**NEW DETAILS BELOW** - for Best Advice & Adviserplus term quote pages <u>and</u> the research reports for both sites (see text at bottom of page). **NOTE: text in red is the old format** 

## Information on New Ireland Price Pledge

### **Applies To**

- Mortgage Protection
- Level Term Assurance and Convertible Term Assurance
- Single, dual and joint life first death cases, non-smokers and smokers
- Life-only, Life with Specified Illness and Stand-alone Specified Illness
- Rider benefits: Hospital Cash & Accident Benefit

### Limitations

- Maximum sum assured of €1,500,000
- Does not apply to Indexing Term Assurance
- Does not apply to Mortgage Protection where an assumed interest rate of less than 6% is used.
- Does not apply to Convertible Mortgage Protection
- Subject to New Ireland's minimum premium

# Information on New Ireland Price Pledge - NEW

#### **Applies To**

- Mortgage Protection
- Level Term Assurance and Convertible Term Assurance
- Convertible Mortgage Protection price-pledge is equal to the standard Mortgage Protection price-pledge premium plus 10%.
- Single, dual and joint life first death cases, non-smokers and smokers
- Life cover, Specified Illness and Income on Death
- Rider benefits: Hospital Cash & Accident Benefit

## Limitations

- Maximum sum assured of €1,500,000 for Life Cover or Specified Illness
- Maximum sum assured of €5,000 per month for Income on Death
- Does not apply to Indexing Term Assurance
- Does not apply to Mortgage Protection where an assumed interest rate of less than 6% is used.
- Subject to New Ireland's minimum monthly premium (including levy) of €15.15 for Mortgage Protection and €20.20 for Level Term Assurance.

### + New Ireland Price Pledge Applies To:

Mortgage Protection, Level Term Assurance and Convertible Term Assurance. Convertible Mortgage Protection price-pledge equal to standard Mortgage Protection price-pledge premium plus 10%. Single, dual and joint life first death cases, non-smokers and smokers. Maximum sums assured of €1,500,000 for Life cover and Specified Illness. Maximum sum assured of €5,000 per month for Income on Death. Rider benefits: Hospital Cash & Accident Benefit. Minimum monthly premium (including levy) of €15.15 for Mortgage Protection and €20.20 for Level Term Assurance.