dies or the policy ends (whichever comes first).

How long should cover last?

Cover is available up to age 55, 60 or 65 of the insured employee. This can be set up to match your key employee's planned retirement age.

**Your plan
can be set up
so the benefit
can be paid as
soon as sick
pay stops.**

What are you insuring yourself against, and what will we pay out for?

When you apply for Executive Income Protection from Aviva, we will assess the details of the key employee to be insured including occupation, medical history and any dangerous sports or pastimes undertaken. The person to be insured, or his or her GP may be asked to provide information on any past or current medical conditions.

We reserve the right to decline cover on any application.

At the heart of an executive income protection policy is the definition of disability – put simply, the inability to work because of illness or injury. If the insured employee is incapacitated and unable to work, and the claim is accepted, then the executive income protection policy will pay the employer a pre-determined benefit every month. The employer may then use this benefit to pay the insured employee a continuing salary. If Pension Premium Protection benefit has been included in the policy, the employer may use this benefit to continue making employer pension contributions in respect of the insured employee.

Definition of disability

We will define disability according to either “own occupation” or “work tasks” as confirmed by us. We will establish which of these definitions of disability applies to the insured employee at the start of the policy. In the event of a claim, the definition applied will be the basis on which a claim is assessed.

Own occupation

The own occupation definition of disability means that the insured employee is unable to carry out **the essential duties** of their normal job, and is not doing any other paid work. **Essential duties** are those duties that cannot be reasonably omitted without preventing the insured employee from carrying out their normal occupation.

We place occupations into four different categories or “classes” and each of these categories have different premium rates. You should consult your Financial Broker regarding these categories.

Work tasks

While in the majority of cases the definition of disability that will apply will be ‘own occupation’, in some occupations such as full time drivers, the ‘work tasks’ definition of disability will be applied. What this means is that we will pay a benefit if the insured employee is unable to perform at least three of the following tasks.

- Walking
- Rising/sitting
- Fine hand control
- Communication
- Eyesight
- Lifting and carrying

Further details in relation to our definitions of disability is available in your Policy Conditions. We suggest that you consult your Financial Broker regarding these definitions.

We're not in the business of keeping your key employees out of work

We recognise that most people would rather be working than being forced out of their normal working life by illness or injury. Which is why, after a claim has been in payment, we've got a whole range of benefits in place to help get the insured employee back to a normal working life as soon as possible.

Rehabilitation benefit*

Executive Income Protection from Aviva may pay a partial benefit if the insured employee returns to their original role at work, but in a reduced capacity, at a reduced salary. This benefit is payable for a maximum of twelve months.

Proportionate benefit*

And if the insured employee returns to work for the same employer but is forced to change job completely, working full-time but for a reduced salary, Executive Income Protection from Aviva may also pay a partial benefit.

Linked benefits

If the insured employee returns to work following a claim, but has to stop work again due to the same cause of illness or injury within six months of the end of the original claim, once disability has been established by us, the deferred period will not be reapplied and benefit payments will recommence immediately. However, any claim occurring more than six months after returning to work or any claim arising from a different cause will be considered separately and if accepted, will be subject to a new deferred period.

Recovery

When the insured employee returns to work after a claim, the benefit and premium under the policy will be reinstated. If indexation had been included in the policy at the time of the claim, then the benefit and premium will be adjusted to reflect any increases that would have been applied to the cover had the insured employee not been on claim. If indexation had not been included in the policy at the time of the claim, then the benefit and premium will revert to the level that applied at that time.

**Supporting evidence will be required for these benefits to apply. This benefit is not available if you have a 'work tasks' definition of disability.*



Executive Income Protection – the details

You can apply for Executive Income Protection from Aviva if you are an employer and you want to insure any of your key employees aged between 18 and 59 (please see the table below for full details).

You and the key employee will need to complete an application form, giving us some employer details and full details of the key employee's state of health, their occupation and any hazardous pastimes that they engage in – and it is possible that we may ask them to undergo a further medical examination at our expense.

Who can be insured...

Minimum age at entry:	18
Maximum age at entry:	59
Maximum cover expiry age:	65th birthday
Minimum term:	5 years
Maximum term:	47 years
Minimum sum assured:	€12,000 per annum
Maximum sum assured:*	€300,000 made up of
Income Protection Benefit:	€250,000 per annum and
Pension Premium Protection Benefit:	€50,000 per annum
Plan basis:	Life of another

**If applicable before indexation, please see page 13 for more details.*

Widest choice of deferred payment periods

At the start of the policy you decide when you want claim payments to commence. So if your company sick pay is for six months while an employee is ill, Executive Income Protection benefits could start when this period runs out. Executive Income Protection from Aviva can be deferred for 4, 8, 13, 26 or 52 weeks. The shorter your deferred period, the higher your premium will be.

Secondment abroad

Executive Income Protection from Aviva is valid worldwide. However, there are some countries where we will only pay benefit for up to 13 weeks while the insured employee resides there. Please see your Policy Conditions for a complete list of these countries.

Claims notifications for deferred periods

You should inform us as soon as possible when you want to make a claim. Please consult the table below outlining when you should send in your claim form, depending on your deferred period.

Deferred Period	After the insured employee becomes unable to work as a result of illness or injury you must notify us no later than
4 weeks	2 weeks
8 weeks	4 weeks
13 weeks	8 weeks
26 weeks	13 weeks
52 weeks	26 weeks

Please note that late notification of a claim will result in your deferred period commencing later, which will ultimately delay any payment of a claim. For further details please consult your Policy Conditions.

Top ups

Need more cover than your current policy provides? You can top up your policy to give additional cover, subject to a maximum income protection benefit of 75% of the insured employee's current earnings and in addition, a pension premium protection benefit of up to 35% of the insured employee's current earnings, if required (see page 5 for further details). Please note that top ups result in the creation of a new policy, which will be subject to the insured employee's age, state of health and pastimes at the time the additional cover commences. If the insured employee is accepted for cover you will be charged the rates applicable at that time.

**Back pain
and other
orthopaedic
claims accounted
for 31% of new
Aviva Income
Protection
claims in
2011**

*Source: Aviva Life & Pensions
Ireland Limited, 2012*

Increase in benefit during a claim

You can choose at outset whether the benefit paid to you in the event of a valid claim under your policy remains level or increases annually. If you select the option of increasing benefit, we will automatically increase your payment amount every year by 3% on the anniversary of the start date of your claim. You can select this option by ticking a box on the application form. There will be an additional charge for this option.

Waiver of Premium

You do not have to pay any premiums while benefit is being paid to you.

Non-smoker reward

Statistically, non-smokers generally enjoy better health. So, when you start your policy if the insured employee has not smoked any form of tobacco during the last 12 months we reward you with lower premiums than if the insured employee was a smoker.

Make sure you have the right cover

You should review your insured benefit with your Financial Broker on a regular basis to make sure that it accurately reflects the insured employee's current earnings. We will review these earnings at the time you make a claim. Be aware that if the insured employees' earnings decrease, the benefit paid in the event of a claim may be less than the insured benefit. You will need to let us know if earnings reduce so we can adjust the benefit and premium accordingly.

We will not refund premiums if you do not receive all of your benefit.

Maximum benefit

You can cover up to 75% of the insured employee's annual earnings, to a maximum of €250,000 p.a. before indexation, if applicable. In addition you can cover employer pension premium contributions to an approved pension arrangement in respect of the insured employee for the lesser of €50,000 p.a. and 35% of the insured's salary.

Please note that your benefit will be subject to Financial Evidence at time of claim as detailed on page 14.

Full and proper disclosure

It is extremely important that you make sure that the answers given within the application and when making a claim, by both you and the insured employee, are complete and accurate.

Non-disclosure may result in us declaring the policy invalid, amending the terms of your policy or the non-payment of a claim.

If the key employee is awaiting medical results

If the key employee to be insured is awaiting the results of medical tests, investigations, referrals or an operation, cover is likely to be postponed until these have been carried out and they return to their normal full time occupation.

However you should contact your Financial Broker if the impending surgery, referral, tests or investigation is trivial as cover may still be available. This is also the case if the key employee is currently off work, for any reason.

General exclusions that apply to the policy

No benefit will be payable if disability arises as a result of intentional self-injury, due to the influence of alcohol or drugs or as a result of participation in a criminal act. Benefit already in payment will cease after 13 weeks of the insured commencing to reside outside the Territorial Limits of the policy. The term "Territorial Limits" means Western Europe (Andorra, Austria, Belgium, Channel Islands, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Ireland, Isle of Man, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, the United Kingdom), Australia, Canada, Hong Kong, New Zealand, Singapore, South Africa, United Arab Emirates or United States of America.

Tax treatment of premiums and benefits

Tax relief may be available to the employer on premiums as an allowable business expense. A change to your tax or employment status may affect your eligibility to claim tax relief. It is the responsibility of the policy owner to claim tax relief. The tax treatment of benefits will depend on individual circumstances. Independent taxation advice should be sought, if required.

Changing circumstances

If the insured employee ceases to be employed by the company, or if the company goes into liquidation, cover will cease and no benefits will be payable under the policy. In such circumstances, you should contact Aviva immediately as any premiums paid after cover ceases will not be refunded.

If however, the company goes into liquidation while a benefit is already in payment under the policy, the income protection benefit will then be payable directly to the insured employee provided that they continue to meet the policy claim criteria. Payments will then be subject to deduction at source of Income Tax, PRSI and USC, as appropriate. However, any pension premium protection benefit which had been in payment at the time of liquidation would cease to be paid.

Your premiums

The cost of Executive Income Protection will depend on:

- **occupation:** the category into which the key employee's occupation falls.
- **choice of deferred period:** (please note that the shorter the deferred period, the higher the premium).
- **The amount of protection:** you decide how much you need.
- **The period of cover:** the longer the term of cover, the higher the cost.
- **sex:** the rates for men and women key employees are different for Executive Income Protection from Aviva.
- **age:** usually, the younger the key employee is, the less the cover will cost.
- **smoker status:** smokers cover costs more.
- **current state of health:** if the key employee already has a health problem, the cover will be more expensive.
- **lifestyle:** participation by the key employee in dangerous or extreme sports.

Any charges will be automatically included in the premiums.

Optional indexation of premiums - protecting your cover from the effects of inflation

With indexation, you have the option to increase your benefit by 3% each year, on the anniversary date of the policy. To meet the cost of these increases in the cover, your premiums will increase on each anniversary by 3.5%.

If you wish to select this valuable feature at the outset of your plan, just tick the box on the application. You also have the option to remove this feature on any anniversary of the policy. **If selected at outset, these automatic increases will continue each year** until the policy anniversary prior to the end date of the plan.

Guaranteed premiums

Your premium is guaranteed from the moment you take out your Executive Income Protection policy. So, no matter how many times a claim is made or how long you have the policy, the premium will remain the same. The only time we change the premium is if you select indexation to allow for inflation, which will also increase your benefit, or if you decide to decrease your insured benefit.

Life assurance premium levy

In accordance with the Stamp Duties Consolidation Act 1999 (as amended) a levy is payable on life assurance premiums (currently 1%). The premium you pay includes this levy.

Premium payments

Premiums are collected monthly and must be paid by direct debit. All premiums should be paid promptly – although we will allow up to 30 days of grace to cover the late payment of a premium. If a premium is delayed any longer, the plan will lapse and your cover will stop.

No cash-in value

Your Executive Income Protection plan does not acquire a cash-in value. So, at the end of your chosen term – or, if you stop paying the premiums earlier – your cover will stop and no payment will be made.

Reinstatement

If your Executive Income Protection lapses due to non-payment of premiums, you may reinstate it at any time within the following 6 months. This reinstatement will be subject to you providing us with satisfactory evidence of the insured employee's ongoing good health – and paying all the outstanding premiums.

How do I make a claim?

The most important stage of your Executive Income Protection policy is when you need to make a claim. So we've made every effort to make it as easy as possible.

1 Contact us

First, contact us as soon as possible. Different deferred periods require different notification periods (please see page 11); but to be on the safe side, contact us immediately on 01 898 7317.

2 Provide Proof of Claim

We will need medical and financial evidence to assess if the claim is valid.

Medical evidence

Medical evidence is required by us in order to prove disability of the insured employee under the terms of your policy. This may include reports from the insured employee's GP and/or any consultant that they may have been attending. We may also ask the insured to attend further medical tests and examinations (paid for by us). These could include (but are not limited to) X-rays; MRI scans; CT scans.

Financial evidence

In the event of a claim, the benefit insured will have to be financially justified. By this we mean we must receive evidence of the insured employee's current earnings and if applicable, employer pension contributions, to make sure that they justify the insured benefit payable to you under your policy. No greater amount than the benefit insured at the time of claim will be paid.

Income protection

We will evaluate average annual earnings from employment (excluding discretionary bonuses, employer dividends and overtime) for the 12 months immediately prior to the date that the insured employee ceases to be actively at work.

In addition, a deduction will be made for other income, including (if applicable) but not limited to, the personal rate of social welfare illness benefit (whether claimed or

not), other income protection benefit, earned income, sick pay or ill-health retirement income that the insured employee is still receiving during the claim or that you the employer are receiving in respect of the insured employee. No deduction will be made for investment income, rental income or pension income from previous employment, except where an ill-health early retirement benefit is being paid out.

For company directors, a further deduction will be made for dividend income from the employer that the insured employee is receiving during the claim, which is in excess of the average dividend received from the employer in the previous 36 consecutive months prior to disability.

Pension Premium Protection

Where a claim is made for pension premium protection benefit, we will evaluate employer pension contributions for the 12 months immediately prior to the date that the insured employee ceases to be actively at work. Deductions will be made for any other pension premium protection benefits to which the employer is entitled in respect of the insured pension contributions.

3 We pay your Executive Income Protection benefit

Once we have processed all the information you've given us and accepted your claim, we pay a monthly benefit to you in arrears from the end of the deferred period until the insured employee no longer satisfies the definition of disability, recovers, retires, is made redundant, has their contract of employment terminated, dies, or the policy ends (whichever comes first).

From the moment you receive payment and until your claim ends, we will not charge you any further premiums.

We also reserve the right to review claims in payment, both medically and financially, from time to time to ensure that they continue to meet the applicable definition of disability.

A commitment to quality service

Aviva is committed to the provision of the highest possible standards of customer service. However, if you are ever dissatisfied with any aspect of our service, do please let us know. We take all complaints very seriously – and aim to rectify any shortcomings as speedily as possible.

If you wish to complain about any aspect of the service you have received, please contact Aviva directly. If your complaint is not dealt with to your satisfaction, you may complain to:

Financial Services Ombudsman's Bureau

Address 3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Lo-call 1890 88 20 90
Fax (01) 662 0890
E-mail enquiries@financialombudsman.ie
Website www.financialombudsman.ie

Full details of the remit of the Financial Services Ombudsman's Bureau can be obtained directly from their office.

Copy documents

A copy of the policy schedule, conditions or any other information provided is available on request.

Replacing an existing policy

If you are thinking of starting Executive Income Protection to replace an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, you should ensure that you are fully aware of the financial consequences of replacing an existing policy. If you are in any doubt about this, please speak to your Financial Broker.

Ensuring the policy meets your needs

We only want you to have an **Executive Income Protection Plan** if you are satisfied that it is the right plan for you. So, shortly after the Executive Income Protection Plan has started, we will send you the full documentation governing the Plan. You will then have a cancellation period of 30 days from the date on which the plan documentation is issued to change your mind.

Study the documents – and, if you would like to cancel the arrangement, simply return the documents and a signed notice of cancellation to:

The Customer Services Manager, Aviva Life & Pensions Ireland Limited, One Park Place, Hatch Street, Dublin 2.

We will cancel the Executive Income Protection Plan and return all the money you have paid.

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Aviva Life & Pensions Ireland Limited, December 2012.



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