



When times are uncertain, we're here to help you

Cornmarket have proudly provided vital protection for Public Sector workers for almost 50 years, and we know that you need financial security now more than ever – especially those on the front line of this crisis.

That's why we're delighted to be able to now offer **6 Months' FREE Salary Protection** to eligible members who are applying to join Salary Protection for the first time between 1st July 2020** and 31st December 2020 (see overleaf for full Terms and Conditions)*. It helps give financial security and peace of mind, when you may need it most.***

*6 Months' FREE Salary Protection Offer

See overleaf for details.

What do you get from Salary Protection?



A benefit of up to 75% of salary†

The majority of salary protection schemes pay a replacement income of up to 75% of salary – if you can't work due to illness or injury, and your sick pay has ceased.



Life Cover

Some of our salary protection schemes provide a lump sum of twice your annual salary to your loved ones in the event of your death. This can help pay bills, mortgage or funeral costs.



Tax relief

You're entitled to tax relief on the premium you pay for your disability benefit.



We're here to help you

Cornmarket's Claims Team is dedicated to representing you in all interactions with the Insurer. If you need to make a claim, you can rest assured that your claim will be dealt with in the efficient, professional and sensitive manner that you deserve.

For information on the benefits of the scheme, cost, eligibility criteria and more please see the relevant scheme summary booklet.

In 2019, Cornmarket
administered Salary
Protection Schemes

Had over
900 claims
submitted††

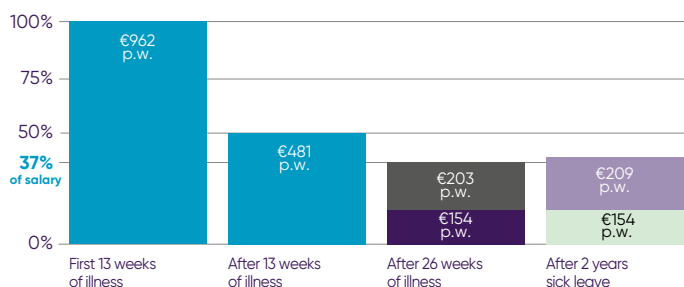
Paid out over
€49 million
to members and families††

How Salary Protection works?

The best way to understand Salary Protection is by looking at the graphs below, which is based on a Public Sector employee, paying Class A PRSI, who is a member of the Superannuation Scheme with 20 years' service earning €50,000 per annum.

WITHOUT Salary Protection

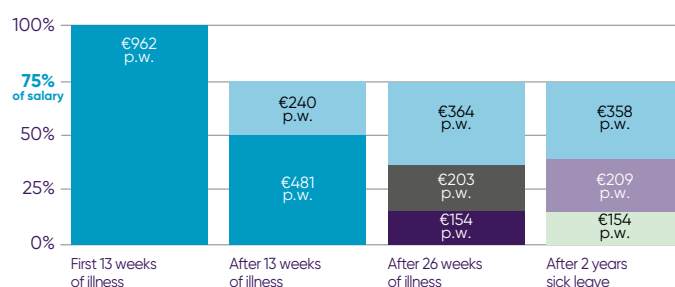
A Rate PRSI Example



■ Scheme Benefit
 ■ Sick Pay
 ■ Temporary Rehabilitation Remuneration
 ■ Ill Health Early Retirement Pension
 ■ State Illness Benefit
 ■ State Invalidation Pension

WITH Salary Protection

A Rate PRSI Example



■ Scheme Benefit
 ■ Sick Pay
 ■ Temporary Rehabilitation Remuneration
 ■ Ill Health Early Retirement Pension
 ■ State Illness Benefit
 ■ State Invalidation Pension

***6 Months' FREE Salary Protection Offer**

*To be eligible to avail of this offer, you must:

1. Be a member of one of the following groups:

- | | | |
|--|-------------|--|
| ✓ ASTI | ✓ GRA | ✓ SIPTU Health Professionals |
| ✓ Central Bank of Ireland** | ✓ INMO | ✓ SIPTU Nurses & Midwives |
| ✓ Fire Brigade | ✓ INTO | ✓ SIPTU National Ambulance Service Sector Grades |
| ✓ Fórsa Civil Service (in Professional, Technical and Service Grades) | ✓ MLSA | ✓ TUI |
| ✓ Fórsa Health & Welfare (Local Government & Local Services and Education Divisions) | ✓ NFVSP | |
| | ✓ PNA | |
| | ✓ POA | |
| | ✓ SIPTU HCA | |

2. Fulfil the eligibility criteria in the application form provided

3. Be applying to join the Scheme for the first time **and**

4. Apply to join between 1st July 2020** and 31st December 2020.

This offer is not available to existing or past members of any Salary Protection Schemes administered by Cornmarket.

Scheme premiums will commence 6 months after the date you are accepted into the scheme and cover commences.

This cannot be claimed in conjunction with any other offer (e.g. Rewards/Free Period). Terms, conditions and exclusions apply.



Apply to join!

Call us on **(01) 420 6790**

or visit **cornmarket.ie/six-months-free**

**The 6 months' free Salary Protection offer is available to employees of the Central Bank of Ireland who apply to join between 1st August 2020 and 31st December 2020.

***Subject to a claim being admitted, terms conditions and exclusions apply.

†Up to 75% of salary is paid (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 Invalidation Benefit) after you have exhausted the deferred period of the scheme. Please refer to the Scheme Summary Booklet for full details on the deferred period and other terms and conditions that may apply.

††Claim stats based on Salary Protection Schemes administered by Cornmarket. Source: Irish Life, New Ireland and Aviva, January 2020.

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New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

Aviva Life & Pensions Ireland Designated Activity Company, trading as Aviva Life & Pensions Ireland and Friends First, is regulated by the Central Bank of Ireland.

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