

Research Report

Report created by New Ireland

| | | | |
|----------------------|----------------|-----------------------|------------------|
| Prepared by: | Sales Support1 | Report Number: | 494376 |
| Prepared for: | | Date Stamp: | 06 February 2013 |

Detail Input

Male, 55 years 7 months (30/6/1957), Non-Smoker, life cover €60,000, serious illness€40,000, hospital cash, personal accident
 Female, 55 years 10 months (21/3/1957), Non-Smoker, life cover €60,000, serious illness €40,000, hospital cash
 14 year term, monthly premiums, mortgage interest 6.00%, benefits and premiums not increasing.
 These premiums include the 1% government levy introduced in August 2009.

Additional Benefits Included

| | Hospital Cash | | Personal Accident | | Perm. & Total Disability | |
|---------------|---------------|--------|-------------------|--------------|--------------------------|--------------|
| | Life 1 | Life 2 | Life 1 | Life 2 | Life 1 | Life 2 |
| New Ireland | €100 | €100 | €200 | Not Selected | Not Selected | Not Selected |
| Irish Life | €100 | €100 | €200 | Not Selected | Not Selected | Not Selected |
| Zurich Life | €100 | €100 | €200 | Not Selected | Not Selected | Not Selected |
| Friends First | €120 | €120 | Not Available | Not Selected | Not Selected | Not Selected |

Life & Accelerated Serious Illness Cover *

| | Level | Dual Life Cover | | Level | Joint Life Cover | |
|---------------------------------------|--------|-----------------|--|--------|------------------|----------|
| | | Convertible | | | Convertible | Mortgage |
| Caledonian Life (eSP)+ Canada Life | | | | | | |
| Zurich Life | 181.38 | 195.88 | | 177.76 | 191.96 | |
| Friends First+ Aviva | | | | | | |
| Irish Life + | 164.00 | 179.76 | | | | 110.51 |
| New Ireland+ | 219.79 | 242.89 | | 166.48 | 183.36 | 147.60 |

Notes: The quotes shown for Zurich Life, Friends First, Aviva, New Ireland & Canada Life include TPD in their illness definition as these are standard on their products. Other quotes do not include TPD as they are optional extras.
 For Caledonian Life the conversion option applies only to life cover.
 For joint life quotes the first life benefit amounts are used for both lives.
 Conversion benefit will cease at age 65 for New Ireland

* See following page for a comparison of serious illnesses covered.

+ Irish Life Price Pledge Applies To:

Level & Convertible, Term Assurance and Mortgage Protection, Indexed and Level Quotes. Single, joint life first death and dual cases, non-smokers and smokers. Minimum premiums still apply (€13 p.m for Mortgage Protection, €15 for Term Assurance). Maximum sums assured of €1,500,000. Does not apply to Mortgage Protection where an assumed interest rate of less than 5% is used.

+ 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.

+ Friends First Price Pledge Applies To:

Mortgage Protection, Level Term Assurance and Convertible Term Assurance, Single, dual and joint life cases, non-smokers and smokers, Indexed and level quotes. Maximum sum assured of €1,300,000 on Life cover and €500,000 on Specified Illness cover, minimum premiums still apply.

+ Caledonian Life Price Pledge Applies To:

Monthly premium quotes submitted by eSP. Price-match for indexed policies is against the cheapest level premium and applies for the first year after which the premium will increase by 4%. Maximum sum assured of €1,500,000 (LC) and €500,000 (SI). Does not apply to annual premium cases. Subject to Caledonian Life's minimum premium of €15.15 pm.

+ Aviva Price Pledge Applies To:

Mortgage Protection (interest rate must be $\geq 6\%$), Level & Convertible Term Assurance, Single, Dual and Joint Life cases, non-smokers and smokers, indexed and level. Maximum sum assureds of €1,500,000 on Life cover and Specified Illness cover. Minimum premiums still apply (€20 per month, €200 per annum, including levy). External keying required.

Best Advice certifies that this report represent the most current information it had available to it as of the above date. A copy of this report will be available indefinitely and can be accessed from the Best Advice system by referencing the report number above.

The quotes above are valid for 1 day. The full legal names of each insurer above are as follows: Aviva Life & Pensions Ireland Limited, Royal London Mutual Insurance Society Limited (Caledonian), Canada Life Assurance (Ireland) Limited, Friends First Life Assurance Co. Ltd, Irish Life Assurance plc, Zurich Life Assurance plc, New Ireland Assurance plc.

Serious Illness Comparisons

| | Canada Life | Zurich Life | Friends First | Aviva | Irish Life | New Ireland | Caledonian Life |
|--|----------------|----------------|------------------|---------|---------------|----------------|--------------------|
| AIDS / HIV - Assault | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| AIDS / HIV - Occupational | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| AIDS / HIV - Transfusion | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Alzheimer's Disease | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Angioplasty (single vessel) | No | No | No | Partial | Partial | Partial | No |
| Angioplasty (two vessel) | Yes | Yes | Partial | Partial | Partial | Partial | Partial |
| Aorta Graft Surgery | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Aplastic Anaemia | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Bacterial Meningitis | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Balloon Valvuloplasty | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Benign brain tumour | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Benign Spinal Cord Tumour | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Blindness | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Cancer | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Cardiac arrest (with defibrillator insertion) | Yes | Yes | No | Yes | Yes | Yes | Yes |
| Cardiomyopathy | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Cerebral Aneurysm | No | No | No | Partial | Partial | No | No |
| Chronic Liver Disease | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Chronic Lung Disease | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Chronic Pancreatitis | No | No | No | No | Yes | No | No |
| Coma | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Coronary Artery Surgery | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Corticobasal Ganglionic Degeneration | No | No | No | No | Yes | No | No |
| Creutzfeld-Jacob Disease | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Crohn's Disease (with intestinal resection) | No | No | No | Partial | Partial | No | No |
| Defibrillator (ICD) for cardiac death prevention | No | No | No | No | Partial | No | No |
| Dementia | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Devic's disease | No | No | No | Yes | Yes | No | No |
| Diffuse Lewy body disease | No | No | No | No | Yes | No | No |
| Early stage bladder cancer | No | Yes | Yes | Partial | Partial | Partial | Yes |
| Emphysema | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Encephalitis | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Heart Attack | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Heart surgery | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Intensive Care (with mechanical ventilation) | No | Yes | No | Yes | Yes | Yes | Yes |
| Kidney Failure | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Liver Resection | No | No | No | No | Partial | No | No |
| LOIE*/TPD or PTD* (*definitions vary) | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Loss of Hearing | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Loss of Limbs | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Loss of one limb | No | Partial | Yes | Partial | Yes | Partial | Partial |
| Loss of Speech | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Major head injury | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Major Organ Transplant | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Motor Neurone Disease | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Multiple Sclerosis | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Muscular Dystrophy | No | No | No | No | No | Yes | Yes |
| Paralysis | Yes | Yes | Yes | Yes | No | Yes | Yes |
| Paralysis of one limb | No | Partial | No | Partial | Yes | Partial | Partial |

| | | | | | | | |
|---|-----|---------|---------|---------|---------|---------|---------|
| Parkinson's Disease | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| PDA lateral sclerosis complex | No | No | No | No | Yes | No | No |
| Peripheral Vascular Disease (with angioplasty) | No | No | No | No | Partial | No | No |
| Peripheral Vascular Disease (with bypass surgery) | No | No | No | Yes | Yes | No | No |
| Pituitary Tumour | No | No | No | No | Partial | No | No |
| Pneumonectomy | No | Yes | No | Yes | Yes | Yes | Yes |
| Pre-Senile Dementia | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Primary Pulmonary Hypertension | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Primary Sclerosing Cholangitis | No | No | No | Yes | No | No | No |
| Progressive Supra-Nuclear Palsy | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Pulmonary Artery Surgery | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Rheumatoid Arthritis | Yes | Yes | Yes | No | No | Yes | Yes |
| Serious Accident Cover | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Severe Burns | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Severe Crohn's Disease | No | Partial | No | Yes | Yes | No | Partial |
| Short Bowel Syndrome | No | No | No | Yes | No | No | No |
| Stroke | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Syringomyelia/Syringobulbia (treated by surgery) | No | Partial | No | Partial | Partial | Partial | Partial |
| Systemic Lupus Erythematosus | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Terminal illness | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Ulcerative Colitis (treated by total colectomy) | No | Partial | No | Partial | Partial | Partial | Partial |
| Brain Abscess drained via Craniotomy | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Carcinoma in Situ (Breast) | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Carcinoma in Situ (Oesophagus) | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Carotid Artery Stenosis | No | Partial | Partial | No | Partial | Partial | Partial |
| Cerebral Arteriovenous Malformation | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Low Level Prostate Cancer | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Multiple System Atrophy | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Severe Burns (low % of body surface) | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Significant visual impairment | No | Partial | No | Partial | Partial | Partial | Partial |
| Single Lobectomy | No | Partial | No | Partial | Partial | Partial | Partial |
| Surgical Removal of One Eye | No | Partial | Partial | Partial | Partial | Partial | Partial |
| Total Colectomy with Permanent Ileostomy | No | No | No | No | No | Partial | Partial |

Please note: terms and conditions vary between companies. For full details of the restrictions, conditions and general exclusions that attach to the serious illness policies, please reference the relevant insurer's Specified Illness Definitions Booklet.