



# Talk to your KBC Financial Adviser, start a protection plan and get a basic Will made for no extra cost



Life insurance gives you peace of mind that should something happen to you, your family won't have to struggle financially. To add to this peace of mind you can get a basic Will made for no extra cost when you buy a life insurance plan from Irish Life.

## Why do I need a Will?



**MORE THAN 2 out of 3**  
**adults in Ireland don't have a Will**  
(Coyne Research, 2020).

A will is an important document that makes sure your wishes are carried out if you die. You can say how you want your assets divided and if you are married or have children it will say how you will provide for them. Without a Will your assets can take longer to divide and may not be divided how you want.

## What is the offer?



You can get a basic Will through the independent solicitors at [www.makemywill.ie](http://www.makemywill.ie) at no extra cost.

A basic Will is usually:

- a Will for married couples and civil partners. This is where the main people benefiting under the Will are the spouse/partner and children.

Or

- a Will with a limited number of people benefiting from it, such as close relatives or a preferred charity.

Most Wills made are basic but this depends on how complex your estate is. If you need a more complex Will the solicitor will agree an extra fee with you above the cost covered by Irish Life. For example, cohabiting couples (particularly those who own their home together) or people who have large business interests may need a more complex Will.

**Protection products are provided by Irish Life Assurance plc.**

## How do I get this offer?

- Apply for a new protection plan between 13 July 2020 and 4 September 2020.
- If your plan starts on or before 16 October 2020, Irish Life will email you a voucher to arrange your Will.

This offer is available on these products:

- Mortgage Life Insurance
- OnePlan Protection
- Term Life Insurance
- Life Long Insurance



You can get one Will made through makemywill.ie with this offer. Irish Life will send you a voucher by email 6-8 weeks after starting your plan. Your Will must be completed by 26 February 2021. It may take a few weeks to get your Will completed so we recommend you contact the solicitor as soon as possible. You can't cancel an existing plan with Irish Life and apply for this offer. And you must keep up your payments to stay on cover. This offer is not open to new plans issued through a conversion option (guaranteed cover again).

## Terms and conditions

Any reference to 'we' or 'us' refers to Irish Life.

1. This offer is open to all new Life Insurance applications received by Irish Life Assurance plc. between 13 July 2020 and 4 September 2020, accepted and issued by 16 October 2020. Your plan must be in force for at least 6 weeks to get the offer and you must have paid your first premium.

The offer is available on the following products:

- Mortgage Life Insurance
- Term Life Insurance
- OnePlan Protection
- Life Long Insurance

This offer is not open to existing Irish Life plans or plan applications received before the offer started. This offer is not open to new plans issued through a conversion option (guaranteed cover again). You can't cancel an existing protection plan with Irish Life and apply for this offer. Irish Life does not accept any responsibility for any delay in accepting and issuing your plan by 16 October 2020. Irish Life may decide at any stage to extend the offer period beyond 4 September 2020. The offer is limited to one Will per insurance plan. You may only use the offer once.

Once you are eligible for the offer, and subject to the rules set out above, Irish Life will pay €135 plus VAT for a Will for a single person or €180 plus VAT for a Will for a couple, in the form of a voucher for you to complete a basic Will or toward a more complex Will if you agree this with the solicitor.

If you need a more complex Will the solicitor will agree an extra fee with you above the basic Will costs covered by Irish Life. The solicitor will advise you at your initial consultation whether your Will is likely to be a basic Will or a more complex Will.

You must complete your Will by 26 February 2021.

2. We'll issue your Will voucher 6-8 weeks after you start your plan. The voucher is not transferable.
3. Irish Life reserve the right to amend these terms and conditions at any time or withdraw the offer in whole or part at any time without notice and for whatever reason.
4. To the fullest extent permitted by law, neither Irish Life nor KBC Bank take any responsibility for all liabilities howsoever arising in relation to this offer including without limitation any direct or indirect loss or damage arising from this offer or for any loss or damage, howsoever arising.
5. Subject to and without prejudice to the foregoing, Irish Life and KBC Bank accept no responsibility for the actions of the solicitors and is not a party to the relationship between you and the solicitor. Any additional arrangements you agree with the solicitor are made between you and the solicitor and any dispute that may arise in the course of those arrangements must be resolved without the involvement of Irish Life or KBC Bank which are not party to your arrangements.



To find out more **talk to your financial adviser today**

Life insurance products are underwritten, administered and provided by Irish Life.  
KBC Bank Ireland plc is tied to Irish Life Assurance plc for life insurance.  
KBC Bank Ireland plc is regulated by the Central Bank of Ireland.  
Irish Life Assurance plc is regulated by the Central Bank of Ireland.

ILA 15449 (NPI 07-20)