

protect your future

review your
personal protection
insurance needs



Sometimes life throws us a curveball. You can't control this but knowing your family is protected should the unexpected happen will give you great peace of mind. At Mercer, our protection team offers expert advice and guidance on a range of personal protection insurance products and services, including **mortgage protection**, **family protection**, **specified serious illness cover** and **income protection**.

Whatever your circumstances we can help find a comprehensive and competitively priced solution by researching all providers on the open market.

Mortgage protection



Protect your mortgage in the event of your death during the policy term.

Protect your mortgage balance and repayments in the event of a serious illness or long-term sickness.

Find a more competitive premium than your bank will offer you.

Contact us if you are looking to arrange a new mortgage or wish to review your existing mortgage protection policy.

Family protection



Ensure your loved ones are financially provided for in the event of your death

Protect your family until they are no longer financially dependent or for a specific term of your choosing up to age 90. Arrange whole of life cover for funeral expenses and estate planning.

If a family member is self-employed or not eligible for any death in service benefit, then it is possible that tax relief could be available on life cover premiums (subject to eligibility).

There are many things to consider when arranging a family protection policy. Your circumstances are unique, so it is important to seek advice to ensure a policy meets your full requirements. For example:

- Do you have an existing protection policy taken out some time ago but little understanding of exactly what protection it provides?
- Is your family fully protected in the event of your or your spouse's death?
- Is your existing policy a term or whole of life policy? Does the term suit today's need?

Specified serious illness cover

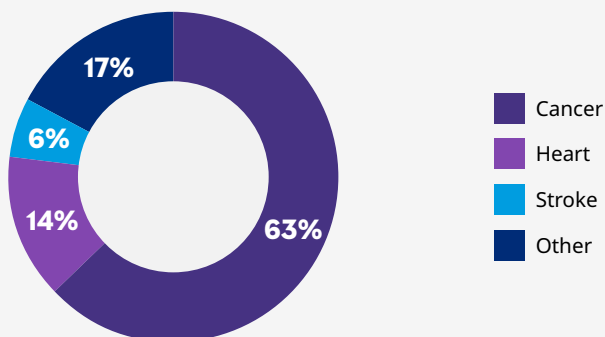


Protect against the financial implications of you or your partner being diagnosed with a specified serious illness.

Gain coverage for a large number of full-cover conditions and partial-payment conditions.

No one wants to think about serious illness but, up to the age of 65, you are statistically more likely to be diagnosed with a serious illness than you are to die.

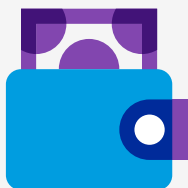
Average serious illness claims by illness type



Source: Based on approximate annual average serious illness claims statistics from Aviva, New Ireland and Friends First.

It is important to seek expert advice to ensure you fully understand the different options available and how serious illness cover could help protect your mortgage and family.

Income protection



Protect your income in the event of any long-term sickness or accident.

Gain tax relief on your premiums at your highest marginal rate.

The current State illness benefit is less than €203 per week*. Would you be able to meet all your financial commitments if this was the only income you had?

Usually the benefit is paid after a deferred period has passed and is payable up until your retirement age or until you return to work. As with all of these products, it is important to seek advice before taking out an income protection policy.

* As at 2020

How can mercer help?

Our protection solutions team provide specialist advice and individual protection solutions to protect you and your family.

To learn more, please contact us on **1890 375 375** or email us at myprotection@mercerc.com.

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