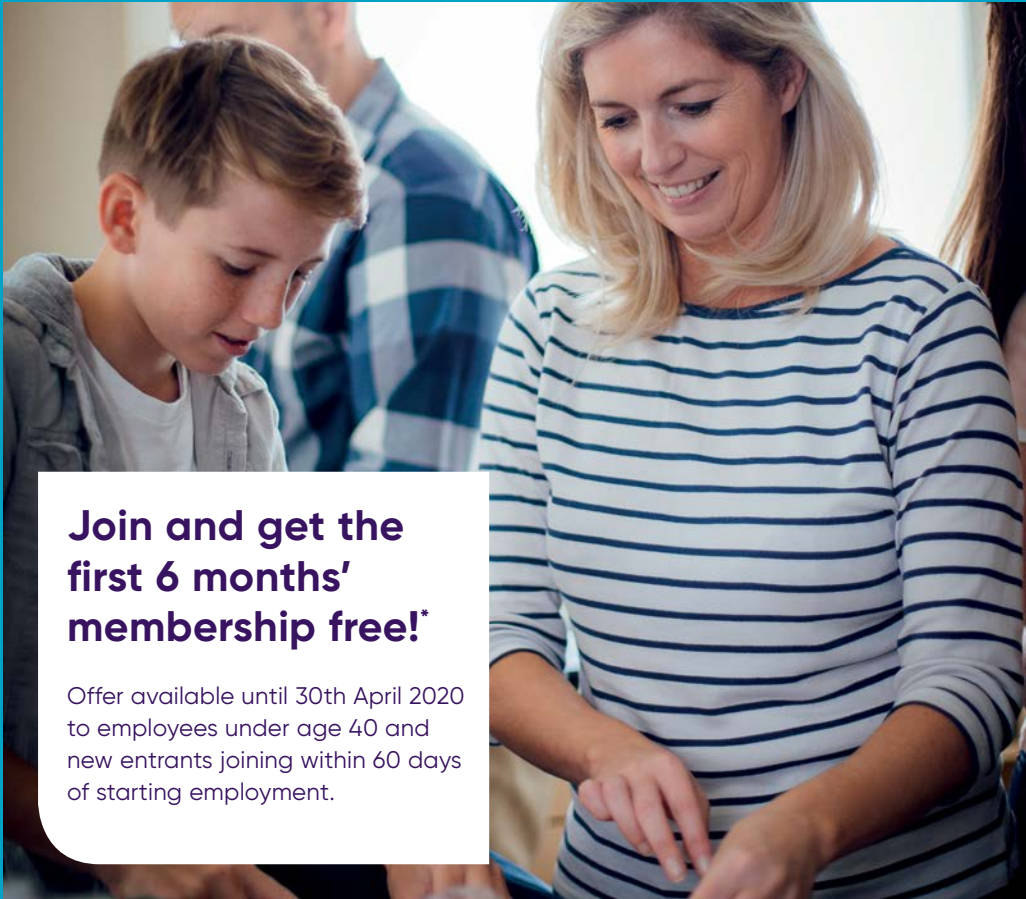


Income Protection Plan for Central Bank of Ireland Employees



**Join and get the
first 6 months'
membership free!***

Offer available until 30th April 2020
to employees under age 40 and
new entrants joining within 60 days
of starting employment.



Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Income Protection helps keep the important things in your life on track, like your mortgage, bills and savings for the future.

What does the Plan do?

The Plan gives you a replacement income, to help keep the important things in your life on track if you can't work due to illness or injury. It provides you with a replacement income of up to **75% of your salary** less any other income which you may be entitled to (e.g. half pay, Ill Health Early Retirement Pension, Temporary Rehabilitation Remuneration, State Illness or Invalidity Benefit).

How much does the Plan cost?

Once your 6 months' free membership has finished, payments to the Plan will commence. As membership is so vital, the Plan is designed to be affordable for every member. It is remarkably good value because it's negotiated on a special 'group basis' for Central Bank of Ireland employees. The cost is 0.84% of gross salary and is conveniently deducted from your salary by your employer.

You are eligible for **tax relief** on this premium, which means that the net cost to most members is only between €4 and €6** a week.

Join and get the first
6 months'
membership free!*

Call **(01) 420 6754** or visit
cornmarket.ie/central-bank-of-ireland

***Terms and Conditions:** Offer available from 1st May 2015. To avail of the special offer of 6 months' free membership to the Plan, you must be either a new entrant to the Plan and joining within 60 days of starting your employment **or** a new entrant to the Plan and under age 40. This offer is not available if you have previously been a member of the Income Protection Plan for Central Bank of Ireland Employees. The closing date to avail of this offer is 30th April 2020.

**This is based on a Central Bank of Ireland employee earning between €35,000 (paying income tax at 20%) and €60,000 (paying income tax at 40%).