



YOU'RE HAVING A LAUGH?

10% off Mortgage Protection cover and 5% off Term assurance cover!

In fact, we're not! Royal London, one of the leading Protection specialists in Ireland, is offering to **match the best price available to Financial Brokers** and then also offer a **further 10% off Mortgage Protection cover and 5% off Term assurance cover.***

Royal London has been in operation since 1861 and is now the largest mutual Life, Investments and Pensions company in Ireland and the UK. So by having cover in place with Royal London, you can rest assured you're in safe hands.

This special offer is only available for a short time, so be sure to talk with me today!

Cathedral Financial Consultants Ltd is regulated by the Central Bank of Ireland. Registered in Ireland No: 369995. Registered Office: 16 Roden Place, Dundalk, Co Louth.

*** Terms and Conditions**

- For Term Assurance (**excluding Specified Serious Illness cases**) & Pension Term Assurance applications submitted online via **My Business** (www.royallondon.ie/brokers) between 19 January 2015 and 31 August 2015 (inclusive) Royal London are offering the option to avail of a 5% discount to the market best premium (price-match premium)

More terms and conditions overleaf.

*Terms and Conditions (continued)

generated using Best Advice, Adviser Plus or Money Advice (“discounted price-match premium”). The discounted price-match premium is subject to Royal London’s normal price-matching criteria.

- For Mortgage Protection applications (**excluding Specified Serious Illness cases**) submitted online via **My Business** (www.royallondon.ie/brokers) between 19 January 2015 and 31 August 2015 (inclusive) Royal London are offering the option to avail of a 10% discount to the market best premium (price-match premium) generated using Best Advice, Adviser Plus or Money Advice (“discounted price-match premium”). The discounted price-match premium is subject to Royal London’s normal price-matching criteria.
- To avail of the offer the discounted price-match premium must be selected when submitting the application online via **My Business**.
- **The discount does not apply to Specified Serious Illness or Income Protection cases.**
- Price-match is subject to maximum sum assured of €1,500,000 on Life Cover.
- The discounted price-match premium is subject to Royal London’s minimum premium of €15.15 per month.
- The discounted price-match premium does not apply to applications for cover which will replace or amend existing Royal London (or Caledonian Life) policies, or to applications received by Royal London before 19 January 2015.
- The discounted price-match premium does not apply to applications which are submitted to replace an existing application which was pending with Royal London on or before 19 January 2015, or to exercise any option available under existing cover.
- To be eligible for the discounted price-match premium, policies must have been issued and cover commenced within 6 months of the application date.
- The discount does not apply to any extra premium for per mille loadings.
- Price-match does not apply to annual premium policies.
- The final discounted price-match premium will be based on the price-match premium applicable on the date of policy issue, and applies only to the ordinary rate premiums. The discounted price-match premium will be used as the base rate where a rating applies.
- Commission will be based on the discounted price-match premium.
- The discounted price-match premium is not available in conjunction with any other offer.

Royal London reserves the right to amend these terms and conditions at any time or to withdraw the promotion in whole or in part at any time without notice and for whatever reason.