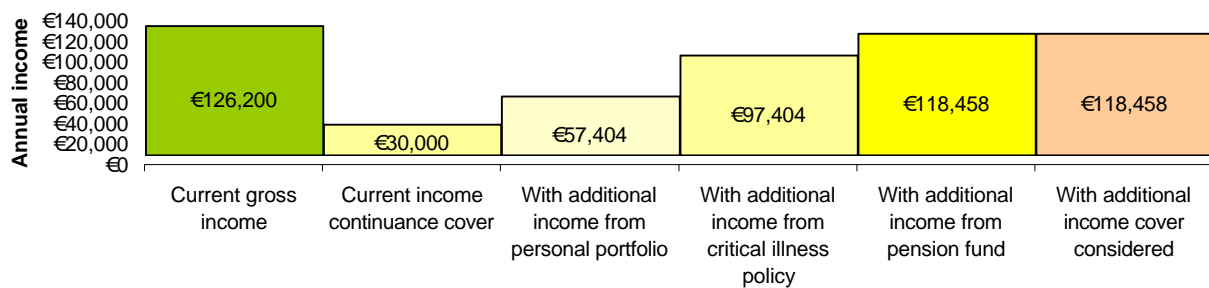


Current gross income		€126,200		
	Expected income@	Capital available		
Possible sources of income	4%		Summary of cumulative income provisions made	
Current income continuance cover	€30,000		Current income continuance cover	€30,000
Current personal portfolio ( net)	€27,404	€685,106	With additional income from personal portfolio	€57,404
Current critical illness cover	€40,000	€1,000,000	With additional income from critical illness policy	€97,404
Current Pension fund	€21,053	€526,333	With additional income from pension fund	€118,458
Additional income cover considered			With additional income cover considered	€118,458

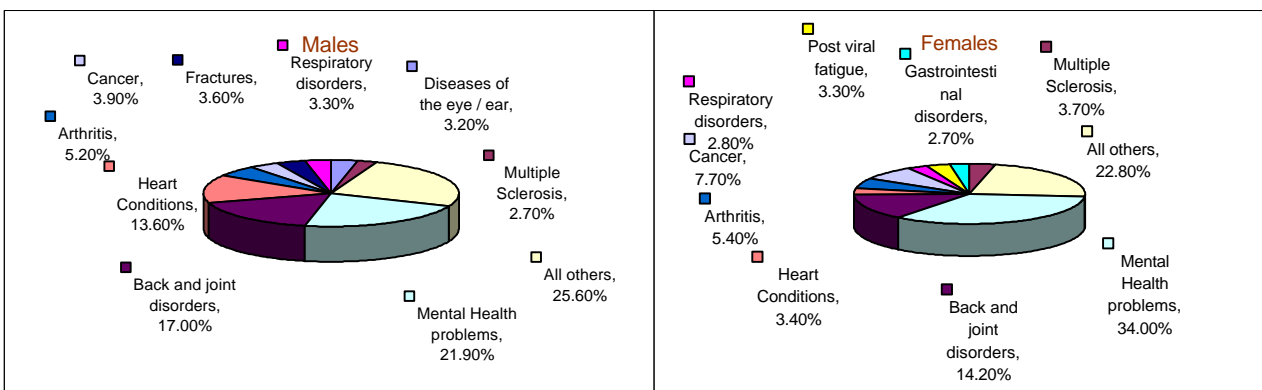
The disability insurance adequacy report excludes income from property investments /state invalidity benefits

### Disability Insurance Provisions, John Sample



Please note that very different criteria apply for payment of Permanent Health Insurance, Critical Illness Insurance and ill health early retirement claims. It is possible, and indeed likely, that many ill health claims would lead only to payment of a permanent health insurance benefit. Policy conditions should be consulted in all cases before relying on the above assumptions.

#### Sample Permanent Health Insurance claims experience ( source- Irish Life 2002)



#### Age at onset of permanent health insurance claim (source -Irish Life 2002)

