



## KEY FEATURES

### of Whole of Life with Life Changes Option

#### Customer Guide

Please read this document carefully. It highlights the main features and benefits of the **Policy**, which is underwritten by The Royal London Mutual Insurance Society Limited (**Royal London**), and includes some sample illustrations. **Royal London** is responsible for operating and administering the Policy.

But it's only meant to be a guide. The **Policy Conditions** contains the terms on which **we** agree to provide cover. Words printed in **bold** in this document are defined in the **Policy Conditions**.

**Your Financial Broker** will provide you with the **Policy Conditions** or **you** can request a copy from **us** at any time.

If there is anything that **you** do not understand, or if **you** would like more information, please ask **your Financial Broker** who will assist **you** and determine if this product is suitable for **you**. **You** may also need to seek independent legal and tax advice before entering into this product.

## SECTION 1:

### Information about the Policy

#### 1.1 Make sure the policy meets your needs

- Whole of Life is a regular premium protection policy. The purpose is to provide a lump sum **Life Cover Benefit** if a **Life Assured** dies or has a **Terminal Illness** as defined in the **Policy Conditions**. The policy does not have a fixed end date.
- If **Indexation** is included, the **Benefit** will automatically increase by 3% every year and the **Premium** will also automatically increase by 4.5% every year. The **Indexation** will occur on each **Policy Anniversary Date**. There will be no further increase in **Benefit** or **Premium** after the **Life Assured**, or the oldest **Life Assured** in the case of a **Joint Life First Death** policy, or the youngest **Life Assured** in the case of a **Joint Life Second Death** policy, has reached age 75. For **Dual Life** policies, the increase in **Benefit** and **Premium** for each **Life**

**Assured** will cease when they have reached age 75. Full details of **Indexation** are contained in the **Policy Conditions**.

- **You** have chosen the **Life Changes Option**, which costs an extra 10%. If **you** stop paying **Premiums** at any time after 15 years **you** can choose between 2 options, as follows:

Option 1 – Protected Cover

The policy is paid-up but a reduced **Benefit** becomes payable,

OR

Option 2 – Protected Cashback

Take an immediate cash sum at which point all cover will end and the policy will cease.

- Section 4 of this document will show examples of the protected cashback amounts and protected cover amounts that apply at select **Policy Anniversary Dates**. Full details of the **Life Changes Option** are contained in the **Policy Conditions**.

- If a **Life Assured** has a **Terminal Illness** as defined in the **Policy Conditions**, the **Life Cover Benefit** may be claimed. If cover is on a **Joint Life Second Death** basis, the **Life Cover Benefit** is only payable when one of the two **Lives assured** under the policy has died and the surviving **Life Assured** has a **Terminal Illness**.
- The policy includes a **Guaranteed Insurability Option** which provides the option to increase the **Life Cover Benefit**, without providing further medical evidence, following any of these events occurring:
  - The marriage of a **Life Assured**;
  - The birth or legal adoption of a child by a **Life Assured**;
  - An increase in capital acquisitions tax liability relating to the **Life Assured's** estate solely due to:
    - the receipt of an inheritance;
    - an increase in value of the estate due to inflation, stock market movements or interest paid on savings or a salary increase;
    - an increase in tax rates or change in tax bands.
- An increase in the capital acquisitions tax liability due to the removal of any tax exemption on existing assets is excluded from the special events above. More information on capital acquisitions tax liability is available on [www.revenue.ie](http://www.revenue.ie) or from your **Financial Broker**.
- The maximum increase in **Life Cover Benefit** following any one of these events is the lower of €100,000 or 50% of the relevant original level of cover for that benefit. The maximum total increase that can be made for all events over the policy term is the lower of €200,000 or the relevant original level of cover for that benefit. The **Premium** will be adjusted accordingly.
- If you have more than one policy with **Royal London** these limits apply across all of these policies and not separately to each of them.
- The **Life Assured** must be under 65 years old at the time the option is exercised. If cover is on a **Joint Life First Death** or **Joint Life Second Death** basis both **Lives Assured** must be under 65 years old at the time the option is exercised. If cover is on a **Dual Life** basis the option may be exercised separately in respect of each **Life Assured**, subject to the 65 year age limit.

Please note that the availability of this option is conditional on our assessment of your **Application** and it may not be provided in all cases.

### **General Exclusions that apply to the policy**

- In addition to any additional exclusions that may be outlined in the **Policy Schedule**, no **Benefit** will be paid if a **Life Assured** dies or has a **Terminal Illness** within one year of the **Policy Start Date**, or the date on which cover is reinstated following a lapse in cover, if it's the result of **Intentional Self-Inflicted Injury**.
- There is never more than one payment on a **Life Assured**. For example, if a **Life Assured** suffers a **Terminal Illness** and receives a **Benefit** payment, no further payment will be made on his death. Also, except where all the conditions of a **Dual Life** policy have been satisfied, there is never more than one payment on any policy.
- We will not be able to pay a claim until, in our reasonable opinion, we have received accurate and complete information. We will determine in our sole discretion, acting reasonably, whether a claim is valid and who under the policy is entitled to receive the **Benefit**.

### **Your commitment under the policy**

- This policy is a long-term financial commitment under which you will be required to make monthly or annual payments for the whole of your life, unless the **Life Changes Option** applies. If it applies, **Premiums** will cease on the **Life Assured's** 100th birthday (or if cover is on a **Joint Life First Death** basis it is the older **Life Assured's** 100th birthday and the younger **Life Assured's** 100th birthday if cover is on a **Joint Life Second Death** basis.) If cover is on a **Dual Life** basis a separate expiry date applies to each **Life Assured**. **Premiums** will reduce on the older **Life Assured's** 100th birthday and then cease on the younger **Life Assured's** 100th birthday. This is called the **Premium Expiry Date** for the purposes of the **Life Changes Option** only.
- However, please see Sections 5.1 – Right of Cancellation – and 5.2 – Stopping the Policy – of this document.
- Monthly **Premiums** must be paid by Direct Debit to **Royal London**.
- Unless you are fully satisfied as to the nature of the commitment, having regard to your needs, resources and circumstances, you should not enter into that commitment.

## WARNING

If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this please contact your insurer or Financial Broker.

### 1.2 What happens if you want to cash in the Policy early or stop paying Premiums?

- Provided you have paid Premiums and the policy remains in force for at least 15 years, then if you stop paying Premiums, you can choose between protected cover and protected cashback as outlined above.
- Section 4 of this document illustrates examples of the protected cashback amounts and protected cover amounts at certain Policy Anniversary Dates. Full details of the Life Changes Option are contained in the Policy Conditions.

### 1.3 What are the projected benefits under the policy?

- The illustrative table below is based on the following details for a typical Whole of Life policy including Indexation and the Life Changes Option.

Form of Cover	Single Life
Age (next birthday)	60
Smoker Status	Non-Smoker
Initial Life Cover Benefit	€150,000.00
Initial Premium (incl. Policy Fee)	€314.32
Government Levy (currently 1%)	€3.14
Total Payment	€317.46
Payment Frequency	Monthly

The Life Cover Benefit will increase on each Policy Anniversary Date by 3% and your total payment will increase on each Policy Anniversary Date by 4.5%.

There will be no further increase in Benefit or Premium after the Life Assured, or the oldest Life Assured in the case of a Joint Life First Death policy, or the youngest Life Assured in the case of a Joint Life Second Death policy, has reached aged 75. For Dual Life policies, the increase in Benefit and Premium for each Life Assured will cease when they have reached age 75.

Royal London will provide you with illustrations based on your own final details when your policy is issued.

**Table 1: Illustrative table of projected benefit and charges**

	A	B	C	D	E=A+B-C-D
Year	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Projected cost of protection benefits to date	Projected policy value
1	€3,771.84	€0.00	€3,357.51	€414.33	€0.00
2	€7,713.36	€0.00	€6,690.19	€1,023.17	€0.00
3	€11,832.24	€0.00	€10,104.31	€1,727.93	€0.00
4	€16,136.52	€0.00	€13,593.24	€2,543.28	€0.00
5	€20,634.48	€0.00	€17,145.41	€3,489.07	€0.00
10	€46,349.28	€0.00	€32,619.82	€13,729.46	€0.00
15	€78,395.04	€0.00	€43,635.96	€34,759.08	€0.00
16	€85,694.88	€0.00	€0.00	€41,023.24	€54,876.53
20	€114,894.24	€0.00	€0.00	€69,905.79	€75,316.08

**The Premiums shown in column A do not include the Government Levy. This policy does not acquire a cash value.**

#### 1.4 What intermediary/sales remuneration is payable?

The following table is based on the same details as for Table 1 above.

**Table 2: Illustrative table of intermediary/sales remuneration paid by the insurer**

Year	Premium payable in that year	Projected total intermediary remuneration payable in that year
1	€3,771.84	€3,784.55
2	€3,941.52	€1,508.69
3	€4,118.88	€754.35
4	€4,304.28	€754.35
5	€4,497.96	€754.35
10	€5,605.44	€168.17
15	€6,985.44	€209.57
20	€7,299.84	€219.00

**The Premiums shown above do not include the Government Levy. The intermediary remuneration amounts shown above are maximum amounts based on the Premium indicated and are for illustration purposes only. They are not in addition to the Premium paid by you and are paid by us to your Financial Broker.**

### 1.5 Are returns guaranteed and can the Premium be reviewed?

- The **Premium** at the start of the policy will provide the level of cover **you** select as long as **your** chosen **Benefits** remain the same.
- As **Indexation** has been chosen, the **Premium** will increase every year to reflect the cost of the increased cover.
- If **you** increase **your** **Benefit** using the **Guaranteed Insurability Option**, the **Premium** will be increased to reflect the cost of the increased cover.
- **Your** total payment may change if there is a change to the **Government Levy**, or if any additional **Taxes** are imposed on **your** policy in the future.

### 1.6 Can the policy be cancelled or amended by the insurer?

The policy will be cancelled and come to an end, if:

- **you** stop paying **Premiums** at any time before the policy has been in force for at least 15 years, or
- **you** fail to provide correct, true and complete information in **your** **Application** or any subsequent declaration of health form, or
- **you** fail to disclose all **Material Facts** to **Royal London** until the date that cover commences under the policy, or
- we pay the **Life Cover Benefit** where there is only one **Life Assured** or cover is on a **Joint Life First Death** basis, or
- we pay the **Life Cover Benefit** in respect of the last remaining **Life Assured** either on death or where they have a **Terminal Illness** where cover is on a **Dual Life** basis or **Joint Life Second Death** basis.

A **Material Fact** is any fact about the **Life Assured's** health, smoking or drinking habits, occupation, pastimes, policies with other insurance companies or any other fact that may influence the assessment and acceptance of **your** **Application** by **Royal London**. If there is any doubt about whether certain facts are material, these facts should be disclosed.

If the date of birth of a **Life Assured** differs from that shown on the **Policy Schedule**, the amount payable in the event of a claim may be reduced or the claim may be rejected and the policy cancelled from inception.

We can also make changes to the policy which are as a result of legal, regulatory or tax changes or to rectify an error in the **Policy Conditions**. We may also introduce a change that won't adversely affect **you**, such as the introduction of a new feature or service which is to **your** benefit.

### 1.7 Information on taxation issues

**Benefit:** Under current legislation, the **Benefit** payable on death will not be liable to income tax or capital gains tax, provided the policy remains in **your** own beneficial ownership throughout the lifetime of the policy. The death **Benefit** is payable in accordance with **your** directions and may be taxable as part of **your** estate.

If **you** wish, **you** can apply to have this policy effected under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003 ("Section 72"), generally used for inheritance tax planning. Cover must be either on a **Single Life** basis or **Joint Life Second Death** basis for Section 72 to apply. For Section 72 to apply on a **Joint Life Second Death** basis, the cover must be for a married couple or civil partners.

The policy must be issued at the outset in accordance with the provisions of Section 72. It is not possible to gain Section 72 status for **your** policy at a later date.

The proceeds of the policy are currently exempt from inheritance tax in so far as they are used to pay inheritance tax arising on the death of the **Life Assured** in the case of a **Single Life** policy or the surviving **Life Assured** in the case of a **Joint Life Second Death** policy. Any part of the proceeds not so used will be liable to inheritance tax.

For the policy to maintain its Section 72 status it must comply with all relevant laws and Revenue rules for as long as it is in force. Before making any changes to **your** policy **you** should check if the Section 72 status will be affected by the proposed change. Once Section 72 status is lost it cannot be reinstated.

#### **Terminal Illness**

##### **WARNING**

If a **Terminal Illness** claim is paid on a policy effected under Section 72, the policy will lose its Section 72 status and the **Benefit** will not be exempt from inheritance tax.

**You** should seek advice from **your** **Financial Broker** and or tax and legal advisers before making a **Terminal Illness** claim.



If a **Terminal Illness** claim is paid the policy may qualify under Section 73 of the Capital Acquisitions Tax Consolidation Act 2003 ("Section 73"). This means that the proceeds would be exempt from gift tax in so far as they are used to pay gift tax on a gift made by the **Life Assured** within one year of the proceeds of the policy becoming payable.

#### WARNING

Where it is intended to use the proceeds of a **Terminal Illness** claim to pay gift tax, it is recommended that the gift be made as soon as possible after the **Benefit** is paid. If the **Life Assured** (or both **Lives Assured** where cover is on a **Joint Life Second Death** basis) were to die before making the gift, the gift tax exemption would be lost and the proceeds would not be exempt from inheritance tax.

#### Protected Cashback

#### WARNING

If **you** receive a Protected Cashback payment under the **Life Changes Option** on a policy effected under Section 72, the policy will lose its Section 72 status and the **Benefit** will not be exempt from inheritance tax.

**You** should seek advice from **your Financial Broker** and or tax and legal advisors before making a decision to receive a Protected Cashback payment.

However, the payment may qualify for exemption from gift tax under Section 73 if used to pay gift tax arising from a lifetime gift made by **you** within one year of the date of the cashback payment. The payment of **your** beneficiary's gift tax liability in this way is not treated as another taxable gift to **your** beneficiary.

#### WARNING

The lifetime gift must be made by the **Life Assured** (or by any of the **Lives Assured** where cover is on a **Joint Life Second Death** basis) within one year of the date of the cashback payment in order for Section 73 relief to apply.

If the cashback payment is taken but no lifetime gift is made by either or both of the **Lives Assured** within one year, Section 72 and Section 73 reliefs will both be lost.

#### Premium

No tax relief is available on **your Premiums**.

Under current Revenue practice, if a policy is owned by a company, the **Premiums** may be deductible for corporation tax in certain circumstances, and the **Benefit** payable on death could be treated as a trading receipt. Companies should seek clarification on the treatment of **Premiums** and **Benefits** from their tax advisors or relevant tax office.

#### Government Levy

We will collect the **Government Levy** (currently 1% but it may change in the future) along with **your Premium**.

**You** should contact **your Financial Broker** or tax advisor if **you** are unsure or require clarification about any aspect of the tax treatment of **Premiums** or **Benefits**.

## SECTION 2:

#### Information on service fee

There is no service fee payable to **Royal London**.

Where such a fee has been, or is to be, levied by **your Financial Broker**, then he/she should enter the amount and full details below:

Financial Broker Service Fee: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Details of the Arrangement: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## SECTION 3:

### Information About The Insurer/ Insurance Intermediary

This policy is provided by **Royal London** which is authorised by the Prudential Regulation Authority in the United Kingdom (registration number 117672) and is regulated by the Central Bank of Ireland for conduct of business rules.

**Royal London** is registered in England and Wales, company number 99064 at 55 Gracechurch Street, London EC3V 0RL and in Ireland, branch number 908341, at 47-49 St. Stephens Green, Dublin 2. VAT Reference No. I.E. 4743976E


Policies issued by **Royal London** in Ireland are covered by the UK Financial Services Compensation Scheme (FSCS). The FSCS is an independent safety net for customers of financial services firms. The FSCS pays compensation if an authorised firm is unable to pay claims against what they owe. Information on compensation arrangements is available from us or directly from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).


The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

**Royal London** distributes its products through **Financial Brokers** who do not have authority to collect payments on its behalf. **Your Financial Broker** should advise **you** of the information relevant to them including their name, address, e-mail address and their authorised status.

**You** can find out more about the policy by talking to **your Financial Broker** (please see the box below for contact details). Alternatively, **you** can contact **us** at:

**Royal London Group**  
47-49 St Stephen's Green  
Dublin 2  
Ireland

 +353 (0)1 429 3333

 +353 (0)1 662 5095

 [service@royallondon.ie](mailto:service@royallondon.ie)

Financial Broker Name:	
Financial Broker Address:	
Telephone Number:	
Email Address:	

## SECTION 4:

### Life Changes Option

#### **4.1 You have to opt for it when you apply for your policy and pay 10 % extra for it from the Policy Start Date.**

The **Life Changes Option** only applies if the **Policy Schedule** shows that it applies to **your** policy.

#### **4.2 If you choose it, how does it work?**

In summary, if the **Life Changes Option** applies, and **you** have paid **Premiums**, and the policy has remained in force, for at least 15 years, then if **you** stop paying **Premiums**, **you** can choose between 2 options, as follows:

##### Option 1 – Protected Cover

The policy is paid-up but a reduced **Benefit** becomes payable,

OR

##### Option 2 – Protected Cashback

Take an immediate cash sum at which point all cover will end and the policy will cease.

If **you** fail to exercise an option, Option 1 will apply.

Below is an illustration of the amount of the anticipated **Benefit** that could apply at select **Policy Anniversary Dates** of your policy.

Year	Premiums paid *	Protected Cover *	Protected Cashback *
15	€71,409.60	€0.00	€0.00
16	€78,395.04	€71,999.38	€54,876.53
20	€107,594.40	€97,784.57	€75,316.08
25	€144,093.60	€130,016.06	€100,865.52
30	€180,592.80	€162,247.54	€126,414.96
35	€217,092.00	€194,479.03	€151,964.40
40	€253,591.20	€226,710.51	€177,513.84

\*The values shown are those applicable at the start of each policy year.

### 4.3 Option 1

Under Option 1, the reduced **Benefit** is calculated by multiplying the original **Life Cover Benefit** by the proportion, represented by the aggregate number of months for which **Premiums** have been paid, divided by the aggregate number of whole months from the **Policy Start Date** to the **Premium Expiry Date**.

Protected Cover amount =

$$[\text{Original Cover Amount}] \times \frac{[\text{Aggregate number of month's Premiums paid}]}{[\text{Aggregate number of whole months from the Policy Start Date to the Premium Expiry Date}]}$$

- The **Premium Expiry Date** is the **Life Assured's** 100th birthday.
- For a **Joint Life First Death** policy the **Premium Expiry Date** is the 100th birthday of the older **Life Assured**.
- For a **Joint Life Second Death** policy the **Premium Expiry Date** is the 100th birthday of the younger **Life Assured**.
- For a **Dual Life** policy a **Premium Expiry Date** applies for each **Life Assured** separately and so **Premiums** will reduce on the older **Life Assured's** 100th birthday and **Premiums** will then cease on the younger **Life Assured's** 100th birthday.
- The **Life Cover Benefit** used in the calculation will be the amount as shown in the **Policy Schedule** (or, if lower, by any subsequent **Endorsement**).

- Where the **Life Cover Benefit** has increased since the policy started as a result of **Indexation** or under the **Guaranteed Insurability Option**, the reduced **Benefit** will be the aggregate of separate calculations for each each layer of **Benefit** (rather than one calculation from the **Policy Start Date** to the **Premium Expiry Date**).

### 4.4 Option 2

Under Option 2, the cash sum is calculated as 70% of all **Premiums** paid to date on the policy (excluding any **Taxes**), subject to a maximum value of 90% of the protected cover calculated in accordance with Option 1.

If cover is on a **Dual Life** basis, a relevant cash sum is calculated for each life separately reflecting the **Premium** charged for each life, subject to a maximum value of 90% of the protected cover calculated for each life separately. The total cash sum to apply will be the aggregate of these two calculations.

If you decide to take the immediate cash sum the policy will cease and you can never reinstate cover on this policy.

### 4.5 Warnings

If you stop paying **Premiums** and the policy is not in force for at least 15 years or otherwise you don't abide by the **Policy Conditions**, cover will end and the policy will cease.

You will no longer be covered under the Policy. We will not refund any **Premiums** already paid and no further **Premiums** will be payable.

Where the policy has been taken out for inheritance tax purposes, if you stop paying **Premiums** after at least 15 years and elect to take the cash sum, the policy will



lose its Section 72 status and the proceeds will not be exempt from inheritance tax. If instead **you** decide to make the policy paid-up, the policy will maintain its Section 72 status.

So it's really important to check with **your Financial Broker** if this option is suitable for **you** and also to be really careful before exercising this option.

Full details of the **Life Changes Option** are contained in the **Policy Conditions**.

## SECTION 5:

### **Additional Information Relating to Your Policy**

#### **5.1 Right of Cancellation**

**You** can cancel the policy by sending **us** a written instruction that is received by **us** within 30 days from the date of **us** posting the 'Cooling Off' Notice to **you**. The address to write to is Existing Business, **Royal London**, 47-49 St Stephens Green, Dublin 2. On such cancellation all cover will cease immediately and any payments received by **us** will be refunded in full to **you**.

If there were other parties with an interest in **your** policy, for example if **you** intended to assign the policy as security for a loan or mortgage, **we** would suggest that **you** carefully consider these facts before making any decision to cancel a policy.

If **you** do not cancel **your** policy within the 30 day 'Cooling-Off' period **your** policy will continue.

#### **5.2 Stopping the Policy**

**You** can stop the policy at any time by writing to **us** instructing **us** to stop the policy or by stopping payments, but all cover would then cease in such circumstances. The address to write to is Existing Business, **Royal London**, 47-49 St. Stephens Green, Dublin 2.

**We** strongly recommend that **you** consult with **your Financial Broker** before **you** cancel the policy.

#### **5.3 Complaints and Governing Law**

**Royal London** is committed to providing the highest standard of customer service. However, if **you** are dissatisfied with any aspect of **our** service, please let **us** know. **We** take all complaints very seriously.


If **you** wish to complain about any aspect of the service **you** have received, please contact **Royal London** directly.

If **your** complaint is not dealt with to **your** satisfaction, **you** may refer **your** complaint to the Financial Services Ombudsman. **You** can get more information from:

Financial Services Ombudsman's Bureau  
Third Floor, Lincoln House  
Lincoln Place  
Dublin 2

 1890 88 20 90 (Lo Call)

 +353 (0)1 662 0899

 +353 (0)1 662 0890

 enquiries@financialombudsman.ie

 www.financialombudsman.ie

#### **5.4 Interpretation**

All **our** communications with **you** now and throughout the term of **your** policy will be in English.

Unless the contrary intention appears, words or expressions contained in this document shall bear the same meanings as in the **Policy Conditions**.

The **Policy Conditions** shall prevail over this document and all other documentation save for the **Policy Schedule**.

#### **5.5 Additional Information for Non Face to Face Customers under the Distance Marketing of Financial Services Directive**

There is no additional charge by **Royal London** where **your** insurance contract is completed only by means of distance communication. **Your Financial Broker** will advise **you** if they apply a charge in similar circumstances.

#### **5.6 Contact us**

Our contact details are:

 +353 (0)1 429 3333

 +353 (0)1 662 5095

 service@royallondon.ie

Write to:  
**Royal London**  
47-49 St. Stephens Green  
Dublin 2

This key features document is a guide to **Royal London's** Whole of Life cover. Its purpose is to provide a general overview and guidance on the benefits of a **Royal London** Whole of Life policy.

If **you** take out a policy, **your Application**, the **Policy Conditions** booklet and the **Policy Schedule** will set out **your** contract with **us**.

The contract sets out further details of the cover and the exclusions provided under Whole of Life cover. If there's any ambiguity between the contract and this key features document, the contract shall prevail. This key features document does not form any part of any contract between **us**.

**We** strongly recommend that you consult with **your Financial Broker** before taking out the policy as this key features document is provided without any liability or responsibility on **our** part.

All information is valid as at 27/04/2016.







**Royal London**

47–49 St Stephen's Green, Dublin 2

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[royallondon.ie](http://royallondon.ie)

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