



Day One Income Protection Cover for Contractors

Available for the first time in Ireland

CWM Wealth Management Ltd

*Tailor made financial
solutions for Contractors*

CWM
Wealth Management Limited

www.cwmwealthmanagement.ie

Income Protection - Protect Your Lifestyle

New - Day 1 Cover for the first time for Contractors

We are delighted to announce that for the first time in Ireland we are able to offer Contractors Day One Income protection cover which will pay you a replacement income if you are unable to work through illness, injury or disability.

What is Day One cover?

You may be familiar with the more common 'deferred period' Income Protection which will pay you after 8 or 13 weeks has elapsed from the time you are first unable to work.

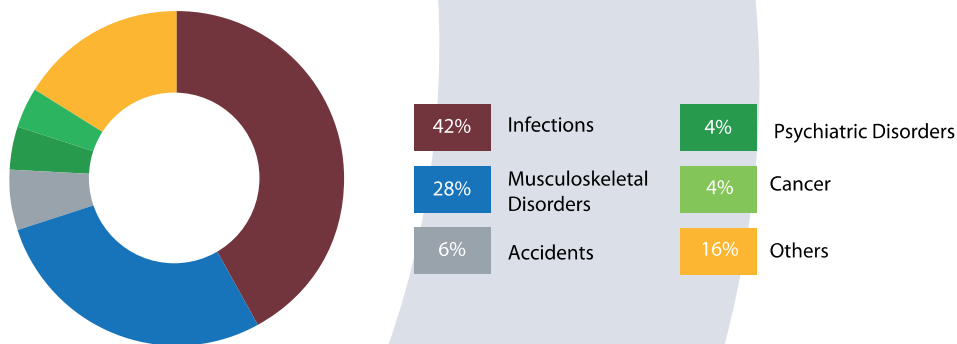
Day One cover allows you to claim from the very first day you can't work due to illness or injury. For the self employed or those who have no sick pay it gives great peace of mind that they will be able to keep their lifestyle even in the event of such an illness. You can claim for 1 day or if required all the way to age 60.

There are no occupation or smoking loadings for contractors, and the benefit payable is tax free.



Carol Brick
Managing Director

Past Claims Analysis - 2009 - D.G. Mutual



Source: D.G. Mutual

Claims History

It is staggering to see that 50% of all claimants are 45 years of age or under.

It is worth noting that infections accounted for 42% of all claims in 2009, that were paid under Day One cover but would not be covered on a typical 13 or 26 week deferred period because the illness was shorter than the deferred period.

37% of claims were for musculoskeletal disorders. A fact that may surprise many is that only 6% of claims were related to cancers.

Income Protection Cover - Case Studies

I am a 30-year-old contractor earning €45,000. What cover should I have?

To fully protect your income you need to cover yourself for €580 per week escalating in line with inflation. It is best that you take a Day One cover of €580 a week which will cost you €89.90 per month.

I am a 45-year-old male contractor earning €70,000. I am already covered for €400 per week with Friends First. What should I do?

Firstly you need to keep your existing cover in place. You obviously took it out when you were younger so you are getting good value now as a result. It would be advisable to have additional cover from Day One for €400 per week which will cost you €90 per month. This will ensure you will have Day One cover in the event of you going out sick and then your deferred period will commence giving you total cover of €800 per week.

*Prices as at 4/3/2010 based on a 30 year-year old male earning €45,000 non-smoker. NRA 60. Day One constant bond.

* Prices as at 4/3/2010 based on a 45 year-year old male earning €70,000 non-smoker. NRA 60. Day One constant bond.

For more information about protecting your income contact Carol Brick at CWM today on 021-4839339 or info@cwmwealthmanagement.ie

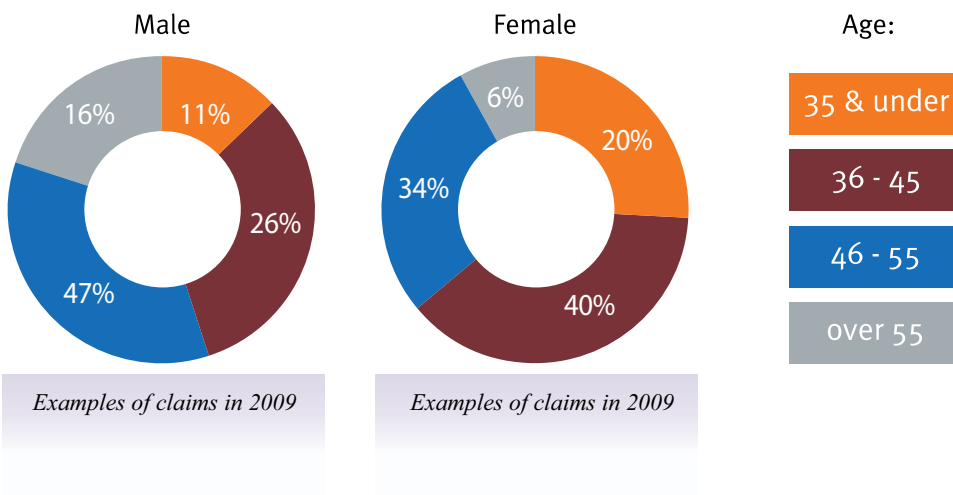


Income Protection provides you with a replacement income if you are unable to work due to illness or injury and you can be covered from **your first day of illness**. To obtain a personalised quotation, please complete and return this enquiry form. Should you require any further information or assistance, please do not hesitate to contact us at **021 – 4839339** or **info@cwmwealthmanagement.ie**

Claims Experience (DG Mutual 2009 figures)

- **Female:** 60 % of claims happen under the age of 45.
- **Male:** 37 % of claims are under 45.

Claims by gender: The pie charts below show analysis of the claims paid in 2009 by gender.



Gender	Age at Claim	Nature of Incapacity	Duration	Benefit Paid to Date
Male	31	Swine Flu	8 days	€800
Male	50	Depression	to age 60	€88,000 (est)
Male	33	Back Problems	to age 60	€225,000 (est)
Female	55	Arthritis	5 months	€5,000

This type of cover is not currently available to pilots

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If you do not wish to avail of this service please tick this box.

When form is complete, fold in half, moisten gummed area and press firmly to seal.