

TUI Income Continuance Plan

Plan summary



Perhaps the greatest threat to your livelihood is ill health

If you fall ill, your sick pay provides you with an income for a limited period only. With the new Public Sector sick leave arrangements, this period is now even shorter than before. Once your sick pay runs out, your income will fall dramatically or cease entirely; a situation that many members unfortunately find themselves in. Have you ever considered how you and your family would cope, if you fell ill and lost your income as a result?

The TUI Income Continuance Plan, administered by Cornmarket, provides members with the financial security they deserve. The security and benefits of the Plan are not available anywhere else, that's why over 3,500 members* already enjoy the vital protection that it provides.

The 2013 Plan review brought good news that the Plan has made provision for the new Public Sector sick pay arrangements. This is an extremely important benefit for Plan members, and a great deal of work was done to ensure that this great benefit was secured. The Plan has grown to become an important

benefit of union membership, and it is well placed to provide vital protection for members, at an affordable cost, for many years to come.

Almost everything in your life depends on your income. Please don't risk your future financial security. If you haven't already joined the Plan, I would urge you to do so now.

A handwritten signature in black ink that reads "Ivan Ahern".

Ivan Ahern
Director,
Cornmarket Group Financial Services Ltd.

*Source: Cornmarket (July 2014).

Cornmarket's role as administrators

Cornmarket – working for you

Cornmarket has been administering the TUI Income Continuance Plan since September 2008. The Plan helps to guarantee a realistic level of income in the event of loss of salary due to disability arising from illness or injury.

Our role includes:

1. Negotiating with the insurers (currently New Ireland) to obtain the most competitive rates and to secure the best possible benefits.
2. Assisting TUI members who wish to make a claim from the Plan, by guiding them through every stage of the claims process and acting as the members' advocate.
3. Promoting the Plan to TUI members.

Please refer to the 'Guide to your Benefits' document for full details of the Plan. The Guide can be downloaded at: cornmarket.ie/tui



A claims service you can trust

Cornmarket has its own dedicated, in-house Income Continuance Claims Team. The team members are specialised, well-informed and easy to talk to, and will do all they can to help in a member's time of need.

They provide a vital 'hand-holding' function from start to finish of the claims process. So should you need to make a claim, you can rest assured that it will be dealt with in the efficient, professional and sensitive manner that you deserve.

The Plan in action

Through its various Income Continuance Plans, Cornmarket has helped protect the financial security of more Public Sector employees than any other company in Ireland. But the real testament to the quality of these Plans is the amount being paid out to beneficiaries, which is now counted in hundreds of millions of Euro. Here's what just two of the people who have benefited from our Income Continuance Plans have to say.

“I wouldn’t have any hope for the future.”

Margaret Carolan,
Plan Beneficiary,
Co. Wicklow.

“It’s bad enough having to give up your work through illness. Just think what your life would be like if there was no salary coming through that door. If I hadn’t got the money coming into me every month, I wouldn’t be able to pay the mortgage, I wouldn’t have the car that I need, I wouldn’t be able to finance my kids doing what they’re doing at the moment, I wouldn’t have any holidays. I wouldn’t have any hope for the future.”

“I was in the Plan it meant that what would have become a luxury, wasn’t.”

Seamus McAteer,
Plan Beneficiary,
Co. Meath.

“After 23 years of never being sick, never missing a day in school, I had a stroke with various complications and I was forced to stop teaching. Because I was in the Plan it meant that what would have become a luxury, wasn’t. When the bill came in for Euro Languages Colleges for my daughter or for my son’s halls of residence at DCU, I could just write the cheque. We didn’t have to worry about it. If I hadn’t gotten this, then I’d have had to borrow from the Credit Union or find the money some other way.”

Why you need the TUI Income Continuance Plan

Although many members feel that they will never need the protection that the Plan provides, sadly our experience has been that even the healthiest person can suffer unexpected illness or have a serious accident.

What is more, the changes to Public Sector Sick Leave arrangements which came into effect on 1st September 2014 mean a dramatic drop in your paid sick leave. Since the changes have been implemented, TUI members without Income Continuance face greater financial uncertainty should they fall ill as they will be taken off the payroll sooner than before. Thankfully, the Plan has made provision for these changes and will pay out Plan benefits earlier than before, in line with members' needs. The Plan provides essential protection for all TUI members and membership has never been more vital.

What happens to your income if you fall ill under the new sick leave arrangements?

Standard Sick Leave

Under Public Sector sick leave arrangements introduced in 2014, typically you have access to paid sick leave of 13 weeks (92 days) at full pay in one year, followed by 13 weeks (91 days) at half pay. This is subject to a maximum of 26 weeks (183 days) in a rolling 4 year period. If you exceed 183 days paid sick leave you may receive Temporary Rehabilitation Remuneration for a further 18 months (548 days), subject to the terms of the Public Sector sick leave arrangements.

Extended Sick Leave for Critical Illness*

Under the Public Sector sick leave arrangements, there is a Critical Illness Protocol whereby employees may be granted extended paid sick leave of 26 weeks (183 days) at full pay in one year, followed by 26 weeks (182 days) at half pay, subject to a maximum of 52 weeks (365 days) in a rolling 4 year period.

If you exceed 365 days paid sick leave, you may receive Temporary Rehabilitation Remuneration for a further 12 months (365 days). Temporary Rehabilitation Remuneration may be extended for a further period up to a maximum of 2 years (730 days).

Temporary Rehabilitation Remuneration

Temporary Rehabilitation Remuneration is based on your accrued pension benefits that would have applied had you actually retired on ill health grounds. It may be granted where there is a realistic prospect of an individual returning to work. However, any added years arising from purchase of service arrangements are not taken into account, as no retirement has actually taken place.

* There are certain criteria used to determine whether an illness qualifies for extended paid sick leave.

Ill Health Early Retirement Pension

Alternatively, if you retire on the grounds of ill health you may be entitled to an Early Retirement Pension. Even if you have many years of service, your Ill Health Early Retirement Pension will only be a fraction of your salary. In addition, those paying PRSI at the 'A' rate may be entitled to a State Illness Benefit, but at just €9,776 p.a. (2014 level), the State Illness Benefit provides a small income only.

The reality is that long-term illness inevitably means a severe drop in living standards. The need for some kind of additional income is vital.

How the Plan works – Disability Benefit

Once your salary has reduced to half pay or Temporary Rehabilitation Remuneration is being paid, if you are disabled due to illness or injury, the Plan aims to pay you an income of up to 75% of your salary less any other income (e.g. half pay, Temporary Rehabilitation Remuneration, Early Retirement Pension, State Illness Benefit) to which you may be entitled.

The Plan goes on paying you until you recover, are deemed fit to return to work by New Ireland, die, or right up to your 60th/65th** birthday, if you are permanently disabled.

** If you entered the Public Service before 1st April 2004: age 60 or after 1st April 2004: age 65.

Important:

You must remain a TUI member to remain an eligible member of the Plan. If you leave the Union you must inform Cornmarket in writing, as you can no longer stay in the Plan, and you will not be able to claim from it.

If a member making a claim decides not to apply for Early Retirement Pension (perhaps because he/she intends to return to work) and New Ireland agrees that there is a reasonable expectation of returning to work, then New Ireland may pay a benefit of 75% of salary less any State Illness Benefit/ Temporary Rehabilitation Remuneration for a maximum of 2 years. This means no deduction will be made from the benefit paid under the Plan for an amount equivalent to Early Retirement Pension, as no Early Retirement Pension is being claimed. If a member retires subsequently and an Early Retirement Pension is paid, the additional amount that was paid under the Plan since the effective date of early retirement must naturally be repaid to the insurer.

Membership of the Plan is more vital than ever.

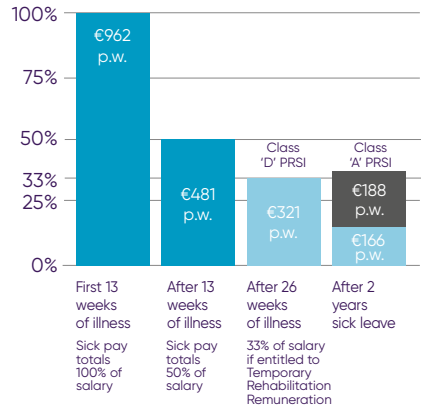
Example of how the Plan works

The example below is based on a Public Sector employee, who is a member of the Superannuation Scheme with 20 years' service earning €50,000 per annum, who is now unable to work due to disability arising from illness or injury.

It is assumed that standard Public Sector sick leave arrangements apply (i.e. 13 weeks full pay in one year, followed by 13 weeks half pay), extended paid sick leave under the Critical Illness Protocol does not apply and Ill Health Early Retirement Pension is granted after 2 years.

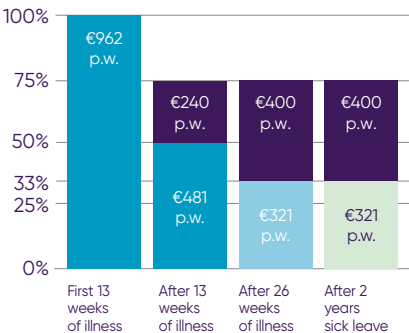
An example of what happens when sick pay runs out

Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Plan pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable. In the event of illness, they may typically claim State Illness Benefit.

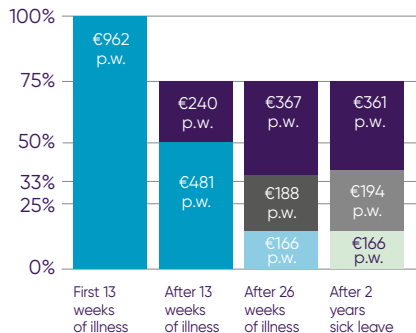


Examples of how the Plan works

D Rate PRSI Example



A Rate PRSI Example



- Plan Benefits
- Sick Pay
- Temporary Rehabilitation Remuneration
- State Illness Benefit
- Early Retirement Pension
- State Invalidation Pension

Additional protection for you and your family

The main purpose of the Income Continuance Plan is to provide you and your family with financial support in the event that you fall ill and find yourself unable to work. The Plan provides additional benefits in the form of:

1. Life Cover

Death Benefit

Should you die, the issue of financial support may be even more pressing for your family. Mortgage payments, day-to-day living expenses, credit card bills, etc. will still have to be met by those you have left behind. The Plan recognises this fact by providing an important extra benefit in the form of Death Benefit (typically equivalent to twice your annual salary), which is paid to your estate should you die. As with your Disability Benefit, this Death Benefit is salary linked – so it changes each year in line with your salary. This benefit ceases on your 65th birthday or when you retire (other than on grounds of ill health) or leave the Plan, if earlier.

Accidental Death Benefit

In the event of accidental death, a benefit of €15,000 is payable in addition to the normal Death Benefit of typically twice annual salary. Accidental death is defined as 'death resulting from an injury caused by accidental, violent, external and visible means and is in no way linked to sickness, disease or physical disorder of the Life Insured'.

Please refer to the "Guide to your Benefits" document for terms and conditions and general exclusions.

Children's Death Benefit

A death benefit of €4,000 is payable on the death of a member's child.

Children's Death Benefit applies to all the natural or legally adopted children of the member who are aged between 0 months and 18 years at the date the benefit is payable and between 18-21 years for those who are in full-time education. Unless a child has been legally adopted, the name of the member must appear as a parent on the child's birth certificate.

Please refer to the "Guide to your Benefits" document for terms and conditions and general exclusions.

Early Payment of Death Benefit

New Ireland will make an advance payment of 25% of the Death Benefit on diagnosis of terminal illness with death expected within 12 months.

Terminal Illness means an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical consultant of a major hospital in Ireland or the United Kingdom and New Ireland's Chief Medical Officer, a Life Insured's life expectancy is no greater than 12 months. The balance of the Death Benefit will be paid on death. The terminal illness benefit will not apply to members over the age of 63.

What happens at retirement?

Our experience has been that the vast majority of members still need some element of Life Cover (Death Benefit) even after they retire. For this reason, for a contribution of 0.05% of salary (built into the overall rate of contribution to the Plan), members are entitled to join Cornmarket's Retired Members' Life Cover Plan* on retirement, without having to undergo any medical underwriting; within 4 months of retirement, provided they are a member of the Income Continuance Plan at the date of their retirement. Thereafter, for a modest monthly contribution, members will benefit from the Life Cover provided by Cornmarket's Retired Members' Life Cover Plan. The Plan provides for the payment of a tax-free lump sum to their estate on their death.

* Underwritten by Irish Life Assurance plc.

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

2. Pension Protection Benefit

Unfortunately, one of the first things to be hit when a member is taken off the payroll is their pension. In recognition of this fact, if you fall ill and are claiming from the Plan for more than 2 years, a further 10% of the salary you were earning before you fell ill will be paid into a separate Personal Retirement Savings Account (PRSA). This is to make up for the fact that you will be missing some years of Superannuation contributions. This additional contribution will continue to be paid until you recover, return to work, die or reach age 60/65 depending on the date of entry to the Public Sector.

Affordable for every member

How much does the Plan cost?

As membership is so vital, the Plan is designed to be affordable for every member. It is remarkably good value because it is negotiated on a special 'group basis' for members of the TUI. The contribution rate is currently set at just 1.64% of gross salary and, for most members, is conveniently deducted from your salary by your employer. Please bear in mind that it is your responsibility to ensure that the correct deductions have, in fact, been made by your employer and that deductions are cancelled where appropriate.

Plan cost

Disability Benefit	1.15%
Death Benefit	0.33%
Pension Protection Benefit	0.11%
Medical Immunity Benefit*	0.05%
Total cost	1.64%

* Entitles members to join Cornmarket's Retired Members' Life Cover Plan without medical underwriting. Terms & Conditions apply (underwritten by Irish Life).

A helping hand from Revenue

You are eligible for tax relief at your highest rate of tax on the part of your contribution going towards Disability Benefit and Pension Protection Benefit (1.26% of the total contribution of 1.64% of income). This means that for most members the cost of membership is between €9 to €13 a week after tax – a small price to pay for peace of mind.

Example

Income	Weekly contribution (1.64%)	'Real' weekly contribution after tax relief
€35,000	€11.00	€9.31*
€40,000	€12.57	€8.61**
€50,000	€15.71	€10.77**
€60,000	€18.86	€12.92**

*Real contribution rate of 1.39%, paying income tax @ 20%.

**Real contribution rate of 1.12%, paying income tax @ 41%.

Please note: This rate (based on the benefits in place at the 2013 review) is guaranteed until the next Plan review on 1st September 2016.



How to join the Plan

Who is eligible to join?

You may apply to join the Plan if you are:

1. A member of the Teachers Union of Ireland **and**
2. Under age 60 **and**
3. Contracted in a recognised School, College, University or Institute of Technology **and**
4. Working 8 hours or more per week **and either**
 - Employed on a permanent basis **or**
 - On a contract of indefinite duration **or**
 - On a fixed-term contract (in this case your contract must be of at least 12 months' duration).

Please note: Members on paid or unpaid maternity leave are eligible to join the Plan.

Apply to join now,
simply call us on
(01) 470 8054

Job/Work sharers

Eligible job sharing/work sharing members of the TUI who satisfy the eligibility conditions listed opposite may also apply to join the Plan. The level of contribution and benefits which apply for them may differ from those relevant for permanent full-time members.

Important

You must remain a member of the TUI to remain an eligible member of the Plan. If you leave the union you must inform Cornmarket in writing as you can no longer stay in the Plan and you will not be able to claim from it.

How to Join?

The TUI Income Continuance Plan helps members maintain the standard of living they deserve. If you haven't already joined the Plan, don't put it on the long finger.

Cover begins as soon as New Ireland accepts you as a member of the Plan.

Frequently asked questions

1. When does my membership begin?

Your cover begins from the date New Ireland accepts your application to the Plan. Members receive a formal acceptance letter confirming they have been included as members of the TUI Income Continuance Plan. In some cases medical evidence may be required before membership of the Plan can be confirmed. This may involve providing further details over the telephone or attending a medical examination at New Ireland's expense.

Please note

Any sick leave accrued before you became a member of the Plan will not be used when calculating the deferred period.

2. When does my membership end?

Membership of the Plan ends:

- On your 60th/65th* birthday as far as the Disability Benefit and the Pension Protection Benefit are concerned and on your 65th birthday as far as the Death Benefit is concerned (assuming you have not retired) **or**
- If you no longer fulfil the eligibility requirements as set out **or**
- If your contributions to the TUI Plan cease (please bear in mind that the responsibility to ensure that the correct contributions to the Plan are paid rests with you)
- On your retirement (other than on the grounds of ill-health) **or**
- Death.

However, you do have the right to carry on an element of Death Benefit throughout your retirement if, at retirement, you decide to avail of Cornmarket's Retired Members' Life Cover Plan.

Notice period if you plan to retire

It is important to remember that Cornmarket may not be notified by your employer when you retire. It is vital therefore that you notify Cornmarket at least 10 weeks in advance of your retirement date so that we can offer you the option to join Cornmarket's Retired Members' Life Cover Plan or to stop your contributions to the Plan.

*TUI members who entered/re-entered the Public Service after 1st April 2004 will enjoy cover until their 65th birthday rather than their 60th birthday which applies for all other members. If you re-entered service after 1st April 2004 with a break of more than 26 weeks that was not due to a career break or unpaid leave, you are also deemed to be a new entrant.

3. When does benefit payment under the Plan begin?

Once New Ireland has accepted your claim and you have completed the relevant deferred period, benefit payment will commence.

Please remember that it can take a number of weeks to process your claim. As soon as you become aware that, due to disability from illness or injury, your salary is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about 8-9 weeks in advance to enable the Insurance Company to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, New Ireland may not be able to pay your benefit at the time that your salary reduces or ceases. In such cases your benefit may, depending on the particular circumstances, be backdated to the date when your salary reduced to half pay or stopped altogether, where the claim is subsequently admitted.

Early payment of Disability Claims

To make life easier for members and to ensure the early payment of disability benefit, New Ireland will commence payment of disability benefit from the date the member is reduced to half pay; provided they receive a claim form and a medical certificate confirming the nature of the disability.

This early payment will be made for a maximum of 3 months while New Ireland is seeking the medical evidence necessary to make a final decision on the claim. If the claim is not agreed for payment when the final decision is made, the member will not have to repay the early claim payment. To assist in the prompt processing of a claim, members should notify Cornmarket 8-9 weeks in advance of their salary reducing to half pay or ceasing altogether.

4. For how long will I be paid benefit under the Plan?

The Plan will continue to pay benefit for as long as you are totally unable, due to disability from illness or injury, to carry out your normal occupation and you are not following any other occupation. Disability Benefit payments will stop when either:

- you recover **or**
- when it has been determined by New Ireland, based on medical evidence, that you are no longer prevented from carrying out your normal occupation **or**
- you return to work **or**
- you die **or**
- you reach your 60th/65th birthday**
whichever is the earliest.

In certain cases benefits may be paid where the member returns to work but at a reduced level of earnings due to partial disability.

** Depending on date of entry/re-entry to the Public Sector.

Notice period if claim is ended

In the case of claimants who have been in receipt of benefit for at least one year, where medical evidence indicates that a member is fit to return to work, New Ireland will give 3 months' notice before ending the payment of benefit. This only applies to those cases where a claim has been in continuous payment for 12 months or more.

5. How disabled do I have to be to qualify for benefit under the Plan?

To qualify for disability benefit under the Plan, New Ireland must be satisfied that you are totally unable to carry out your duties under your normal occupation as a teacher or lecturer by reason of disablement due to illness or injury, and that you are not engaged in any other occupation for profit or reward or remuneration.

Definition of 'Disabled'

An Insured Person is disabled if, in the opinion of the Company, he/she is, by reason of injury or illness, totally unable to engage in the duties of his/her Normal Occupation by reason of disablement arising from bodily injury sustained or from sickness or illness contracted and is not engaged in any other gainful occupation on a full-time or part-time basis. Disability shall have a corresponding meaning.

Partial disablement shall be deemed to exist where, following payment of Disability Benefit, the Insured Person, while partially Disabled due to the illness or injury from which the prior Period of Disability arose:

- i) Undertakes with the consent of the Company for profit or reward some occupation or his/her Normal Occupation, and
- ii) His/her average monthly earnings are, in the opinion of the Company, reduced as a result of his/her partial Disability to an amount less than his/her average monthly earnings during the twelve months immediately prior to the Period of Disability.

6. What if I take a career break, take unpaid leave or change my working hours?

If you intend taking a career break, take unpaid leave or change your hours (e.g. Job Sharing) please contact Cornmarket on **(01) 408 4195** to discuss the options available.

7. Are there any exclusions under the Plan?

There are no exclusions under the Disability and Death Benefit of the Plan.

Exclusions applying to the Accidental Death Benefit where death is caused directly or indirectly by:

- Suicide, attempted suicide or intentional self inflicted injury
- Death linked to being under the influence of or being affected (temporarily or otherwise) by alcohol or drugs
- Engaging in any hazardous activity or sports including but not limited to the following: scuba diving, motor sports, aviation, hang gliding, water sports, horse racing, parachuting, mountaineering, rock climbing, caving or winter/ice sports
- Flying, except as a fare paying passenger
- Taking part in any riot, civil commotion, uprising or war (whether declared or not) or any related act or incident
- Directly or indirectly by taking part in a criminal act; or
- Failure to follow reasonable medical advice or failed to follow medically recommended therapies, treatment or surgery.

Please bear in mind that in some cases individual members may be accepted into the Plan subject to exclusions in respect of specific illnesses. Once an exclusion is applied, sick leave due to the excluded condition cannot be included in relation to any aspect of a claim.

8. What benefits do members on a temporary contract get?

A claim in respect of a member on a temporary contract is treated in the normal manner as outlined in questions 3 and 4. If a member cannot work due to illness or injury and their contract expires before the expiry date of the deferred period (13 weeks in any 12 month period), their claim will be considered subject to the usual medical evidence requirement.

For example, if a member suffers an illness with 3 months or less remaining on their contract, and remains disabled to the end of the deferred period, their claim will be considered in the normal manner.

9. What if I have unearned income?

In general, investment and rental income will not be taken into account when making a claim under the Plan. Benefit from any accident or sickness policy will however be taken into account, except once-off lump sum benefits paid under a critical/serious illness policy. Additionally other income received from other sources (for example another employment) shall be considered in the financial assessment of your claim.

Please refer to the 'Guide to your Benefits' document for full details of the Plan. The Guide can be downloaded at: cornmarket.ie/tui



Claiming from the Plan

A step-by-step guide

Cornmarket's role is to help guide members through the claims process. We have considerable experience in this area and, on behalf of claimants, work closely with the relevant insurance companies to ensure that all legitimate claims are promptly paid. We are here to talk you through the process and explain any additional documentation that you may be required to provide.

1. Contact Cornmarket

Cornmarket is not automatically notified of your absence from work through illness. This means as soon as you become aware that, due to illness or injury, your salary is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about **8-9 weeks** in advance to enable New Ireland to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, New Ireland may not be able to pay your benefit at the time your salary reduces or ceases. In such cases the benefit will be backdated where the claim is subsequently admitted.

You can contact us by calling the Claims Team on **(01) 408 4018**.

Or write to us at:
SPS Claims Department,
Cornmarket Group Financial Services Ltd.,
Christchurch Square, Dublin 8.

2. Your Claims Pack

Once you have informed us that you wish to make a claim, you will be issued with a claims pack containing all of the information that is required to enable New Ireland to assess your claim.

3. Processing your Claim

Upon receipt of your completed claim form, New Ireland will begin assessing your claim.

4. Medical Examination

Medical evidence will be assessed by New Ireland. In some cases the insurer will request that you attend an independent medical examination (at New Ireland's expense) to confirm you are indeed totally unable to carry out your normal job because of your disability.

5. Additional Medical Evidence

In all cases New Ireland will require additional medical evidence from doctors and/or specialists who have attended you. You may possibly be requested to attend a further medical examination (at New Ireland's expense).

6. Decision on your Claim

Once all the medical evidence and documentation has been received, the insurer will make a decision on your claim (please see page 8, Q3, re: Early payment of Disability Claims).

7. Your Benefit

Once a new claim is accepted, payment of the benefit is made by New Ireland every two weeks, claims which were accepted prior to the 2013 review will be paid monthly in arrears. Benefit payments are subject to income tax.

Your benefit will continue to be paid for as long as you remain unfit to carry out your normal occupation because of disability from illness or injury. Benefit payments will stop when:

- You recover **or**
- When New Ireland decides, based on medical evidence, that you are no longer prevented from carrying out your normal occupation due to disability arising from illness or injury **or**
- You return to work **or**
- You die **or**
- Your 60th/65th* birthday whichever is the earliest.

In certain cases, benefit may be paid where you return to work at a reduced level of earnings due to partial disability. From time to time, New Ireland will require medical evidence confirming that you remain unfit to work.

* Depending on date of entry/re-entry to the Public Sector.

Please refer to the 'Guide to your Benefits' document for full details of how to claim from the Plan.

Important

Short-term claims

As a result of recent changes to Public Sector sick pay arrangements there is a likelihood of an increase in short-term claims. With some short-term claims, the medical evidence required may not be as detailed as that required for a long-term claim.

Late notification of claims

It is not often possible to retrospectively assess the validity of a claim in cases where a significant period of time (approx. 3 months) has elapsed since your salary reduced or ceased. For this reason, it is vital that you register your claim promptly in line with the guidelines given (**8-9 weeks** before your salary reduces to half pay or ceases altogether). In the case of late notification of a claim, cases will be assessed on individual merit and the insurer reserves the right to decline to assess the claim.

TUI Income Continuance Plan

This guide provides an outline only of the main benefits of the TUI Income Continuance Plan as of September 2014, and is issued subject to the provisions of the policy, and does not create or confer any legal rights.

The information contained herein is based upon our current understanding of Revenue law and practice as at September 2014.

The TUI Income Continuance Plan is governed by the master Policy Document No. V000063E issued by New Ireland. Members of the Plan may request a copy of the policy document from the Head Office of the TUI or the Dublin office of Cornmarket Group Financial Services Ltd.

If there is any conflict between this document and the Policy document, the Policy document will prevail.

Cornmarket is committed to providing a high level of service and has a complaint handling procedure in place. Should you feel that you have not received a satisfactory level of service, please write in the first instance to Jane Horan, Assistant Manager, Compliance Department, Cornmarket Group Financial Services Ltd, Christchurch Square, Dublin 8.

If you are dissatisfied with the outcome of your complaint through Cornmarket, you may also submit your complaint to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, or logon to www.financialombudsman.ie.

Join the Scheme: Call us on **(01) 470 8054**
or email **clientservices@cornmarket.ie**

For general scheme queries: Call us on **(01) 408 4195**
or email **spsadmin@cornmarket.ie**

To make a claim: Call us on **(01) 408 4018**
or email **spsclaims@cornmarket.ie**
or visit **cornmarket.ie**