



**Irish Life**

## COMMUNICATION WORKERS UNION

**AVC LIFE  
ASSURANCE  
(MEMBERS)**  
SCHEME 26206

**MEMBER  
SPOUSES/CIVIL  
PARTNERS**  
SCHEME 26208

**RETIRED MEMBERS  
AND SPOUSES/  
CIVIL PARTNERS**  
SCHEME 26211

MEMBER INFORMATION BOOKLET - SEPTEMBER 2019



## ABOUT US

Established in Ireland in 1939, Irish Life is now part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Great-West Lifeco and its subsidiaries, including The Great-West Life Assurance Company, have a record for financial strength, earnings stability and consistently high ratings from the independent rating agencies. The Great-West Life Assurance Company has an AA rating for insurer financial strength from Standard & Poor's.

Information correct as of September 2019. For the latest information, please see [www.irishlifecorporatebusiness.ie](http://www.irishlifecorporatebusiness.ie).

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## INTRODUCTION

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This booklet will explain the details of your Life Assurance plan in short and simple terms.

### WHAT IS LIFE ASSURANCE?

Life Assurance is a financial product designed to pay a lump sum benefit to your dependants and/or estate in the event of your death.

In the case of a life assurance plan approved by the Revenue Commissioners, such as the CWU AVC Life Assurance Plan, it may be necessary to use some of the funds to purchase a pension for your surviving dependants.

### PURPOSE OF THIS BOOKLET

The purpose of this booklet is to explain simply and concisely the benefits of the plans. Members should however note that this booklet is only intended to give an outline of the scheme and does not provide financial advice nor create or confer any rights.

The full provisions are contained in a the policies for each of the plans issued by Irish Life Assurance plc.

In the event of a dispute, the terms of the policy will apply. A copy of the policy documents is available on request.

If the Trustees of the CWU AVC Life Assurance Plan or the Grantees of the Spouses and Civil Partners Plan and the Grantees of the Retired members plan discontinue these plans then the cover will cease. Depending on your age and the amount of cover you require, you may be able to obtain cover at a certain price but this would not be subject to the regular price reviews that apply to this plan.

## DETAILS OF THIS PLANS

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### PLAN NAMES

- The AVC Life Assurance (Members) Scheme
- Member Spouses/Civil Partners Scheme
- Retired Members Spouses/Civil Partners Scheme

**i** The terms 'Plan' and 'Scheme' are used throughout this booklet and for the purpose of this booklet, they mean the same thing.

### POLICY HOLDERS

The members scheme is a revenue approved plan and the policyholder's are the Trustees of the Communication Workers Union AVC Life Assurance Scheme

The policy holders for the Spouses/Civil Partners Section and the Retired Members scheme is the CWU

### WHO IS THE PROVIDER?

The underwriter for all plans is:

Irish Life Assurance plc  
Irish Life Centre  
Lower Abbey Street  
Dublin 1

**Phone:** 01 704 2000

### WHO IS THE BROKER?



The broker for all plans is Halligan Insurances and is currently insured by Irish Life.

Enquiries about the Plans should be submitted to Brian Halligan at:

Halligan Insurances,  
William Norton House  
575 North Circular Road  
Dublin 1

**Telephone:** (01) 879 7100.  
**Fax:** (01) 873 1978.  
**Email:** info@halligan.ie

## OBJECTIVE OF THE PLAN

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### **AVC LIFE ASSURANCE (MEMBERS) PLAN**

The objective of this Plan is to provide a lump sum for the benefit of your dependants\* and/or estate in the event of your death.

Please note that there are restrictions on the amount of approved benefits that can be paid in lump sum form. If you have other sources of cover they will be taken into account in the event of death. If the total lump sum benefit is greater than 4 times your final remuneration this will be used to purchase a pension for your dependents.

\*Dependent for the purposes of the AVC Life Assurance Plan can be defined as your Spouse/Civil Partner and children, and also any person who was substantially dependant on you for the ordinary necessities of life at the time you died.

### **SPOUSES/CIVIL PARTNERS PLAN**

The object of this Plan is to provide a lump sum for the benefit for you or your spouse/Civil Partner dependents in the event of death.

### **RETIRED MEMBERS AND SPOUSES/CIVIL PARTNERS PLAN**

The object of this Plan is to provide a lump sum for the benefit for you or your spouse/Civil Partner dependents in the event of death in retirement up to a maximum of age 80.

## WHAT AMOUNT IS PAYABLE ON DEATH?

The lump sum will be paid to one or more of your dependants. If there are no dependants the benefit will be paid to your estate.

For the In benefit member (AVC life plan members) some of the lump sum may need to be used to purchase a pension for dependants as described above.

Age Cat	In-Benefit AVC Plan member (Employed)	Spouse/ Civil Partner	Retired members and Spouse/Civil Partners in the Retired members Section	Retired members and Spouse/Civil Partners NOT in the Retired members Section*
18-34	€100,000	€100,000	€30,000	€25,000
35-44	€100,000	€100,000	€30,000	€20,000
45-54	€85,000	€75,000	€25,000	€20,000
55-64	€75,000	€65,000	€25,000	€20,000
65 exact	€17,500	€17,500	€17,500	€10,000
66-69	€17,500	€17,500	€17,500	€10,000
70-74	n/a	n/a	€12,500	€7,500
75-79	n/a	n/a	€7,500	€5,000

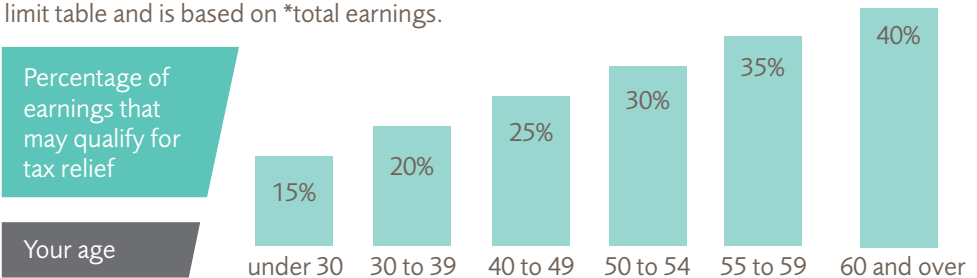
Age 18 to 34 - Member's premium: €2 per week & Spouse/Civil Partner: €1 per weekly ( until age 35 )

Age 35 up to 65- Member's premium: €3.89 per week & Spouse/Civil Partner: €3.46 per week.

\* This is a closed category of members who retired before 2014 when the retired members section came into existence.

### ALLOWABLE TAX RELIEF

The CWU AVC Life Assurance Plan is an approved plan. You may be eligible to tax relief on premiums paid to this scheme depending on your tax circumstances. Below is the revenue limit table and is based on \*total earnings.



\*The Revenue's limits are applied to your total earnings, subject to a maximum of €115,000. The earnings limit is subject to review. There is no maximum payment that can be made, but you may only claim tax relief within Revenue limits. This means that if you are paying contributions to your employers pension plan or are making AVC's, these will all count towards the limits shown above. There are also limits on the benefits that may be provided.

\*Tax relief only applies to in benefits AVC members and tax relief is not available on the Spouses/Civil Partners and retired members sections.

## JOINING THE PLAN

### WHO IS ELIGIBLE TO JOIN EACH PLAN?

#### CWU AVC Life Assurance Plan

To be eligible to apply for membership of the AVC Life Assurance (Members) Scheme. An Active in Benefit member of the CWU (ie a CWU member working for an Employer of the plan).

- Actively at work today. This means you are:
  - Working your normal contracted number of hours
  - Have not received medical advice to refrain from work
  - Are mentally and physically capable of fully performing the normal duties associated with your occupation
  - Those on paid or unpaid maternity leave are considered 'actively at work'
  - Those on career break or other forms of unpaid leave are not considered 'actively at work'
- Under age 60

#### Spouses/Civil Partner Life Assurance Plan

To be eligible to join the Spouses/Partners scheme you must be a Spouse/Civil Partner of a CWU member who satisfies the member eligibility of the AVC Life Assurance (Members) Scheme.



Membership of the scheme and Spouses/Civil Partner plan is voluntary. On retiring before age 66, a member of the CWU AVC Life Assurance plan may elect to have cover continue for him/her and his/her partner (if applicable) but cover will reduce in line with the table on page 7. On reaching age 66, members can elect to extend life cover until a maximum age of 80 by notifying Halligan Insurances and electing to join the retired members plan and arranging premiums to maintain cover within 3 months of reaching that age. If a member is still in employment with a sponsoring employer past age 66 premiums are adjusted to reflect their actual age and the relevant benefits are the same as if they were retired.

### WHEN DOES MEMBERSHIP BEGIN?

Cover will not begin until Irish Life has accepted you as a member of the plan you applied to join and issued written terms of acceptance

In certain cases Irish Life may apply special terms or decline to offer cover.

Deductions from your salary or by Bank Direct Debit will not commence until Irish Life has issued written terms of membership.

It is your responsibility to make sure that the premiums are taken from your salary (or bank account, where applicable).





If you meet the eligibility conditions, you can apply to join the AVC Life Assurance (Members) Scheme or the spouses/Civil Partners schemes during specified open periods which will be notified to potential members by Halligan Insurances. To join, an application form will need to be completed and submitted to Halligan Insurances.



\*Medi-Phone is an interview over the phone. We use it to gather medical or 'risk-related' information when you apply for Life Assurance cover. This information might include details of your current health, past medical history, family medical history, occupational risks and sports or hobbies.

## WHAT CAN I EXPECT WHEN COMPLETING AN APPLICATION FORM?

There are two application options to both the CWU AVC Life Assurance Plan and the Spouse/Civil Partner Life Assurance plans.

Preferential Entry for 18-34 years olds - this means that once you can tick to confirm some statements on your application, you will not be medically assessed and your application will be accepted based on this declaration.

If you have any doubt and/or questions regarding your ability to complete the preferential declaration, then you should apply using the medical questions route as described below.

Medical questions for anyone aged 35 and for those under 35 who cannot satisfy the preferential entry route described above - This means that you will need to answer some medical questions. These are included in the next section on the same form. Your application will be medically underwritten. Irish Life will decide whether they require any additional medical evidence before making known their terms. Additional medical evidence usually takes the form of a Medi-Phone\* interview, a report from your own doctor and/or an independent medical examination.

## WHAT HAPPENS WHEN I RETIRE?

If you retire before age 66 you can choose to maintain the cover for you and, if applicable, your Spouse/Civil Partner until the age of 66, once the following conditions are met.

- you are a member of the scheme whilst an employee, and join the retired members section of the CWU
- you elect to maintain cover within 3 months of early retiring
- your premiums are paid to Halligan Insurances in their capacity as an agent for the CWU either by deduction from your pension or collection by direct debit, and
- cover will cease for you once you reach age 66 unless you elect to continue cover to age 80 and pay the appropriate premiums

On continuing cover your weekly premiums remain at the same rate for members and Spouse/Civil Partners but tax relief is no longer available as you are no longer a member of the CWU AVC Life Assurance Plan. Instead you will be covered under the CWU Retired members Life Assurance Plan. Cover for Spouses/Civil Partners also ceases at age 66. On reaching 66, you and your Spouse/Civil Partner (if applicable) have the option to continue to age 80 subject to joining the retired members section of the CWU. To do this you must notify Halligans Insurances within 3 months of reaching age 66 or an earlier retirement date.. The benefit payable reduces as shown on page 7 and the premiums will change also.

## COST OF THE PLAN

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### HOW MUCH DOES THE COVER UNDER EACH PLAN COST?

The objective of each Plan is to provide value for members. The benefits and premiums for each plan are negotiated on a group basis which is designed to make the plans affordable for all members. The current rate of premium for each plan is outlined on the next page.

The premium amount is conveniently deducted from your salary or by direct debit. Please bear in mind that it is your responsibility to ensure that the correct deductions have, in fact been deducted and that deductions are cancelled where appropriate.

Spouses/Civil Partners premiums are deducted using the same method.

### IS TAX RELIEF AVAILABLE ON ANY PREMIUMS I PAY WHILE A MEMBER OF THE CWU AVC LIFE ASSURANCE PLAN?

You may be eligible for income tax relief at your highest rate of tax for the premiums paid in respect of your own cover.

As premiums are being deducted from your salary, tax relief may be granted at source. It will not be necessary for you to personally claim this tax relief from your inspector of taxes..

When your completed salary deduction form is submitted to your employer,

Halligan Insurances will notify your employer that your premiums for this cover are Additional Voluntary Contributions. Your employer can then treat them as AVCs when making these deductions and they may qualify for tax relief, depending on your personal circumstances. There is no tax relief for the Spouse/Civil Partner or the retired member's plans.

### ADDITIONAL BENEFITS FOR ANY MEMBERS OF THE CWU AVC LIFE ASSURANCE PLAN

In addition to this life cover benefit, each "Active in benefit" member is also covered for €10,000 accidental death benefit and €10,000 children's death benefit at no additional cost.

You may also opt to cover your spouse/civil partner in the separate life cover plan. The cost of providing this cover is outlined on the next page.

Tax relief does not apply to this premium. Each Spouse/Civil Partner covered under this plan is also covered for €10,000 accidental death benefit and €10,000 children's death benefit at no additional cost. If a children's benefit becomes payable under the CWU AVC Life Assurance plan, it will not be paid under the Spouse/Civil Partner plan.

The premium figures and benefits outlined are subject to an applicant being accepted for cover by Irish Life. It should also be noted that an application for cover may be declined.

## COVER FOR MEMBERS UNDER AGE 35

If you are an in benefit member of the CWU aged between 18 and 34, you can elect to join the CWU AVC Life Assurance Plan or the Spouses/Civil Partners plans by completing the application form at a reduced cost of €2.00 per member per week and €1.00 per Spouse/Civil Partner per week.

The premium for the 2019-2022 review for the different levels of cover outlined in the table on page 7 are as below.

Age	Weekly Premiums			
Age Category	In-Benefit AVC plan Member (Employed)	Spouse/Civil Partner Member	Retired former members	Retired former Spouse/Civil Partner members
18 to 34	€2.00	€1.00	n/a	n/a
35-65	€3.89	€3.46	€3.89	€3.46
66-79 exact	€5.05	€4.04	€5.05 (no change)	€4.04 (no change)

Cover will cease at age 80 or if you cease premiums. This will apply to a Spouse/Civil Partners cover also.

There is no option to look for tax relief on any plan except for the CWU AVC Life Assurance Plan.

**WARNING:** The current premium may increase after 01/09/2022.

## REVIEWING THE PLANS

The cost of each Plan is reviewed periodically the next review of this Plan is scheduled to occur in September 2022. If large numbers of people leave the plan or if there are a high number of people claiming, then Irish Life reserves the right to increase the cost of cover, change the terms and conditions, or with agreement from Policyholder, cease cover. Of course, the costs can also be reviewed downwards in the future. The term of this Group Policy is to the next review date. The premium rate will not change prior to the next review date.

The next review of the plan will take place on 01/09/2022.

## FREQUENTLY ASKED QUESTIONS

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### JOINING THE PLANS

#### WHEN DOES COVER BEGIN?

Your cover begins from the date Irish Life accepts your application to the Plan.

Members receive a formal acceptance letter confirming they have been included as members of the Plan. Please note that it is your responsibility to make sure that the premiums are taken if you are in the CWU AVC Life Assurance Plan or if you have covered your Spouse/Civil Partner in the Spouses/Civil Partners Life Assurance Plan or if you are in the CWU Retired Members Life Assurance Plan.

#### WHEN DOES COVER END?

Membership of the plan ends:

- On ceasing to be an eligible In-Benefit Member or Spouses/Civil Partner member
- When you reach the Normal Retirement Age and don't elect to continue in the plan or the retired members section
- If you no longer fulfil the eligibility requirements as set out above
- If your premiums to the Plan cease (please bear in mind that the responsibility to ensure that the correct premiums to the Plan are paid rests with you).

- If your premiums cease for more than 3 months you will be asked to complete a declaration of Health in order for Irish Life to consider recommencement. If your premiums cease for between more than six months you will be asked to complete a statement of Health before being re accepted into the plan.
- If the Trustees of the AVC Life Assurance plan decide to terminate the contract with Irish Life.
- If the Grantees of the Spouses/Civil Partner or retired members plans decide to terminate the contract with Irish Life.

#### ARE ALL APPLICATIONS ACCEPTED?

In a small percentage of cases membership of the schemes may be refused. In such cases applicants will receive a letter confirming that they have not been accepted into the Scheme. In other cases, membership may be offered subject to an additional contribution.

#### WHAT DOES IT MEAN IF MY APPLICATION IS REFUSED?

This means that Irish Life believe they cannot, because of your health history, offer you the cover sought or they believe it is necessary to charge an extra premium. Irish Life make such decisions only after careful consideration of the information supplied by you on your application form together with any details they have received from doctors you have attended.

Applicants may seek additional clarification from their own doctor who can contact Irish Life to request reasons for their decision.

## **WHERE DO I RETURN THE COMPLETED APPLICATION FORM?**

All completed application forms should be returned to Halligan Insurances at the address on page 5.

## **TERMS APPLICABLE TO MEMBERS OF THE CWU AVC LIFE ASSURANCE PLAN**

### **WILL I BE COVERED IF I DIE OUTSIDE MY PLACE OF EMPLOYMENT?**

Yes. Cover is provided on a 24 hour basis, up to normal retirement age. As long as you remain resident within Ireland, you are covered wherever you travel in the world for holiday purposes. However should you decide to reside abroad or work temporarily, you should notify your broker/ Irish Life immediately as Irish Life reserve the right to vary your contributions or benefits or cancel membership of the plan in such circumstances.

### **WHAT IF I TAKE A CAREER BREAK OR UNPAID LEAVE OF ABSENCE?**

If you go on leave of absence without pay, cover in respect of you, your spouse/ partner and your children, where applicable, will cease for the duration of absence. If Irish Life is notified in advance you may rejoin the scheme automatically on resumption of work (without medical examinations) provided the career break is no longer than 12 months in duration. Please note however, that your Spouse/ Civil Partner will need to apply again to recommence cover.

### **WHAT IF I TAKE UNPAID MATERNITY/ PARENTAL OR ADOPTIVE LEAVE?**

If you take unpaid parental, maternity or adoptive leave, your cover will continue automatically for a maximum period of 18 weeks. No premiums will be charged. Your cover will remain in place free of charge for this period subject to the Grantees/ Trustees of your plan retaining the cover with Irish Life.

### **WHAT IF I TRAVEL ABROAD?**

If you die while traveling abroad, be it either for the purposes of business or pleasure subject to you being ordinarily resident for tax purposes in the republic of Ireland, unless Irish Life otherwise you will be covered.

### **WHAT IF I CHANGE OCCUPATION TO AN EMPLOYER NOT COVERED UNDER THE CWU**

Cover will automatically lapse on your ceasing to be an eligible member of the Plan.

### **WILL MY BENEFIT BE TAXED?**

The lump sum for members of the AVC Life Assurance Plan, up to the maximum amount permitted by the Revenue Commissioners will be paid to your dependants. Any excess of the lump sum over the maximum amount will be used to secure pensions for one or more of your dependants. For all of the plans, the lump sum life assurance benefit may be liable to Capital Acquisitions Tax, if paid to someone other than your Spouse/Civil Partner.

### **WHAT HAPPENS IF I LEAVE THE CWU?**

The Scheme is designed as a benefit for members of the CWU. If you are no longer actively working and an Active In Benefit member of the CWU, you are no longer on cover, unless you join the retired members section.

You must notify Halligan Insurances immediately of any change in your circumstances.

In respect of an In-Benefit CWU AVC Plan member, the maximum amount of lump sum death benefit the Revenue Commissioners will permit to be paid is four times your annual remuneration at the date of death, taking into account all similar benefits arising under other retirement or death benefit insurance.

## WHAT IF I HAVE SECOND THOUGHTS?

### CWU AVC Life Assurance Plan members

If you are a member of the CWU AVC Life Assurance Plan and you change your mind, simply cancel your salary deduction. Cover will cease immediately but you will not receive a refund of any premiums you may already have paid.

### Spouses/Civil Partner plan

If you have included your Spouse/Civil Partner in the Spouse/Civil Partner Life Assurance Plan you may cancel the cover by notifying Halligan Insurances, in writing, of your decision. If you cancel within 30 days your spouse/civil partner/partner being accepted for cover, your first premium will be refunded. If you cancel at any time after that, you will not receive any premium refund. This applies to Spouse/Civil Partner cover.

If on joining the plan, you feel it is not suitable for you or your Spouse/Civil Partner needs then you may cancel your membership by notifying Halligan Insurances. If this is not received within 30 days of joining your first premium will be paid. If you cancel within 30 days your first premium will be refunded.

## WHAT HAPPENS IF PREMIUMS ARE NOT PAID?

If premiums are not paid, cover under the Plans ceases. It is your personal responsibility to ensure premiums are deducted or otherwise paid.

## CAN THE BENEFIT BE ASSIGNED?

Since the object of this Plan is to pay a lump sum benefit for your dependants and/or estate, the benefits of the Plan are strictly personal. It is not possible, therefore, to use the benefit as collateral for a loan or assign it to any other person.

## HOW CAN THE POLICY BE AMENDED?

Benefit levels and the rate of premium for all 3 three schemes are subject to review on a regular basis. The next review of the schemes set out in this booklet will take place on the next rate review date, which is at 01/09/2022.

At such reviews Irish Life reserve the right to increase or reduce the rate of premium and vary the benefit levels under the schemes for all members or to terminate the scheme as a whole. The Trustees/ Grantees of the plans also have any right to amend the benefits. If this scenario occurs the Trustees or Grantees will organise through the Broker to write to you and inform you of any changes.

## WHAT IF I HAVE A COMPLAINT?



If for any reason you feel that this plan is not right for you, or if you have any questions, you should contact CODE, Irish Life Corporate Business, Lower Abbey Street, Dublin 1 who will deal with your enquiry.

### AVC Life Assurance Plan Members

For members of this plan. Members must first refer their complaint to the plan Trustees who will process the complaint through their own internal complaints procedure.

### Spouse/Civil Partner and Retired Member and Spouse/Civil Partner Scheme Members

Irish Life operates an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them.

If you are not satisfied with the outcome of your complaint you may refer the matter to the Financial Services and Pensions Ombudsman who will decide if the matter falls within their terms of reference. They can be contacted at:

### Financial Services and Pensions Ombudsman,

Lincoln House,  
Lincoln Place,  
Dublin 2,  
D02 VH29.

**Phone:** 01 567 7000

**Email:** [info@fspo.ie](mailto:info@fspo.ie)

**Website:** [www.fspo.ie](http://www.fspo.ie)

## RULES OF THE PLANS

In the event of a claim only the definitions in the master policy documents will be used to determine the validity of the claim. The contents of this booklet and the explanations given do not affect the interpretation of the policy rules.

The plans are governed by a master Policy Document issued by Irish Life Assurance plc.

Members of the plans may examine the policy at any reasonable time at the head office of Irish Life with the agreement of the policyholder. This booklet provides a brief summary of the main policy conditions only and confers no legal rights.



## ADDITIONAL INFORMATION - IN RELATION TO THIS PLAN AND IRISH LIFE ASSURANCE PLC

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### **IDENTITY OF UNDERWRITER OF THE AVC LIFE ASSURANCE (MEMBERS) SCHEME; MEMBER SPOUSES/CIVIL PARTNERS SCHEME RETIRED MEMBERS AND SPOUSES/ PARTNERS SCHEME**

Irish Life Assurance plc ('Irish Life') A Life Assurance undertaking providing policies of life assurance.

### **ADDRESS OF BUSINESS:**

Irish Life Centre, Lower Abbey Street,  
Dublin 1.

### **REGISTERED NUMBER:**

Irish Life is registered in Ireland under  
number 152576.

### **SUPERVISORY AUTHORITY:**

Irish Life Assurance plc is regulated by the  
Central Bank of Ireland.

### **VAT REGISTRATION NUMBER:**

The Irish Life's VAT registration number is  
9F55923G.

### **FOR WHAT PERIOD IS THIS INFORMATION FROM IRISH LIFE VALID?**

The information in the booklet is valid at  
the date of issue up to the next review date  
which is 1st September 2022.

### **WHAT JURISDICTION AND LAWS APPLY TO THESE POLICIES?**

Irish Life's policies are governed by the  
laws of the Republic of Ireland, and the  
courts and law will be used to determine  
any matters which may become subject to a  
legal dispute.

### **WHAT LANGUAGE IS USED IN THE POLICIES AND OTHER COMMUNICATION?**

The terms and conditions of this policy will  
be provided in the English language. Irish  
Life Assurance plc will communicate with  
you in the English language at all times.

## CONTACT US

Corporate Business  
Voluntary Risk,  
Irish Life, 4th Floor,  
Irish Life Assurance plc,  
Lower Abbey Street, Dublin 1.



**Phone:** 01 704 1724

**Email:** [cbvoluntaryrisk@irishlife.ie](mailto:cbvoluntaryrisk@irishlife.ie)

**Website:** [www.irishlifecorporatebusiness.ie](http://www.irishlifecorporatebusiness.ie)

## SOLVENCY AND FINANCIAL CONDITION REPORT

Irish Life's current Solvency and Financial Condition Report is available on our website at <http://www.irishlifecorporatebusiness.ie/about-us>

## LETTER OF WISHES FOR MEMBERS OF THE CWU AVC LIFE ASSURANCE PLAN ONLY

In the event of your death, certain benefits are payable, at the discretion of the Trustees, to your Beneficiaries. You may wish to nominate the person(s) to whom you would like these benefits to be paid.

This form is designed to make your wishes clear. It will only be examined upon your death, and you may change it at any time. Please ensure that the original, and any subsequently changed Letter, are in the hands of the Trustees, as this is the only way the Trustees can be aware of your wishes.

Important: This letter of wishes is not an Irish Life document. If you complete this, please detach and return to Halligan Insurances at the address on page 5.

You may retrieve the Letter at any time if you wish to change the details.

### LETTER OF WISHES FORM

To the Trustees of –The Communication Workers Union AVC Life Assurance Scheme

In the event of my death, I hereby request that you distribute any benefits which are within your discretion among the following named persons and in the proportions indicated.

Name of Beneficiary	Relationship to Me	Type of Benefit	Proportion

I understand that this is only an expression of my wishes, which I may change at any time. I understand that this letter is only for the assistance of the trustees and is not binding upon them. I hereby cancel any previous wishes that I may have expressed in this regard.

Name

Signature  X Date  /  /





PENSIONS  
INVESTMENTS  
LIFE INSURANCE



Irish Life

## CONTACT US

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### HALLIGAN LIFE & PENSIONS LTD

**PHONE:** 01 879 7100  
**FAX:** 01 873 197  
**EMAIL:** [info@halligan.ie](mailto:info@halligan.ie)  
**WRITE TO:** Halligan Insurances, William Norton House, 575 North Circular Road, Dublin 1.



OR

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### IRISH LIFE ASSURANCE PLC,

**PHONE:** 01 704 20 00  
**FAX:** 01 704 19 05  
**EMAIL:** [cbvoluntaryrisk@irishlife.ie](mailto:cbvoluntaryrisk@irishlife.ie)  
**WEBSITE:** [www.irishlifecorporatebusiness.ie](http://www.irishlifecorporatebusiness.ie)  
**WRITE TO:** CB Voluntary Risk, 4th Floor, Irish Life Assurance plc, Lower Abbey Street, Dublin 1.

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Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

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Halligan Life & Pensions Ltd t/a Halligan Insurances, Good Insurance is regulated by the Central Bank of Ireland.

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