

## Tariff of Charges

The following processing and alteration charges are payable in addition to the premium or any other charges that are built into the respective products.

Transaction Type		Processing	Request
1.	Change of surname	Free	At any time
2.	Change of address	Free	At any time
3.	Increase in premium on 3rd series policies	Free	10 days before PDD
4.	Increase in sum insured under Guaranteed Insurability Option	Free	At any time
5.	Change in Policy Owner (in cases of Assigned policies and Child policies)	Free	At any time
6.	Beneficiaries		
	(a) Alterations in respect of personal data of beneficiaries	Free	At any time
	(b) one designation of beneficiary request per calendar year	Free	At any time
	(c) second designation of beneficiary request onwards per calendar year	€ 8.00	At any time
7.	Change in Premium Payment Frequency	Free	10 days before PA
8. a)	Refund of any extra premium paid	€2.00	At any time
b)	Pro-Rata refund of premium following a request to cancel policy	€15.00*	At any time
9.	Decrease in premium / policy term / sum insured		
	(a) on 2nd series policies	€8.00	10 days before PA
	(b) on 3rd series policies	€8.00	10 days before PDD
10.	Removal of rider benefits	€8.00	10 days before PDD
11.	Change in Policy Owner (in circumstances other than item 5)	€8.00	At any time
12.	Age Admittance	€8.00	At any time
13.	Inclusion of additional children on Baby Bond	€8.00	At any time
14.	Change in Person Covered on 3 <sup>rd</sup> series policies	€8.00	10 days before PA
15.	Replacement of lost policy document	€8.00	At any time
16.	Increase in policy term on 3rd series policies	€8.00	10 days before PDD
17.	Inclusion of additional benefits		
	(a) on 2nd series policies	€8.00	10 days before PA
	(b) on 3rd series policies	€8.00	10 days before PDD
18.	Any payments made by cheque in respect of Maturities, Death Claims, Surrenders and Cancellations with pro rata refunds will be deducted from the amount payable.	€5.00	At any time
19.	Any other transaction not specifically mentioned otherwise	€15.00	10 days before PDD

### Key

**PA** Policy Anniversary

**PDD** Premium Due Date

**2nd series policies** - policies with a commencement date between 01.01.1993 and 31.12.2000

**3rd series policies** - policies with a commencement date from 01.01.2001 onwards

\* Subject to a minimum refund of €10.00 after the deduction of the €15.00 processing fee

Effective Date: 1<sup>st</sup> September 2018