



# Income Protection from Aviva

We're there for you when your income isn't.

# Why choose Aviva?

Aviva is one of the largest insurance companies in the world, serving 50 million customers across Europe, North America and Asia Pacific\*.

**We are committed to understanding our customers and recognising their individual needs. From our breadth of products, range of innovative benefits and world-class services to our dedication to providing security, quality and value, we are continuously developing products and services to meet our customers' requirements.**

#### **What to look for in a protection provider?**

You need to feel sure that the company you choose can offer you the best cover for the best price.

We believe that with our experience in the Irish market, backed up with the global strength of the Aviva group, we are ideally placed to become the protection provider of choice.



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\* Source: Aviva plc half year report to end 30 June 2010, published 5 August 2010.

# Just think, for a minute, of a life without an income.

If you ask most people what their biggest asset is, the chances are they'll tell you it's their home. But if you start work after school or college and continue right through to retirement age, without doubt your biggest asset is your income. So if you think your home is worth insuring, it stands to reason that your income is even more deserving of protection.

## Money makes your world go around

When life is going well, it's easy to take money for granted. It provides security. It pays the bills and takes care of your social life. It lets you enjoy your home, car, hobbies, sport, evenings out and holidays.

In a nutshell, money is essential to your quality of life. But how would you survive if your 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 your bills would mount up? Think of how quickly your savings would run out. And think of how soon it would be before you'd have to think twice about spending money on everyday items like magazines, a takeaway, or hiring a DVD.

Could you still keep the car? What would life be like with no satellite TV? Think of what it would be like to stay in every night. And if things got bad enough, would even your home be at risk?

## Relax with Income Protection

Income Protection can help to safeguard your lifestyle, and get you back on your feet by providing you with a monthly income, should you be unable to work for a period of time.

The average savings per person in Ireland amounts to just 18 days income.

Source:  
Moneyguideireland.com,  
2010



**Back injuries are responsible for 26% of Income Protection claims.**

Based on Aviva Ireland Group Income Protection claims 2009.

# Why would I need Income Protection when I'm young and healthy?

Income Protection from Aviva will provide you with a monthly benefit if you're unable to work due to illness or injury.

**But why would you want to insure your income when you've never been seriously ill and you live a healthy lifestyle?**

Well, the answer might surprise you. If you're 35 years old right now, for example, there's a one in six chance that you'll be out of work for over six months at some stage in your 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 you out of work. It could be a traffic accident, a bad injury, or even just putting your back out while exercising.

## Honestly, could you cope for long without an income?

The bottom line is that you have to consider the possibility of no income coming in at some stage in your life. And for the vast majority of people, that could spell big, big financial trouble.

Within the following pages, you'll find out how a monthly premium can give you the peace of mind of knowing that you'd cope financially if the worst should happen, maintaining your lifestyle and helping to make sure that the mortgage and those other bills are paid.

\* Source: Central Statistics Office, 2007

# 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 adviser 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.



# How much Income Protection do I need?

The first question you should ask yourself when considering an Income Protection policy is what would happen to you if you're unable to work due to illness or injury? Will you be able to pay your mortgage and other household bills? Will you be able to maintain your lifestyle – holidays or eating out – things that we usually take for granted.

## Consider your income

### If you are an employee or a company director

Some employers may pay you a reduced salary whereas others may be more generous. You should check to see what sick pay arrangements your employer has in place for you.

### If you are self-employed

Although your business may continue to generate income in the short term your long-term earnings are likely to be affected.

### State benefits

You may be entitled to the state illness benefit, which is currently €196 per week\* and is only payable for a limited period. Self-employed individuals are not eligible to claim it. So ask yourself – could you maintain your lifestyle on €196 per week? Or even pay most basic bills?

### Savings and investments

In the short term, your savings may be able to provide you with replacement income, but how long will these last?

## Consider your outgoings

### Housing costs

Most people will have either mortgage or rent payments to make.

### Ongoing bills

Most people will have usual household bills such as gas, electricity, telephone and food, but also personal expenses such as credit card or loan repayments. These will still need repaying should you be unable to work.

### New costs

Some expenses will increase, or you will find yourself having to pay for something for the first time. Have you considered how you will pay the cost for heating your home all day if you are not at work?

The higher cost of food if you have been using a subsidised staff canteen? And the cost of medicine, doctor's visits and possible nursing care?

### Lifestyle costs

You can reduce some expenses, by cutting back on holidays and entertainment, but do you really want to economise on these?

\*Source: Department of Social and Family Affairs, August 2010.

# Can I afford Income Protection?

Income Protection is surprisingly affordable. As little as €1 per day\* could go a long way towards making sure that you'd be financially secure in the event of being unable to work as a result of illness or injury.

Item	Amount per month	Essential	Luxury
Mortgage repayment/Rent	€		
Household bills	€		
Supermarket bills	€		
Telephone (landline/mobile)	€		
TV license/Satellite/Cable	€		
Travelling costs – Fuel, NCT, Tax	€		
Insurance – Car, Home, Contents, Other	€		
Clothing	€		
Childcare/School fees	€		
Credit cards/Loan repayment	€		
Pension	€		
Savings – Regular/Holiday/Rainy day	€		
Other	€		
Christmas	€		
<b>Total</b>			
<b>Social Welfare Illness Benefit</b>	€849.33 p.m.**		

\* Based on 35-year-old male, non-smoker providing an insured benefit of €1,500pm (non indexing) to age 65. This assumes that acceptance of cover is given at standard rates. These rates apply as at 1 August 2010 and are subject to change.

\*\*Source: Department of Social and Family Affairs, August 2010.

# Best Doctors® – a second medical opinion

If you're diagnosed with a serious illness, your Income Protection from Aviva provides you 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 your request, they can provide you with:

- A comprehensive review of your diagnosis and treatment without you 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 your condition, submit it to the most appropriate expert – and keep you 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.

# Questions to ask when setting up your Income Protection policy

What are your employer's sick pay rules? How long will they pay you a salary if you are off sick? Are you self employed and therefore not eligible for state benefit, so at risk of losing your income as soon as you stop working? Ask yourself these and the following questions to get the best out of your income protection policy.

## How much benefit do I need?

Ideally, we would like to protect as much of our salary as possible, but if cost is an issue, remember that some cover is better than none at all. Income Protection from Aviva is flexible, allowing you to select your benefit level from a minimum of €15,000 per annum up to a maximum of 75% of your current earnings (please see page 18).

## When should my benefit start from and how long will it continue?

You can usually choose from a range of possible deferred periods, which means you can choose when you would like your policy to start paying out. You will probably wish to match this to your personal circumstances so that, for instance, if your employer will pay you for a set period such as six months, and if your claim is accepted, the benefit from your Income Protection policy will start after this time. You can choose for your benefit to start from as early as 4 weeks\* after falling ill.

Your benefit will be paid to you monthly in arrears, from the end of your deferred period until you no longer satisfy your definition of disability, you recover, your policy ends, you retire or you die (whichever comes first).

\*There are certain notification periods that are in place for different deferred periods. Please see page 16 for full details.

## How long should my cover last?

Cover is available up to age 55, 60 or 65. Most people will choose the end date of their cover to coincide with their normal retirement date; in any case, your cover will automatically cease on the earlier of your normal retirement date, the policy cessation date or upon your death.

## TIP:

Ask your employer what their sick pay rules are. If they confirm that they'll pay you full pay for a certain period, you won't need your Income Protection benefit to kick in until after this time.

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

At the heart of an income protection policy is the definition of disability – put simply, your inability to work because of illness or injury. If you are incapacitated and unable to work, and your claim is accepted, then your income protection policy will pay you a pre-determined benefit every month.

When you apply for an Income Protection policy with Aviva, we will assess your details including your occupation, medical history and any dangerous sports or pastimes that you undertake. You or your GP may be asked to provide information on any past or current medical conditions. We reserve the right to decline cover on any application.

## Assessing your occupation

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 you at the start of your policy. In the event of a claim the definition applied to you will be the basis on which your claim is accessed.

## Own occupation

The own occupation definition of disability means that you are unable to carry out **the essential duties** of your normal job, and that you are not doing any other paid work. **Essential duties** are those duties that cannot be reasonably omitted without preventing you from carrying out your 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 adviser 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 homemaker, HGV driver, the ‘work tasks’ definition of disability will be applied. What this means is that we will pay a benefit if you are 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 are available in your Policy Conditions.

We advise you consult your financial adviser regarding these definitions.





# We're not in the business of keeping you out of work

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

## **Rehabilitation benefit\***

Income Protection from Aviva can compensate you for reduced earnings if you return to your 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 you are forced to change job completely, working full-time but for a reduced salary, Income protection from Aviva may also compensate you for those lost earnings.

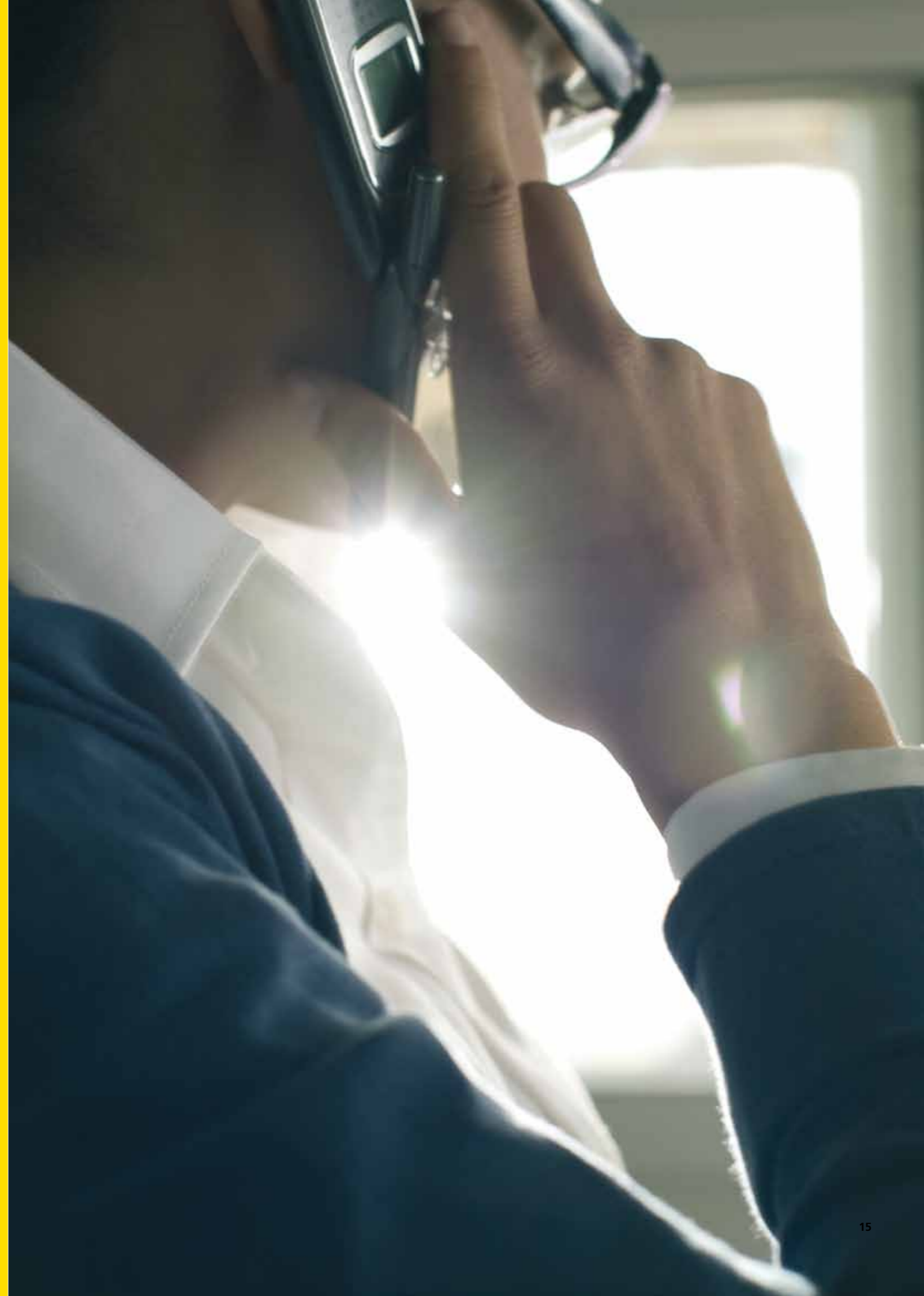
## **Linked benefits**

If you return to work following a claim, but have to stop work again due to the same cause of illness within six months of the end your 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 you have returned 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 you return to work after a claim, your benefit and premium will be reinstated. If indexation had been included in your policy at the time of your claim, then your benefit and premium will be adjusted to reflect any increases that would have been applied to your cover had you not been on claim. If indexation has not been included in your policy at the time of your claim, then your 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.



# Income Protection – the details

You can apply for Income Protection if you are employed, self-employed, a company director, a homemaker or an unpaid carer and aged between 18 and 59 (please see the table below for full details). You will need to complete an application form, giving us full details of your state of health, your occupation and any hazardous pastimes that you engage in – and it is possible that we may ask you to undergo a further medical examination at our expense.

## Who can have a plan...

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	€15,000 per annum
Maximum sum assured*	€200,000 per annum*
Plan basis	Single life only

## Broadest choice of deferred payment periods

At the start of your policy you decide when you want your claim payments to commence. So if your employer pays you for six months while you are ill, you can have your benefits start when this period runs out. 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.

## What if I move abroad?

Your Income Protection policy is valid worldwide. However, there are some countries where we will only pay benefit for up to 13 weeks while you reside 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 you become 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.

\*If applicable before indexation, please see page 20 for more details.



## Top ups

Need more cover than your current policy provides? You can top up your policy to give you additional cover, subject to a maximum benefit of 75% of your current earnings (see page 18 for further details). Please note that top ups result in the creation of a new policy, which is subject to your age, your state of health and your pastimes at the time your additional cover commences. If you are accepted for cover you will be charged the rates applicable at that time.

## Increase in benefit during a claim

In the event that we pay a claim under your policy, for the duration of your claim, we will automatically increase your payment amount every year by 3% on the anniversary of the start date of your claim. This is an automatic standard benefit and is provided regardless of whether you choose the indexation option, which is an optional benefit and is described on page 20.

## Waiver of Premium

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

## Benefit for homemakers and unpaid carers

Aviva are the only income protection provider who will pay you a benefit if you are engaged full time in household duties. Keeping a home is still work, Aviva recognise this and if you are unable to perform your household duties, we will pay you a benefit of €15,000 per annum. You can also choose to add the valuable indexation option to this.

We also provide cover for the same amount with the same conditions to full time carers i.e. looking after an ill, disabled or elderly relative without pay.

For homemakers, and unpaid carers, the “work tasks” definition of disability will automatically apply.

## Change of occupation

If you change your occupation, we will continue your cover regardless of what the new job entails with no change in your premium rate. If you are made redundant or voluntarily leave the workforce for reasons other than disability, your plan will continue, but the sum insured will reduce to €15,000 per annum. In this case, your premium will reduce accordingly, subject to the minimum premium applicable at the time, and your definition of disability will switch to “work tasks”. However, if you resume paid work within one year, you will have the option to reinstate your original benefit with evidence of health.

#### Non-smoker reward

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

#### Tax Relief on premiums

With Income Protection from Aviva, you can claim full Irish tax relief on all the premiums you pay (which do not exceed 10% of your total Irish income) at your marginal rate of Irish tax. So, if you are taxed at the higher rate of 41%, on a €100 premium, you will get €41 tax relief on each premium – so the cost to you from your net income is only €59.

#### Make sure you have the right cover

You should review your insured benefit with your financial adviser on a regular basis to make sure that it accurately reflects your current earnings. We will review your earnings at the time you make a claim.

Be aware that if your current earnings decrease, the benefit paid in the event of a claim may be less than your insured benefit. You will need to let us know if your earnings reduce so we can adjust your 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 your annual earnings, to a maximum of €200,000 before indexation, if applicable, which should allow you peace of mind if you are unable to work due to illness or injury. But you needn't cover this much if cost is an issue. Remember, when it comes to protecting your income, a little goes a long way.

Please note that your benefit will be subject to Financial Evidence at time of claim as detailed on page 23.

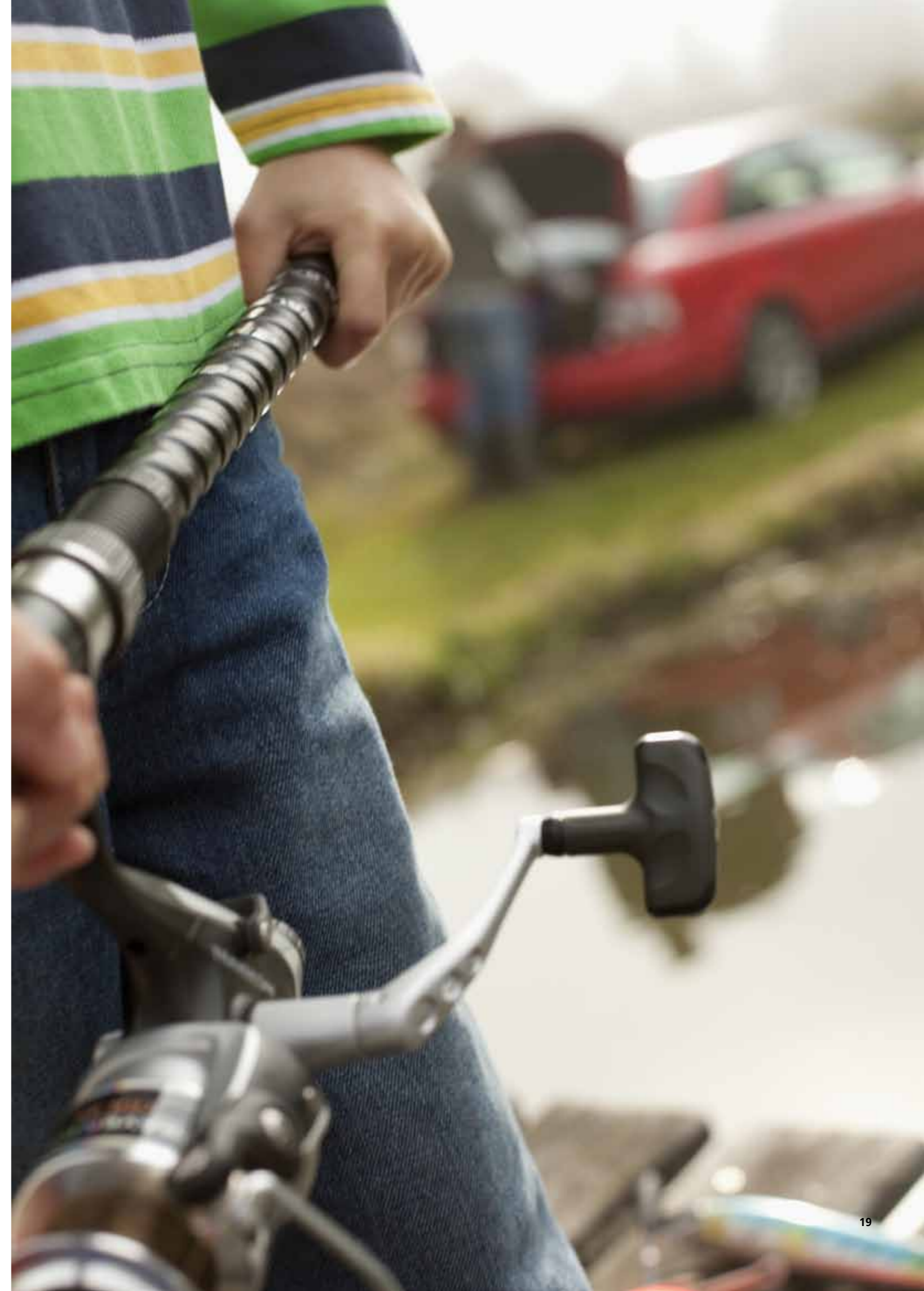
#### Full and proper disclosure

**It is extremely important that you make sure that the answers you give within your application and when making a claim 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 you are awaiting medical results

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

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



# Your premiums

The cost of your Income Protection will depend on:

- **Your occupation:** the category that your occupation falls into.
- **Your 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.
- **Your sex:** the rates for men and women are different.
- **Your age:** usually, the younger you are, the less it will cost.
- **Whether or not you smoke:** smokers pay more for their cover.
- **Your current state of health:** if you already have a health problem, your cover will be more expensive.
- **Your lifestyle:** your participation in dangerous or extreme sports.

*Any charges will be automatically included in the premiums.*

## Automatic indexation of premiums – protecting your cover from the effects of inflation

With indexation, the benefit that you are covered for will automatically increase by 3% each year, on the anniversary date of your policy. To meet the cost of these increases in your cover, your premiums will also increase on each anniversary by 3%.

If you wish, you can choose to decline this valuable feature at the outset of your plan, and your cover and premiums will remain level throughout the term of your policy. You also have the option to remove this feature on any anniversary of the policy.

**Unless declined 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 fixed from the moment you take out your Income Protection policy. So, no matter how many times you claim or how long you have the policy, your 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 at the same rate, 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 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 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 your ongoing good health – and paying all the outstanding premiums, plus any late payment charge.





# How do I make a claim?

The most important stage of your 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 16); but to be on the safe side, contact us immediately.

## 2 Provide Proof of Claim

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

### Medical evidence

Medical evidence is required by us in order to prove disability under the terms of your policy. This may include reports from your GP and/or any consultant that you may have been attending. We may also ask you 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 insured benefit will have to be financially justified. By this we mean we must receive evidence of your current earnings to make sure that they justify the insured benefit payable under your policy.

- For self-employed we will evaluate average annual net relevant earnings for the 3 most recent years prior to disability, where we define net relevant earnings as net profit as assessed for income tax purposes.
- For company directors and employees we will evaluate average annual earnings from employment (excluding discretionary bonuses, dividends from your employer and overtime).

In addition, a deduction will be made for other income, including any state welfare benefit (whether claimed or not), other income protection benefit, earned income, sick pay or ill-health retirement income that a claimant is still receiving during the claim. No deduction will be made for pension income from previous employment, investment income, or rental income.

For company directors, a further deduction will be made for dividend income from the employer that a claimant 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.

## 3 We pay your income protection benefit

Once we have processed the information you've given us and accepted your claim, we pay you a monthly benefit in arrears from the end of the deferred period until you no longer satisfy your definition of disability, you recover, your policy ends, you retire or you die (whichever comes first).

Your benefit will be treated as normal income for tax purposes and so is assessed for income tax, PRSI and government levies. We will pay the benefit directly to you and we will take any income tax, PRSI and government levies in the same way as an employer would deduct them from normal income.

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 your disability from time to time to ensure that it continues to meet our definition.

# 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](mailto:enquiries@financialombudsman.ie)

**Website** [www.financialombudsman.ie](http://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 application form, policy documents and policy conditions for the policy is available on receipt of a written request by or on behalf of the applicant.

## Replacing an existing policy

If you are thinking of starting 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 Adviser.

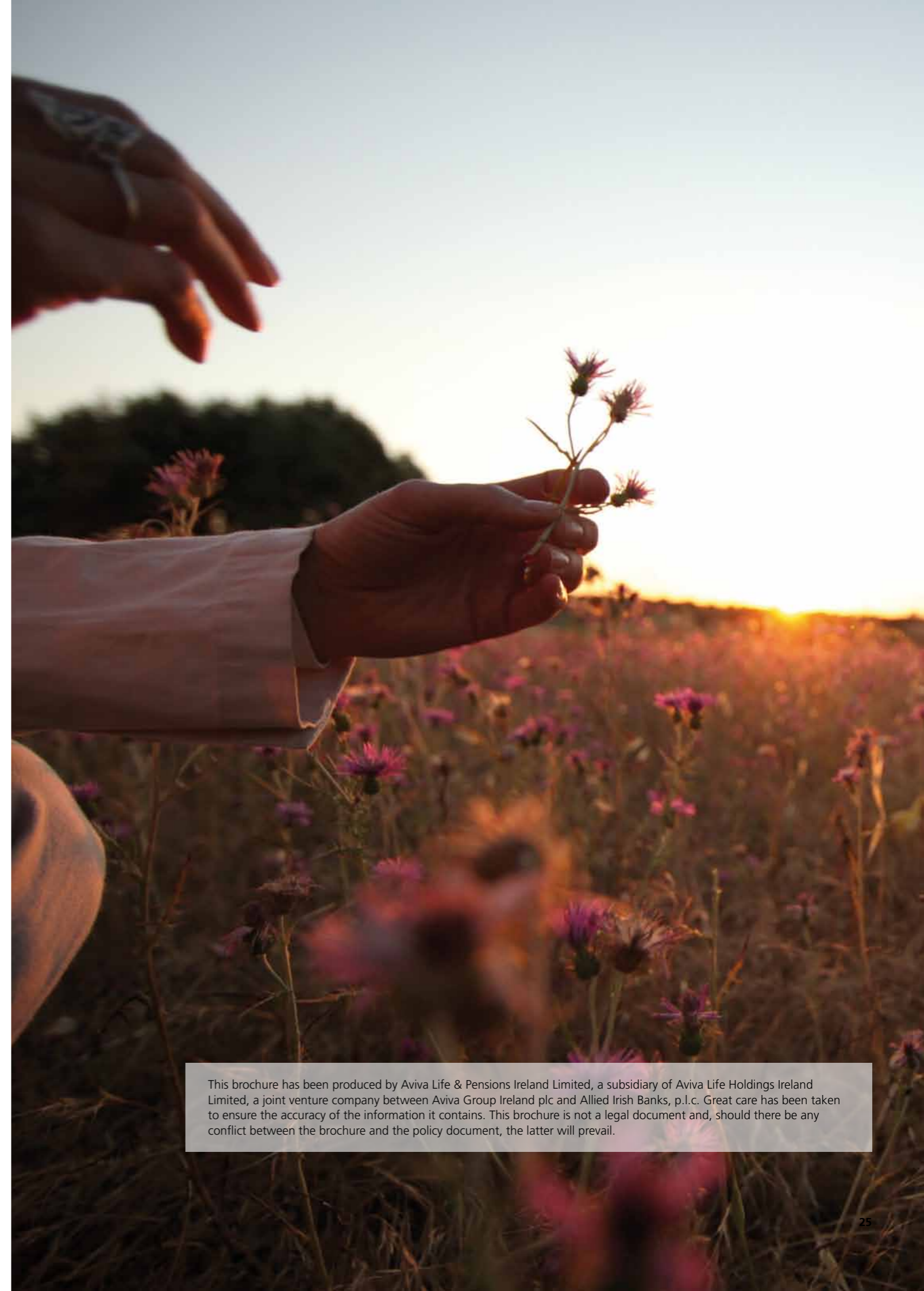
## Ensuring the policy meets your needs

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

**Address** Aviva Life & Pensions Ireland Limited,  
One Park Place, Hatch Street, Dublin 2

We will cancel your **Income Protection** and return all the money you have paid.



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Telephone calls may be recorded for quality assurance purposes.